

Significant Savings for Your Self-Employed Clients

AssurityBalance® Personal DI

Have you taken advantage of Assurity's occupation upgrade? In 2007, our underwriting department updated its guidelines for self-employed individuals. The underwriting guidelines now state, **"One occupation class upgrade will be allowed for business owners who have been self employed for three years and have a net income of at least \$30,000."***

REMINDER

The advantage is significant savings for your self-employed clients – the impact is dramatic!

Example:

Bill and Linda both net \$3,600 per month
Occupation class: 2A (electrician; cosmetologist)
DI coverage: \$1,500 base
\$1,000 SDIR
\$2,500 monthly benefit
90-day elimination period

How much will your clients save with this upgrade?

Bill, electrician	
35 years old, non-tobacco	
<i>Two-year benefit period</i>	<i>Premium/mo.</i>
Prior to occupation upgrade	\$47.11
After one occupation upgrade to 3A	\$29.33
Savings per month	\$17.78
<i>The difference represents a 38 percent savings in premium!</i>	

Linda, cosmetologist	
35 years old, non-tobacco	
<i>Two-year benefit period</i>	<i>Premium/mo.</i>
Prior to occupation upgrade	\$74.18
After one occupation upgrade to 3A	\$40.68
Savings per month	\$33.50
<i>The difference represents a 45 percent savings in premium!</i>	

A five-year benefit period would save Bill \$29.37 per month (a 42 percent savings), and Linda would save \$57.50 per month (a 50 percent savings).

Note: One-occupation upgrade is not available for California and Florida.

* To Age 65 is not available for upgrades from 1A to 2A. Medical professionals, farmers and roofing contractors are not eligible for the upgrade.

Policy form nos. A-D100, A-D107.
Product availability, features and rates may vary by state.

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