

The Easy Way to Sell Online Long-Term Disability Insurance

What is long-term disability insurance?

Long-term disability insurance is protection for your greatest asset — your income. If you become too sick or hurt to work, it can replace part of your monthly income so you can still pay the bills and take care of your family. Breeze makes shopping for affordable coverage easy with a quick online process.



Newsweek

Money

Forbes

TechCrunch

Bloomberg

BUSINESS INSIDER

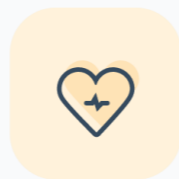
yahoo! finance

Instant quotes. Online application. Flexible benefits.

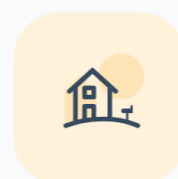
On average, it takes 30 seconds to get a quote and less than 10 minutes to apply through Breeze. Qualified applicants could even be instantly approved. Plus, benefits can be used however you want.



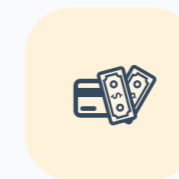
Take care of your family



Cover out-of-pocket medical costs



Pay your mortgage/rent & other bills



Literally whatever you need



Long-Term Disability Insurance

- Issue ages 18-60
- Up to \$20k/month benefit (instant decision \$5k & under)
- 30, 60, 90, 180, 365 day elimination periods
- 1 year, 2 year, 5 year, 10 year and to age 65 benefit periods
- Policies issued by Assurity Life Insurance Company

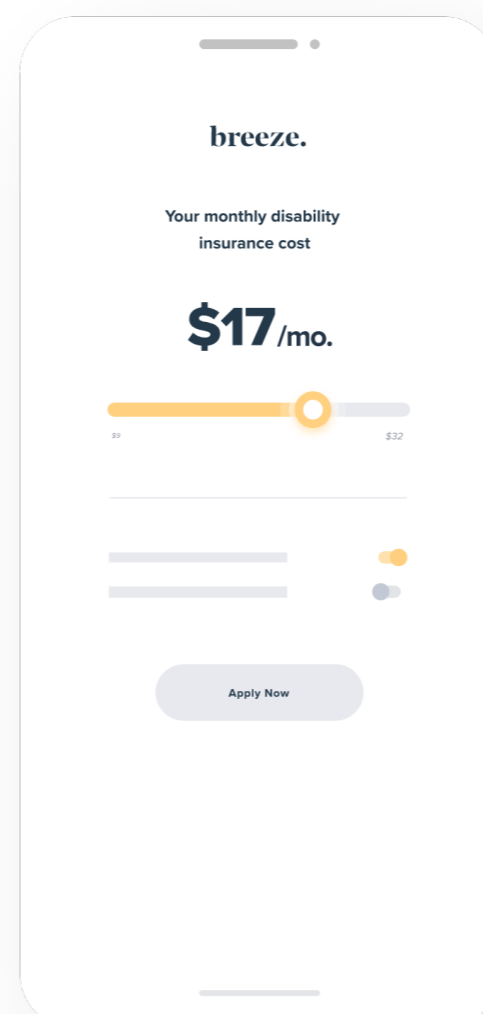
Breeze is rated Excellent



How it works

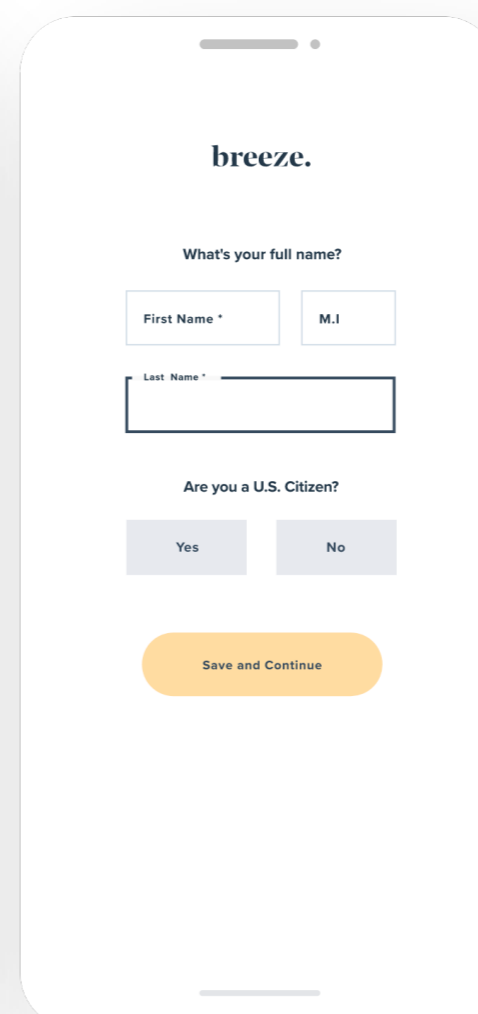
1

Quotes in Seconds



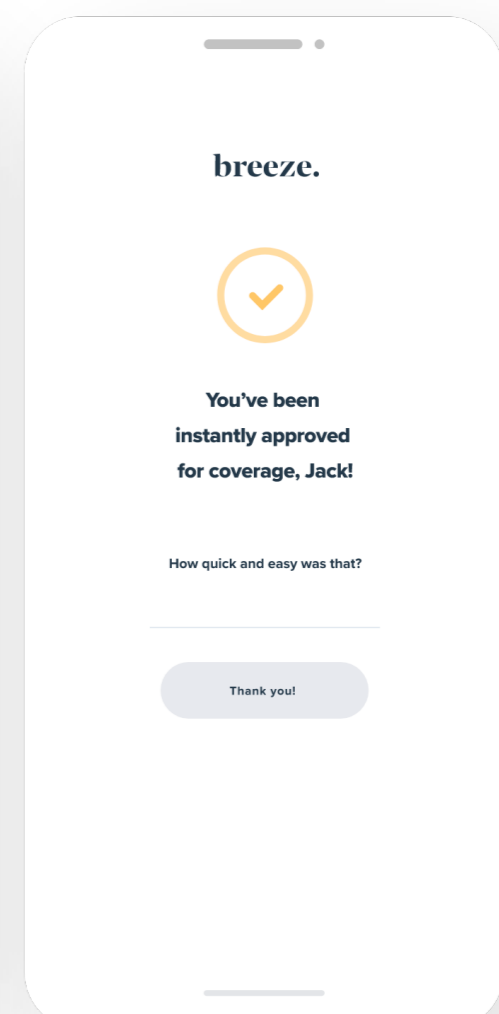
2

Apply in Minutes



3

Instant Approvals
For qualified applicants



Why offer long-term disability insurance?

According to the Social Security Administration, 25% of people in the U.S. will experience a disability in their working years that prevents them from earning an income. And unfortunately, many aren't financially prepared.

47%

of Americans don't have enough savings to cover an unexpected \$1,000 expense.

66%

of all personal bankruptcies in the U.S. are tied to medical issues.

70%

of working Americans couldn't make it a month without a paycheck before experiencing financial hardship.

Ready to start selling long-term disability insurance with Breeze?

By giving your clients an easy way to apply for long-term disability insurance online in minutes, you're helping them protect their most valuable asset — their income.



Our customers love us. We think you will, too.



Easily the best experience I've had applying for any kind of insurance. Simple and user-friendly online application and a fantastic customer service team. Would recommend highly!

— Elizabeth



Trustpilot



5 stars. Very easy and simple process. Will be recommending this to some of my self employed friends who are looking for affordable disability insurance. Thanks!

— Joel



Trustpilot



The entire Breeze team was really helpful and knowledgeable about what I needed from a policy. Also, it was way easier to sign up and get enrolled than anticipated, highly recommend!

— Denny



Trustpilot

Assurity long-term disability insurance

Issue ages

18 through 60 years (age nearest birthday)

Elimination periods

30, 60, 90, 180 and 365 days

Benefit amounts

Simplified (instant decisions) up to \$4,000 monthly, fully underwritten up to \$20,000 monthly

Renewability

Guaranteed renewable to age 65 or age 67, conditionally renewable to age 75

Occupational classes

4A: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent

3A: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse

2A: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber

1A: construction laborer, custodian, exterminator, firefighter¹, police officer¹, roofer, truck driver

Maximum issue limits

4A: \$20,000; **3A:** \$20,000; **2A:** \$10,000; **1A:** \$8,000

Higher limits available for 4A and 3A subject to reinsurance availability

Benefit periods

4A and **3A:** 1-, 2-, 5-, 10-year, also to-age-65 and to-age-67

2A = 1-, 2-, 5-, 10-year, also to-age-65 and to-age-67, if:

- Self-employed: under age 56; in same business for 2 yrs; annual net income of \$40k+ for 2 yrs
- W-2 employee: under age 56; annual income of \$40k+ for each of the last 2 yrs

Note: some benefit periods not available to ages 56-60

Underwriting

No income verification: \$4,000 or less (\$2,500 for 1099 employees and/or self-employed)

No medical exams:

- Age 18 - 50, up to \$4,000
- Age 51 - 55, up to \$2,000
- Age 56 - 60, up to \$1,500