



## Could it happen to you?

No one wants to think about sustaining an injury or becoming seriously ill and being unable to work, but it could happen to you. Amazingly, 43 percent of all people age 40 experience a long-term disability before they reach age 65.<sup>1</sup> Besides the physical challenges, not being able to earn a paycheck – even for a short period of time – can impact your life and lifestyle for years to come.

**Forty-nine percent of foreclosures were caused in part by a medical problem.<sup>2</sup>**

1. JHA Disability Fact Book, 2006
2. "Get Sick, Get Out: The Medical Causes of Home Mortgage Foreclosures," Christopher Robertson, Richard Egelhof and Michael Hoke. Health Matrix: Journal of Law Medicine, no. 1, 2008 (research in CA, FL, IL and NJ).

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, long-term care and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.



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Policy Form No. I D0710  
Rider Form Nos. R D0711, R D0712, R D0713.  
Product availability, features and rates may vary by state.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

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## Simplified Disability Income Insurance



AssurityBalance®



# Protecting your most valuable asset

## What's your most valuable asset?

- Home
- Business
- Automobile
- Retirement fund

### None of the above!

Far more valuable than any possession is your ability to work and earn a lifetime of paychecks which fund:

- ✓ The mortgage
- ✓ Car expenses
- ✓ Medical care and health insurance
- ✓ Credit card payments
- ✓ Utilities
- ✓ Child care
- ✓ Groceries
- ✓ Retirement and college savings



**What if you were injured or seriously ill and couldn't work?**

**How would you pay these bills?**

**Borrow money** – without an income it might be difficult to qualify for a loan.

**Rely on savings** – even if you routinely save 10 percent of your annual income, a year-long disability could wipe out 10 years of savings.

**Live on your spouse's salary** – if you are like most families, your budget and bills depend on two salaries.

**Sell your possessions** – this is a one-time option, and you might not be able to get top-dollar for your assets in an emergency sale.

**Depend on Social Security disability coverage** – only 38 percent of disability applicants are approved, and they must wait five months for any benefits to begin. The average monthly benefit in the recent past was \$1,063.<sup>1</sup>

## Plan now to protect your most valuable asset

AssurityBalance® Simplified Disability Income (DI) Insurance can help protect your financial stability if you are unable to work due to a disability. The policy pays you a monthly benefit to help you pay your bills until you get back to work. Our DI policy can also be structured to work with any group DI you have from your employer to provide you with 100 percent of your salary if you become disabled. You choose the length of the benefit period – six months, one or two years. Make the smart choice now to protect your most valuable asset!

1. Office of the Chief Actuary, Social Security Administration 2009

**Protecting your paycheck is what disability income insurance is all about!**

## Policy Highlights

**Issue ages:** 18 through 59 (age last birthday)

**Elimination period:** 30, 60, 90 or 180 days

**Monthly benefit:** \$300 - \$2,500 (maximum 60 percent of income)

**Benefit period:** 6 months, 1 or 2 years

**Renewability:** Guaranteed renewable to age 67; conditionally renewable to age 70

**Premiums:** Male/female, tobacco/non-tobacco, age bands – 18 - 39, 40 - 49, 50 - 59

**Riders Available** (for additional premium)

**Critical Illness Benefit Rider:** Pays a lump-sum benefit (\$5,000 or \$10,000 directly to you at the diagnosis of a covered illness including heart attack, stroke or invasive cancer.

**Retroactive Injury Benefit Rider:** Pays benefits from day one when a total disability is the result of an injury.

**Return of Premium Rider:** Pays 100 percent of premiums back to you (less any benefits received) when policy expires at age 67.

**AssurityBalance® Disability Income Insurance is simply the best way to safeguard your income!**