



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. Besides the physical challenges, not being able to earn a paycheck – even for a short period of time – can impact your life for years to come.



Just **over 1 in 4**
of today's 20-year-olds will become
DISABLED before they retire.

Source: Social Security Administration, Fact Sheet, 2013.

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employment benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

Policy Form No. I D0710. Rider Form Nos. R I0711, R I0712, R I0713. Policies underwritten by Assurity Life Insurance Company of Lincoln, Neb. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, or Assurity or ask to review the policy for more information.



PO Box 82533 • Lincoln, NE 68501-2533
(800) 869-0355 • www.assurity.com

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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 your bills?

Drain savings and retirement accounts –

But how long would that money last?

Get by on your spouse's salary – Maybe, but if you're like most families, your monthly bills depend on two incomes.

Borrow money – Without an income, it might be hard to qualify for a loan.

Sell your home, car or other assets – But then what?

Depend on Social Security disability – Not necessarily. Social Security follows a strict definition of disability. To be considered disabled under Social Security, you must be unable to perform work that you did before and deemed unable to adjust to other work because of your medical condition(s). Further, your disability must have lasted or be expected to last for at least one year or to result in death. If your application is approved, there is a six-month elimination period before Social Security benefits begin¹.

Plan now!

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.



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 amount: \$300 - \$3,000 (maximum 60 percent of income)

Benefit period: 6 months, 1 or 2 years

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

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.

Make the smart choice now to protect your most valuable asset!

¹ Social Security <http://www.ssa.gov/disability>