

## 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, over one in four of today's 20-year-olds will become disabled before reaching age 67.<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.

**Before the recession, a medical condition was the cause of nearly half of all home foreclosures.<sup>2</sup>**

## A company you can count on...

At Assurity Life Insurance Company, we're proud of our history of integrity and financial accountability...and our mission of helping people through difficult times. Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers' confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for "best in class" service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity 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).

*Find out how affordable Simplified DI insurance can be.*



Policy Form No. I D0710. Rider Form Nos. R I0711, R I0712, R I0713. 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.



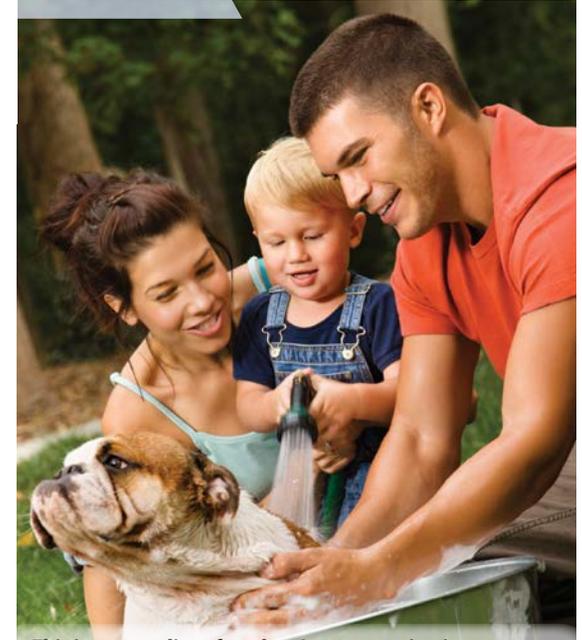
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# Simplified Disability Income Insurance

AssurityBalance®

For Texas



**This is not a policy of workers' compensation insurance. An employer does not become a subscriber to the workers' compensation system by purchasing this policy, and if an employer is a non-subscriber, the employer loses those benefits which would otherwise accrue under the workers' compensation laws. An employer must comply with the workers' compensation law as it pertains to non-subscribers and the required notifications that must be filed and posted.**



<sup>1</sup> Social Security Basic Facts, October 18, 2011

<sup>2</sup> "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).

## Protecting your most valuable asset

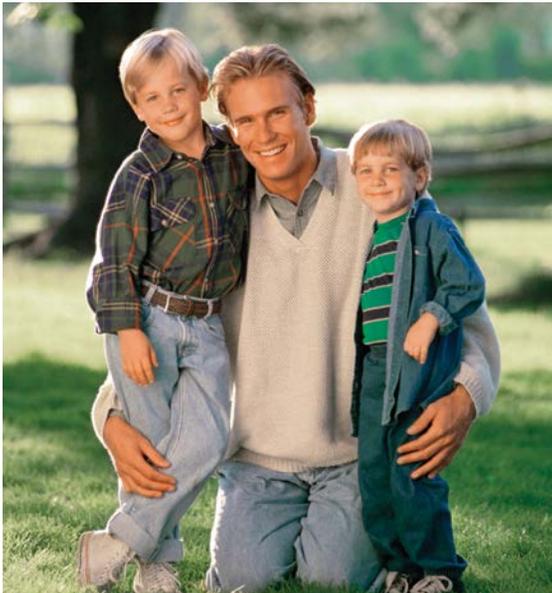
### What's your most valuable asset?

- 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 begin<sup>1</sup>.

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

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

## 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 - \$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

**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!*