

# Graded Benefit Disability Income Insurance

## How much are you willing to RISK?



AssurityBalance®



### About the company

Assurity Life Insurance Company's origins are rooted in a 120-year long 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, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail.

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, the insurance industry's leading independent analyst. 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.



PO Box 82533 • Lincoln, NE 68501-2533  
(800) 869-0355 • [www.assurity.com](http://www.assurity.com)

A representative of Assurity Life may contact you.

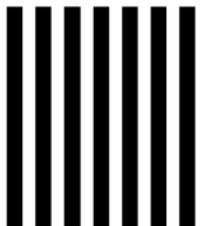
Policy Form No. A-D120

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.

15-070-02231 (Rev. 3/10)

ASSURITY LIFE INSURANCE COMPANY

**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 133  
LINCOLN NE  
POSTAGE WILL BE PAID BY ADDRESSEE



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



## Would you risk your paycheck?

Most of us have a comfort zone when it comes to risk. You might be okay with driving a few more miles when your gauge reads “empty” or occasionally cruising through a yellow light. But, not many of us are comfortable with the risk of bungee jumping off of a suspension bridge or petting a barking guard dog.

How about risking your paycheck – not just one or two, but a year’s worth or more? That’s likely beyond your comfort zone!

**Protecting a steady stream of income is what disability income insurance is all about.** It’s simple – if you become totally disabled from an illness or accident, this insurance provides the funds to help replace part or all of your income. It’s the smart and safe choice.

### PROTECTING YOUR INCOME IS WHAT DISABILITY INCOME INSURANCE IS ALL ABOUT.

But, not everyone can qualify for traditional disability income protection. A past medical event or an ongoing condition may have put this valuable protection beyond your reach – until now!

**AssurityBalance® Graded Benefit Disability Income Insurance is now available for fully employed individuals who have medical and health issues.**

*Find out if it’s the right fit for you!*

#### Over 50 medical conditions considered including –

- cancer
- coronary artery disease
- arthritis
- bipolar disorders
- depression
- diabetes
- heart attack
- hepatitis
- multiple sclerosis
- overweight
- epilepsy
- high cholesterol
- sleep apnea.

#### If you are totally disabled in the:

- 1<sup>st</sup> policy year – you receive 35 percent of the benefit for the duration of a disability
- 2<sup>nd</sup> policy year – you receive 70 percent of the benefit for the duration of a disability
- 3<sup>rd</sup> policy year (plus subsequent years) – you receive 100 percent of the benefit for the duration of a disability.



**I’d like to learn more about protecting my income with Graded Benefit Disability Income!**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_

E-mail address \_\_\_\_\_

*A licensed insurance agent/representative may contact you.*

15-070-02231-A (Rev. 3/10)

**If you are not willing to risk part or all of your income to a medical crisis or serious accident, contact your insurance agent about AssurityBalance Graded Benefit Disability Income Insurance!**