

Personal Disability Income Insurance

Florida



AssurityBalance®



Florida AssurityBalance® Personal Disability Income Insurance

If your paychecks stopped suddenly because you were disabled and unable to work, how long would your financial cushion last? A month...six months...a year?



Chronic diseases (such as heart disease, cancer and diabetes) are leading causes of disability in the U.S.

Chronic diseases account for 70 percent of all deaths in the U.S., which is 1.7 million each year.

These diseases also cause one or more limitations in daily living for almost 25 percent of Americans.

Source: National Center for Chronic Disease Prevention and Health Promotion, Centers for Disease Control and Prevention, www.cdc.gov, July 2010.

Your most valuable asset...

isn't your car, family heirlooms or your home – it's your ability to earn a lifetime of paychecks that finance you and your family's lives.

Unfortunately, an accident or serious illness can rob you of your work, your income and your financial stability.

What are your chances of being disabled?

Your plan is to work for as long as you want or need a job. But, amazingly, 43 percent of all people age 40 experience a long-term disability before they reach 65.* Do you have a financial plan if you are hurt or ill and can't work?

What are you risking?

Would you...

Wager your paycheck – or a year's worth of paychecks?
Probably not!

Put your home in jeopardy?
Not if you could help it!

Risk your family's lifestyle – the children's education, your retirement account or your life's savings?
No!

AssurityBalance Disability Income Insurance – the smart choice

A disability can put everything you've worked for at risk. Now is the time for you to protect the steady stream of paychecks that finance you and your family's life and lifestyle. Don't risk being without AssurityBalance Disability Income Protection – the stakes are just too high!

Is Social Security an option if you're disabled and can't work?

Maybe not. Only 35 percent of Social Security disability applicants are approved. Even if you are approved, benefits don't start for five months. And, your disability must be expected to last at least 12 months or result in death. The average monthly disability benefit is \$894.10.** Would that be enough to pay your bills and your out-of-pocket medical expenses?

* JHA Disability Fact Book 2010

** Social Security Annual Statistical Supplement, 2010

Policy Highlights

Issue Ages:

18-60

Elimination Periods:

60, 90, 180 and 365 days

Benefit Periods:

One, two and five years; specific requirements for To Age 65 benefit

Renewability:

Guaranteed renewable to age 65, annually renewable to age 70

Premiums:

Male/female, tobacco/non-tobacco rates

Options and benefit availability may vary by occupation.



Important Policy Provisions

Choice of benefit amount and period – Depending upon your present age, occupation and income, you can select the Monthly Benefit that's right for you...from \$500 up to \$7,000 for some occupations! You may also select the duration of benefits for any qualified disability – one, two, five years or To Age 65 benefit periods (availability of To Age 65 varies by occupation).

Full benefits for total disability – This policy pays the full Monthly Benefit if you can't perform the substantial and material duties of your present occupation during the first 24 months of disability. Thereafter, it pays full benefit if you can't perform the duties of any occupation which fits your education, training and experience.

Presumptive Disability

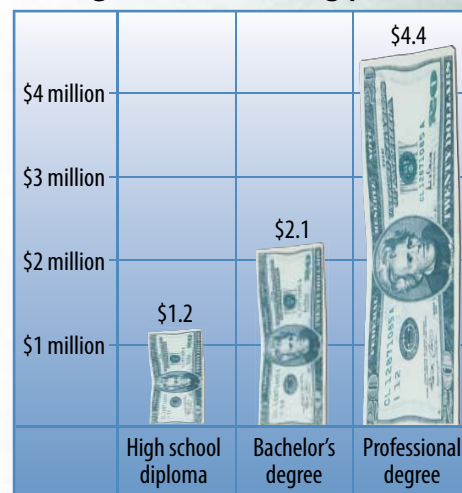
If you are injured or ill and suffer total loss of speech, loss of hearing, loss of sight, severance and loss of both feet, severance and loss of both hands, or severance and loss of one hand and one foot, the elimination period is waived and full benefits will be paid for the entire benefit period, regardless if you are able return to work or not.

Vocational Rehabilitation Benefit

If you are totally disabled and receiving benefits, you may be eligible for additional funds to help pay the cost of a rehabilitation program.***

Safeguard your most valuable asset!

Average lifetime earning potential



Based on typical work life from ages 25 through 64. Source: <http://usgovinfo.about.com>. 2/13/10.

***Participation in such program is voluntary. Assurity will consider paying the cost of an insured's proposed rehabilitation program if it provides educational instruction or training by an accredited college, university or vocation school, and the program will lead to the insured returning to work in an acceptable position sooner. Assurity will determine the amount paid for rehabilitation, which will not exceed the total of six monthly benefit payments.

Customize your coverage

Add these options and riders to your policy to expand your protection.

Waiver of Premium Benefit – If you should become disabled, your premiums are waived after 90 days of total disability, or following the elimination period, if longer.

Home Modification Benefit - The Home Modification Benefit pays a one-time, lifetime benefit of \$1,000 toward the modification of your existing residence. This benefit is paid to help you improve your access to or use of facilities within your existing residence due to your present total disability.

Catastrophic Disability Rider – This rider extends the base policy benefit beyond the maximum benefit period if your total disability continues and you require human assistance or supervision to perform two of six Activities of Daily Living (ADL), or are cognitively impaired.

Supplemental Disability Income Rider – This rider offers additional income protection to the base policy. The rider benefit coordinates with Social Insurance Program Benefits, such as Social Security Disability and Worker's Compensation. Benefits are paid following the elimination period for total disability. Benefits received through Social Insurance Programs offset the rider benefit dollar for dollar. (Rider not available to government or railroad employees or public school teachers.)

Recovery Benefit Rider – This rider pays you a benefit equal to one-half of the base policy benefit for up to six months...as you resume part-time employment following a period of total disability during which a benefit was paid.

Automatic Benefit Increase Rider – This rider provides for an annual increase equal to 5 percent of the original base policy Monthly Benefit amount on each anniversary of the date of total disability, if you are continuously totally disabled for more than 12 months.

Policy Form No. A-D109.

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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How much DI protection do you need?

What are your monthly expenses?

Mortgage/rent	\$ _____
Utilities	\$ _____
Car payments	\$ _____
Home and car insurance	\$ _____
Life and medical insurance	\$ _____
Food	\$ _____
Medical/dental expenses	\$ _____
Credit card payments	\$ _____
Loan payments	\$ _____
Other (taxes, clothing, etc.)	\$ _____

(A) Total monthly expenses \$ _____

What is your monthly income?

Total household income	\$ _____
Subtract your income	– \$ _____

(B) Total available income when disabled \$ _____

How much disability income protection do you need?

Total monthly expenses (A)	\$ _____
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Subtract available income (B)	– \$ _____
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Disability income protection needed: \$ _____

About the Company

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, 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, the insurance industry's leading independent analyst. For more information about this rating, please visit www.ambest.com or www.assurity.com.

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



Life Insurance Company

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