

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

## AssurityBalance® Simplified Disability Income Insurance



### ***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:

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

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

### ***AssurityBalance® Simplified Disability Income 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

**Several Optional Riders** are available

## ***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.

Policy 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.

## ***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 37 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 \$1,000.<sup>2</sup>

1. JHA Disability Fact Book, 2006.

2. Office of the Chief Actuary, Social Security Administration 2006



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