AssurityBalance®

The Importance of Income Protection

Jim is a 39-year-old owner of a landscaping business. One day at work, Jim injured his back and could no longer perform his job duties. It was six months before he was back on his feet and able to return to work.

Thankfully, Jim had an AssurityBalance® Century+ Individual Disability Income insurance policy to help replace his personal income while he was unable to work. Jim used the money from his disability claim to pay for his mortgage, utilities, groceries, car payment and credit card bills.

Case study details:
- 39-year-old male
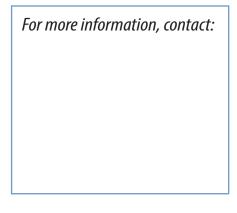- Resides in Nebraska
- Net annual income of $52,000

Policy set-up:
- 90-day elimination period
- 10-year benefit period

Illustration breakdown:

	Monthly Premium
Base benefit: $1,500	$40.39
Supplemental Disability Income Rider: $1,500	$23.26
Own Occupation Rider (10 years)	$10.04
Residual Disability Benefit Rider	$3.32
Retroactive Injury Benefit Rider	$1.02
Total premium	**$78.03**

For more information, contact:

A disability can put everything you've worked for at risk! Disability income insurance can help protect your most valuable asset—your income. Ask about the AssurityBalance portfolio of DI products.

This scenario does not describe an actual claim, but represents a possible claim on the Century+ DI policy. Claim amounts will vary by insured persons' unique circumstances and policy features.

We're all in.

Assurity®
Life Insurance Company
PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

AssurityBalance®

The Importance of Income Protection

Jim is a 39-year-old owner of a landscaping business. After receiving Jim's application for an AssurityBalance Century+ Individual Income insurance policy, Assurity's underwriters verified Jim was a small-business owner who had medically qualified for his personal DI policy. The underwriter then reviewed Jim's most recent tax documents and verified that he would be eligible for a Business Overhead Expense (BOE) Disability Income insurance policy with a monthly benefit of $4,000.
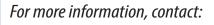
In the event of a disability, Jim could use this policy to pay for his business's fixed expenses, such as: the lease on his building, employee salaries, utilities and equipment leases. The best part of Jim's BOE policy is the premiums are tax deductible! He can now adequately cover his business expenses, should he not be able to work and write off the premiums on his tax return.

Case study details:
- 39-year-old male
- Resides in Nebraska
- Monthly business expenses of $4,000

Illustration breakdown:

	Monthly Premium
60-day elimination, one-year benefit	$41.64
60-day elimination, two-year benefit	$52.66
30-day elimination, two-year benefit	$78.28
30-day elimination, one-year benefit	$62.06

For more information, contact:

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This scenario does not describe actual claims, but represents possible claims on the Century+ and Business Overhead Expense DI policies. Claim amounts will vary by insured persons' unique circumstances and policy features.

We're all in.

Policy Form Nos. I H0920 and A-D106. Policy and rider availability, features and rates may vary by state. These policies 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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Steve is an IT supervisor and the sole breadwinner for his family, while his wife Emily cares for their three small children at home. Steve became ill and wasn't able to work. His company's short-term disability income policy provided benefits for the first three months of his illness, but he reached the end of his benefit period.

The long-term Century+ Individual Disability Income insurance policy Steve had purchased from his Assurity agent paid from that point forward, until he recovered and was able to return to work. The stream of income from his DI policy paid for his family's essential needs, including their mortgage and car payments, as well as grocery, utility and credit card bills.
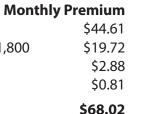
Case study details:
- 35-year-old male
- Resides in Nebraska
- Net annual income of $85,000

Policy set up:
- 90-day elimination period
- At-Age-65 benefit period

Illustration breakdown:

	Monthly Premium
Base benefit: $2,260	$44.61
Supplemental Disability Income Rider: $1,800	$19.72
Residual Disability Benefit Rider	$2.88
Retroactive Injury Benefit Rider	$0.81
Total Premium:	**$68.02**

A disability can put everything you've worked for at risk! Disability income insurance can help protect your most valuable asset—your income. Ask about the AssurityBalance portfolio of DI products.

This scenario does not describe an actual claim, but represents a possible claim on the Century+ DI policy. Claim amounts will vary by insured persons' unique circumstances and policy features.

For more information, contact:

We're all in.

Policy Form No. I H0920. Policy and rider availability, features and rates may vary by state. These policies 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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