

# Century+ Individual Disability Income Insurance

AssurityBalance®



We're all in.





## 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 your 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!**

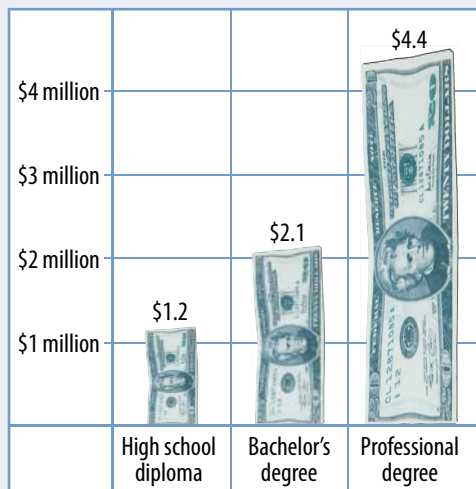
Risk your family's lifestyle – the children's education, your retirement account or your life's savings? **No!**

## Century+ Disability Income Protection – the smart choice

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

## 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.

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

Maybe not. 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 benefits begin<sup>2</sup>. The average Social Security monthly disability benefit is \$1,113<sup>3</sup>. Would that be enough to pay your bills and out-of-pocket medical expenses?

<sup>1</sup> JHA Disability Fact Book, 2008

<sup>2</sup> Social Security <http://www.ssa.gov/disability>

<sup>3</sup> 2013 Social Security Changes, Social Security Administration Fact Sheet



## Policy Highlights

**Issue Ages:**

18 through 60

**Elimination Periods:**

30, 60, 90, 180 and 365 days

**Benefit Periods:**

One, two, five and 10 years;  
specific requirements for to-age-65  
and to-age-67 benefit

**Renewability:**

Guaranteed renewable to age 65 or 67,  
conditionally renewable to age 75

**Premiums:**

Male/female, tobacco/non-tobacco rates



*Options and benefits availability may vary by state or occupation.*

## Policy Enhancements

*Included at no additional cost to you!*

**Partial Disability** – If you resume part-time employment immediately after receiving total disability payments, you may receive 50 percent of the policy monthly benefit. Partial disability benefits extend for up to six months.

**Waiver of Premium** – After you've been totally disabled for 90 days (or your elimination period – whichever is shorter), your premiums are waived for as long as you are totally disabled. Any premiums paid during that period will be refunded.

**Home Modification Benefit** – We will pay actual costs toward the modification of your primary residence to improve access or use of facilities while you are totally disabled, up to six times the monthly benefit.

**Vocational Rehabilitation Benefit** – If you are receiving total disability monthly benefits, we may pay for a rehabilitation program designed to help you return to work.

**Survivor Benefit** – If you die after receiving total disability monthly benefits for at least 12 months, your beneficiary (or estate) will receive a lump sum of six times your monthly benefit.

**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., or 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](http://www.cdc.gov), July 2010.

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



## Customize your coverage

Add these riders to your policy to expand your protection. Availability may vary by state, or according to your age or occupation.

**Return of Premium Rider** – A money-back option to refund some or all of the premiums paid for your policy and optional riders, less any benefits paid when you surrender or lapse your policy, reach age 65 or die.

**Critical Illness Benefit Rider** – Pays a lump-sum benefit for the first-ever diagnosis of a covered illness (invasive and non-invasive cancer, heart attack, stroke, paralysis, kidney failure, etc.). The full benefit is available in multiple categories.

**Residual Disability Income Benefit Rider** – Pays a monthly benefit if your earnings decrease and you can't perform all duties of your job due to a disability.

**Catastrophic Disability Rider** – Extends your benefits beyond your policy benefit period if you are catastrophically disabled and all total disability benefits have been paid.

**Retroactive Injury Benefit Rider** – Pays a lump-sum benefit at the end of the elimination period when a total disability is the result of an injury. The lump sum is equal to the monthly benefit times the months in the elimination period.

**Guaranteed Insurability Rider** – Provides the opportunity to increase your total disability income coverage within a specific time period.

**Supplemental Disability Income Rider (SDIR)** – Coordinates with social insurance program benefits offsetting these benefits dollar for dollar.

**Own Occupation Rider** – Extends your policy's own-occupation definition of total disability from two years to five years, or to the entire benefit period for 10-year, to-age-65 and to-age-67.

**Automatic Benefit Increase Rider** – Increases the benefit amount by 5 percent each year after satisfying the elimination period until the total disability monthly payment is two times the original monthly benefit.

**Non-Cancelable Rider** – Guarantees rates and policy renewability to age 65.

Policy Form No. I H0920. 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.

## 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)	\$ _____
Subtract available income (B)	– \$ _____

**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, accident, critical illness and 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](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.

