

# Century+ Individual Disability Income Insurance

AssurityBalance®



**Assurity**®  
Life Insurance Company



**Did you know?** 90 percent of disability insurance claims are due to an illness, not an accident.

## What are you willing to risk?

What is at risk if a sickness or accident prevented you from working and earning an income? Your family's lifestyle? Your children's education? Your home? Your retirement account?

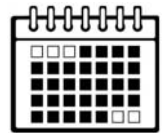


## What is your most valuable asset?

It's not your car, house or family heirlooms. It's your earning potential! If you are like most Americans, your entire lifestyle depends upon your ability to earn a paycheck each month. Unfortunately, an accident or serious illness can rob you of your ability to work, your income and your financial stability. Then what?

## Could you live off of your savings?

If your paychecks stopped suddenly, how long would your financial cushion last? A year...six months...one month?



### Causes of disability claims



- 29% Muscle, back and joint disorders
- 15% Cancer and neoplasms
- 10% Injuries and poisoning
- 9% Heart attack, stroke and other cardiovascular/circulatory disorders
- 37% All other causes, which are less than 9% each.

Source: 2014 Council for Disability Awareness Long-Term Disability Claim Review. New claims in 2013.

**68 percent of American employees live paycheck to paycheck.<sup>1</sup>**

## Wouldn't Social Security help?

Many Americans assume Social Security disability benefits would take care of expenses, but let's look at the facts:

1. To be considered disabled under Social Security, you must be unable to perform work that you did before and be deemed unable to adjust to other work as well, because of your medical conditions(s).
2. Further, your disability must have lasted or be expected to last for at least one year or to result in death.
3. If your application is approved, there is a six-month waiting period before benefits begin<sup>2</sup>.
4. The average Social Security monthly disability benefit is \$1,146<sup>3</sup>. Would that be enough to pay your bills and out-of-pocket medical expenses?

<sup>1</sup> American Payroll Association, "Getting Paid in America" Survey, 2012

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

<sup>3</sup> 2014 Social Security Administration Fact Sheet

## Century+ Disability Income Protection

Think of the difference it could make to have a monthly benefit amount paid to you, generally tax free, if you were disabled and unable to work! **A Disability Income Insurance policy is designed to do just that!**

Century+ Disability Income Protection from Assurity Life Insurance Company can help replace your stream of income and provide that all-important financial security. We have 125 years of disability income experience – you can rely on us!

### Claims paid by Assurity

Assurity lives up to its mission of helping people through difficult times by paying disability income benefits, according to policy provisions, when our clients become disabled. The following DI claims are recent benefit payments Assurity made to its policyholders.

Occupation, gender	Age when disabled	Cause of disability	Months policy owned	Monthly benefit amount	Total claim amount paid
Welder, male	40	Spinal disorder	8 mos.	\$1,800	\$43,200
Fed Ex Sales Agent, female	57	Malignant lymphomas	23 mos.	\$720	\$8,400
State Patrol Officer, male	33	Migraine/vision problems	24 mos.	\$1,000	\$46,750
Denture Maker, male	63	Hip replacement revision	81 mos.	\$2,350	\$7,075
Waitress, female	31	Cancer	18 mos.	\$1,500	\$36,000

### How much disability protection do you need?

Finding money to pay for your most basic expenses after an injury or sickness is certainly not a game you want to play! **At a minimum**, Disability Income Insurance should cover these important monthly expenses:

**Groceries** \$ \_\_\_\_\_  
 +  
**Auto** \$ \_\_\_\_\_  
 +  
**Mortgage** \$ \_\_\_\_\_  
 +  
**Electricity** \$ \_\_\_\_\_  
 =  
 \$ \_\_\_\_\_  
**TOTAL**

*With maximum disability income coverage, the average policy cost is between 1–3% of pretax income.*

*You may also want to consider having enough coverage to help cover the cost of loans, credit cards, health care, daycare and other insurance.*



**Don't risk being without Disability Income Insurance – the stakes are just too high!**

### Thanks Assurity!

*Thank you all for your great service. These past two years were very difficult for me physically and financially. But you helped me out tremendously. You were the only reason I managed to keep my head above water.  
 Sincerely, Maria G.*

### Century+ Disability Income Policy Highlights

**Issue Ages:** 18 through 60

**Elimination Periods:** 30, 60, 90, 180 or 365 days (number of days you must be disabled before benefits start)

**Benefit Periods:** One, two, five or 10 years; specific requirements for to-age-65 or to-age-67 benefit

**Renewability:** Guaranteed renewable to age 65 or 67, conditionally renewable to age 75

## Policy Enhancements

*Valuable built-in benefits at no additional cost to you!*

**Partial Disability** – Allows you to receive 50 percent of the benefit if you resume part-time employment after receiving total disability payments.

**Waiver of Premium** – After you've been totally disabled for 90 days, your premiums are waived for as long as you are totally disabled.

**Home Modification Benefit** – If you are totally disabled, we will help pay for modifications to your home to improve access or use of facilities.

**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** – Your beneficiary or estate will receive a lump sum of six times your monthly benefit if you die after receiving total disability monthly benefits for at least 12 months.

*Availability may vary by state, or according to your age or occupation.*

## Customize your coverage

*Add these riders to your policy to expand your protection.*

**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.

### ***A company you can count on...***

At Assurity Life Insurance Company, we're proud of our history of integrity and financial accountability...and our mission of helping people through difficult times. Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers' confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for "best in class" service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com).

Policy Form No. I H0920 and Rider Form Nos. R I0921, R I0922, R I0923, R I0924, R I0925, R I0926, R I0927, R I0928, R I0929, I R0721. 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.

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