

Assurity[®]

Simplified Disability Income Insurance



Protect your most valuable asset

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:

- ☒ Mortgage payments
- ☒ Car expenses
- ☒ Medical care and health insurance
- ☒ Credit card payments
- ☒ Utilities
- ☒ Child care
- ☒ Groceries
- ☒ Retirement savings
- ☒ College savings

Protecting your paycheck is what disability income insurance is all about.

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. Besides the physical challenges, not being able to earn a paycheck - even for a short period of time - can impact your life for years to come.



What if you were injured or seriously ill and couldn't work? How would you pay your bills?

Drain savings and retirement accounts – But how long would that money last?

Get by on your spouse's salary – Maybe, but if you're like most families, your monthly bills depend on two incomes.

Borrow money – Without an income, it might be hard to qualify for a loan.

Sell your home, car or other assets – But then what?

Depend on Social Security Disability – Not necessarily. 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 Social Security benefits begin.*

Plan now

Simplified Disability Income (DI) Insurance can help protect your financial stability if you are unable to work due to a disability. The policy pays you a monthly benefit to help you pay your bills until you get back to work. Our DI policy can also be structured to work with any group DI you have from your employer to provide you with 100 percent of your salary if you become disabled. You choose the length of the benefit period - 6 months, 1 or 2 years.

Product highlights

Issue ages: 18 through 59 years (age last birthday)

Elimination period: 30, 60, 90 or 180 days

Monthly benefit amounts: \$300 - \$3,000 (maximum 60 percent of income)

Benefit period: 6 months, 1 or 2 years

Renewability: Guaranteed renewable to age 67; conditionally renewable to age 70

Make the smart choice now to protect your most valuable asset.



Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Customer Service

800-869-0355
Ext. 4279

Find out more

assurity.com

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

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I D0710 and Rider Form Nos. R I0711, R I0712 and R I0713 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.