

*It's up to you to believe
the numbers...*

It's a scary thought, but a 35-year-old professional woman is three times as likely as a man to become disabled for 90 days or more.¹

Other troubling probabilities:

- Of all 40-year-olds, 43 percent will have a long term disability before age 65.²
- Of all home foreclosures, 48 percent are due to serious medical problems, while only 2-3 percent are death-related.³



1. Journal of the American Society of Certified Life Underwriters.
2. John Hewitt Associates (JHA) Disability Fact Book, 2006
3. National Underwriter, May 2002

Assurity Life Insurance Company's origins are rooted in a century-long 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, critical illness and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Pine Lake Advisors Inc., a subsidiary of Assurity Life.

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.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.



PO Box 82533 • Lincoln, NE 68501-2533
800-869-0355 • www.assurity.com

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.

Policy Form Nos: A-D100, A-D109.

15-046-02201 (Rev. 11/06)

Personal Disability Income Insurance



AssurityBalance[®]



It's up to you to...

- ✓ Get the kids new shoes
- ✓ Schedule doctor appointments
- ✓ Remember birthdays and anniversaries
- ✓ Identify leftovers in the refrigerator
- ✓ Know when library books are due
- ✓ Know who's allergic to what
- ✓ See that everyone has clean socks



You have a basketful of responsibilities and obligations – way too many some days! But you are a breadwinner and that makes you and your paycheck vital to your family's security.

You work hard at keeping good health a family priority, but do you ever worry about what would happen to family finances if you had a debilitating illness or accident and couldn't work? It might not happen to you, but what is your plan if it does? Families with a large cash safety cushion might not have trouble keeping the bills paid without a paycheck – but few of us have that luxury.

AssurityBalance® Disability Income Insurance policy – because it is up to you.



Your common sense tells you that your family and paycheck need protection. An AssurityBalance Disability Income insurance policy can provide that protection. Talk to your representative about how much money your household would need to get by if a disability would strike you, then apply for this protection. Just as your family trusts you, you can trust this policy to provide an income for your family if you cannot.

You handle the reports due, the pet vaccinations, and soccer practice – let Assurity handle the financial worry of a disability.

It's up to you, because you care.

It's up to you to think about income options ...



Your first thought might be that if you became disabled, Social Security would provide you with an income. Unfortunately, Social Security has a strict and lengthy application process and then requires that five full calendar months pass before any benefits can be paid to a disabled person. If approved, Social Security replaces only a limited portion of your salary. Additional requirements specify that the disability must prevent you from working at **any** type of gainful employment (not just your chosen career), and that the illness or injury must last at least 12 months or be expected to result in death.*

* 2006 Social Security Handbook