

Personal Disability Income Insurance

California



AssurityBalance[®]



California AssurityBalance® Personal Disability Income Insurance



Nearly half of all home foreclosures are due to serious medical problems, whereas only 2-3 percent are death related.

In the last 20 years, deaths due to the “big three” (cancer, heart attack and stroke) have gone down significantly. But disabilities due to these conditions are up dramatically! Things that used to kill, now disable.

National Underwriter, May 2002

Your most valuable asset...

isn't your car, family heirlooms or your home – it's your ability to learn a lifetime of paychecks that finance you 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!

AssurityBalance Disability Income Insurance – the smart choice

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

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

Maybe not. Only 47 percent of Social Security disability applicants are approved.* Even if you are approved, benefits don't start for five months. And, your disability must be expected to last at least 12 months or result in death.** The average monthly disability benefit is \$894.10.* Would that be enough to pay your bills and your out-of-pocket medical expenses?

** JHA Disability Fact Book 2006*

*** 2006 Guide to Social Security and Medicare*

This brochure contains a brief description of benefits. For complete details of this policy, including benefits, policy limitations, and keeping your coverage in force, please read the policy.

Policy Highlights

Issue Ages:

18-60

Elimination Periods:

60, 90, 180 and 365 days

Benefit Periods:

One, two and five years

Renewability:

Guaranteed renewable to age 65,
annually renewable to age 70

Premiums:

Male/female, tobacco/non-tobacco rates

Options and benefit availability may vary by occupation.



Important Policy Provisions

Choice of benefit amount and period – Depending upon your present age, occupation and income, you can select the Monthly Benefit that’s right for you...from \$500 up to \$7,000 for some occupations! You may also select the duration of benefits for any qualified disability – one, two, or five years.

Renewable to age 65 – You’ll feel good knowing that this policy is guaranteed renewable to age 65. And future changes in occupation won’t increase your premium!

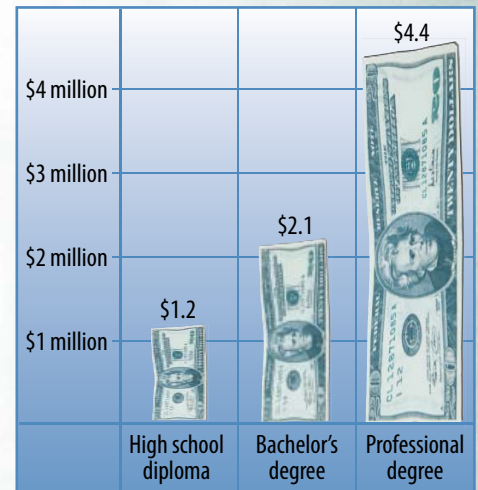
Full benefits for total disability – This policy pays the full Monthly Benefit if you can’t perform the substantial and material duties of your present occupation during the first 24 months of disability. Thereafter, it pays full benefit if you can’t perform the duties of any occupation which fits your education, training and experience.

Return of Premium Rider

With the return of premium rider, all of your premium dollars will be returned to you, less the sum of any benefits paid under this policy, when you surrender the policy after 25 years or more.

Safeguard your most valuable asset!

Average lifetime earning potential



Based on typical work life from ages 25 through 64. Source: <http://usgovinfo.about.com>. 1/3/07.

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

Customize your coverage

Add these options and riders to your policy to expand your protection.

Waiver of Premium Benefit – If you should become disabled, your premiums are waived after 90 days of total disability, or following the elimination period, if longer.

Home modification Benefit – The Home Modification Benefit pays a one-time, lifetime benefit of \$1,000 towards the modification of your existing residence. This benefit is paid to help you improve your access to or use of facilities within your existing residence due to your present total disability.

Supplemental Disability Income Rider – This Rider provides a Monthly Benefit in addition to the Benefit paid by the policy. Rider benefits are paid until you receive or qualify to receive disability benefits provided by Social Security. (Rider not available to government or railroad employees or public school teachers.)

Recovery Benefit Rider – This rider pays you a benefit equal to one-half of the base policy benefit for up to six months... as you resume part-time employment following a period of total disability during which a benefit was paid.

Policy Form # A-D109.

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 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, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through 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. For more information about this rating, please visit www.ambest.com or www.assurity.com.

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



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