

About the Company

Assurity Life Insurance Company has enjoyed a legacy of excellence since 1890. The formula has been a simple one – provide quality insurance products at affordable prices. We continue to ensure financial stability for families and businesses through a broad range of products and services including life, disability income, and critical illness insurance, annuities, and flexible benefit plan administration.

Located in Lincoln, Nebraska, Assurity has earned an A- (Excellent; 4th highest of 16 ratings for financial strength) from A.M. Best Company, independent insurance analysts. This rating reflects sound management practices, favorable investment returns, and a low net cost to policyholders.

Assurity, the successor to Woodmen Accident and Life Company, is a member of the Lincoln Insurance Group, whose assets exceed \$1 billion. The Lincoln Insurance Group stands on the strength of its companies' shared traditions of integrity, financial accountability and a history of commitment to every policyholder.



ASSURITY BALANCE®

Mortgage Disability Income Protection



Home is where
the heart is –
and your
money, too!

*AssurityBalance® helps assure the financial
balance needed during a disability.*

Home is where the heart is – and your money too!

Your home is more than an address.

It's the center of your family life and memories, your favorite place to relax – your security and shelter. It's also, probably, your single most valuable asset and your biggest financial responsibility. So, you protect it. When the roof leaks, you fix it. When tree roots invade your sewer lines, you call the plumber. You know that it's only smart to take care of your major investment.

But, have you considered that protecting your home might take more than fresh paint and airtight windows?

What would happen if you were injured or developed a serious illness and were unable to work?

Without your paycheck, how would you balance those monthly mortgage payments along with your other bills?



How would you save your home if you were hit with a disability?

Use up your savings?

One year of total disability could wipe out as much as 10 years of savings and investments. What would be left for the future? For retirement?

Live on your spouse's income?

Most family budgets are only balanced with both spouses' incomes. With the added financial strain that medical and rehabilitation costs for a disability could bring, would your spouse's paycheck stretch to cover the mortgage **and** all your other expenses?

Borrow money?

If you could qualify for a bank loan, the additional debt might compound your problem – after all, predictions of when a disability might end are only educated guesses. Friends or relatives might be able to help temporarily ... but for how long?

The smart and simple answer:

AssurityBalance® Mortgage Disability Income Protection

It just makes good financial sense to safeguard your income so your home does not become a financial casualty of a disability. The application process is very simple. There are **no lengthy financial forms** to fill out and **no physical exams** – you only have to answer “no” to 4 or 5 health questions.

It is smart to protect your home, your investment, and your paycheck with AssurityBalance® Mortgage Disability Income Protection.

This brochure contains a brief description of benefits. Please read the policy for complete details. Policy options, products, benefits, and underwriting company may vary from state to state.

It's easy to think that a disability won't happen to you, but studies say it might.

- Disability is the cause of **nearly half** of all home foreclosures.¹
- Half of all people aged 35 or younger will be disabled for 3 months or more before age 65.²
- In an average year:
 - 1 in 96 homes catch fire
 - 1 in 5 cars are damaged in accidents
 - 1 in 114 people die in accidents
 - 1 in 21 people become disabled in accidents.³
- Women between the ages of 35 and 65 are 40% more likely than men to become disabled for 90 or more days.⁴

1. Government Statistics, 1982; printed in Life Association News, 1986.

2. 1985 Commissioners Individual Disability A Table, as reported in "Bests Policy Reports," February 1999.

3. 1994 National Safety Council and World Almanac as reprinted in National Underwriter Company "Field Guide," 1999.

4. "Life Association News" January 1986.

Find the best possible balance for *your* financial situation –

Choice of benefit amount

Depending upon your present occupation and income, you can select the monthly benefit that will cover your monthly mortgage payment.

Choice of elimination period

You have the option to select 30, 60, 90, 180, or 365 days after a disability strikes before benefits begin.*

Choice of benefit period

You can select the length of benefit payments for a qualified disability – choose 1, 2, or 5 years of benefits.



Policy Highlights

Full benefits for total disability

This plan pays the full monthly benefit for the first 24 months of disability if you can't perform the regular duties of your **present occupation**. Thereafter, it pays full benefits if you can't perform the duties of any occupation that fits your education, training and experience.

Partial disability – 50% benefits

If you are partially disabled by an insured injury or illness, you can receive 50% of your benefit monthly for up to six months.

Guaranteed renewable to age 65

As long as you keep the premiums current, the policy can be renewed until you reach 65 years. Your premiums will remain the same even if you change your occupation. Premiums can only be changed with all other policies in your state.

Rates

Rate structures are offered for those who use tobacco and those who do not. You may qualify

for non-tobacco rates if you have not used any form of tobacco in the last 12 months.

Presumptive disability

If you should: totally lose speech, hearing, or sight; or sever both feet, both hands, or one hand and one foot – benefits will be paid whether or not you are ever able to return to work. The elimination period is waived, and monthly benefits are paid for the maximum benefit period.

Waiver of premium

While you are disabled, you do not pay any premiums for this policy after your elimination period (90 day minimum). This waiver of premium continues until the end of your maximum benefit period or until you recover from the disability.

Home modification

Your disability may qualify you for a one time extra benefit of \$1,000 to improve your access or use of your home.

Optional Riders

Catastrophic Disability Rider

Extend the length of your benefit period to a total of 5 or 10 years.

Return of Premium Rider

All of your premium dollars will be returned to you, less the sum of any benefits paid for a disability, when you surrender the policy after 25 years or more.

Residual Disability Benefit Rider

If you are able to return to work, but a disability prevents you from earning your full previous wage, this rider will compensate you for the shortfall in your earnings.

* If the insured has short term (26 weeks or less) group disability coverage in force at the time of application, the Elimination Period must be 90 days or greater.

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