

It's quick and easy to apply!

- No medical exams or blood test for up to \$3,000 monthly benefit (ages 18-50)
- Up to \$15,000 in monthly coverage, based on occupation
- Attractive, competitive rates
- Customizable policy with optional riders (including return of premium option)



Policy Form No. I H0920.

Policy underwritten and claims paid by Assurity Life Insurance Company of Lincoln, Neb. Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.

Product availability, rates and features 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.

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.



Life Insurance Company

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

15-539-02201 (Rev. 12/15)

Century+ Disability Income Insurance

Mortgage Protection

AssurityBalance®



Life Insurance Company

AssurityBalance® Disability Income Insurance can help protect your mortgage!

Your home is very important to your family. It's where you live, raise your children and look forward to enjoying your retirement years.

A disability, however, could quickly put your home at risk. If your income suddenly ceased, this asset could be lost. That's why it's important to have disability insurance to pay the mortgage if you are sick or hurt and unable to work.

With Assurity's Disability Income insurance policy, you and your loved ones can have peace of mind, knowing your home is secure.

Benefits from a Century+ Disability Income policy are paid directly to the insured. Depending on your income, you may qualify for additional benefits that can be used for other living expenses.

Affordable coverage

Century+ Disability Income insurance is designed specifically for middle-income America, with affordable rates in a variety of occupations. And, it's quick and easy to apply – you just provide basic information and answer the medical questions.

Guaranteed renewable

Your Century+ Disability Income policy is guaranteed renewable to age 65 or 67 (depending on your benefit period), and conditionally renewable to age 75.

Your policy moves with you

If you move to a different home or job, you'll still have your Century+ Disability Income insurance. Your coverage doesn't change, even if your address or job does.



FACT: Approximately 95% of disabilities are caused by illnesses rather than accidents.

Source: Council for Disability Awareness, Long-Term Disability Claims Review 2011

Automatic policy benefits

These built-in policy enhancements are included at no additional cost to you!

Home Modification Benefit – Pays for actual costs toward modification of your home to improve access or use of facilities while you are totally disabled, up to six times the monthly benefit.

Waiver of Premium – After you've been totally disabled for 90 days (or your elimination period, whichever is shorter), your premiums are waived for as long as you are totally disabled. Any premiums paid during that period will be refunded.

Other built-in benefits at no additional charge are:

- Partial Disability Monthly Benefit
- Survivor Benefit
- Vocational Rehabilitation Benefit
- Organ Donor Benefit

Flexibility to meet your needs

Ask about our optional policy riders which offer a “bundle of benefits” under a single policy at an affordable rate.

Adding valuable policy riders can help you make sure your family can remain in their home, whatever the future holds. Century+ Disability Income insurance offers these riders, plus four others, for additional premium:

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.

Supplemental Disability Income Rider (SDIR) – Coordinates with social insurance program benefits, offsetting these benefits dollar for dollar.

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