



Assurity®

Century+ Individual Disability Income Insurance

Mortgage Protection



Peace of mind for homeowners

A home is one of the biggest purchases you'll make in life. So it may surprise you to learn it's not your biggest asset — you are. The income you earn will far outpace the value of your home. By protecting your income, you can help protect your family and afford to stay in your home, even if you couldn't work.

Protect your mortgage and your family with a disability income insurance policy. Receive money to cover a portion of your income if, in the future, you are totally disabled and can't work due to an illness or injury.

How it Works

1

Suffer an illness or injury

You aren't able to work for an extended period because you are totally disabled due to an illness or injury.

2

Submit a claim

Submit your claim to Assurity.

3

Get paid

Receive monthly benefits while disabled, after your policy's elimination period, based on the benefit period you elect.



While you're recovering, you can use the money to help cover your mortgage so you and your family can stay in your home. If you do return to work, but can't do the same job because of your disability, you may still receive monthly benefits.

Need-to-know policy terms

Elimination Periods

How long you have to wait before your benefits start paying. You select this time frame when you sign up. Elimination periods can be as short as 30 days or up to 365 days after a disability begins.

Benefit Periods

The length of time your policy will pay you a monthly benefit while you're disabled. When you choose a benefit term, you're choosing how long benefits are payable to you while you're disabled—from 1 year up to retirement.

Own Occupation Definition of Disability

Assurity defines a disability as the inability to work at your regular occupation during the first two years, even if you still might be able to work at another occupation.

Total Disability

A sickness or injury is considered a total disability if it keeps you from doing all the substantial and material duties of your regular job and requires a physician's care during the first two years of the benefit period. After the first two years, a sickness or injury is considered a total disability if it keeps you from doing any occupation and requires a physician's care.

How much coverage do I need?

Keep enough money flowing into your household to cover your mortgage, if you're disabled and unable to work.



Here are a few things to keep in mind to help you determine how much you'll need:

Mortgage payment

Property taxes

Association fees

Homeowners insurance

Other

.....

Total

* Do not count if it's included in your mortgage payment.

For example, to protect a \$1,600 mortgage payment could cost as low as \$31.56 a month¹.

It's important to plan ahead.

Choose a monthly benefit amount that covers your mortgage payment.

1. Provides a 90-day elimination period and a 5-year benefit period based on a 35-year-old, non-smoking female in 4A occupation underwriting class earning \$32,000 annually.



How much does it cost?

Protecting your mortgage can cost as little as one percent of your income. It's hard to think about insurance versus all those other things you buy. A disability income insurance plan helps you live your best life in the long run.

How much does protecting your mortgage stack up against other things you buy each month?



Car insurance:

\$110²



Dining out:

\$293³



High speed internet:

\$68⁴



Cell phone:

\$127⁵



Protecting your mortgage:

\$32⁶

2. U.S. News, Average Cost of Car Insurance in the U.S. for 2022, 2022.

3. Bureau of Labor Statistics, Consumer Expenditures, 2020.

4. Open Technology Institute, 2020 Cost of Connectivity Report, 2020

5. JD Power and Associates, US Wireless Total Experience Study, 2020

6. Provides a 90-day elimination period and a 5-year benefit period based on a 35-year-old, non-smoking female in 4A occupation underwriting class earning \$32,000 annually.

Is it worth it?

More than one in four people over the age of 20 will become disabled during their working lives.⁷ Protecting your home during this time can mean fewer worries while you recover. Check out these real claim payouts for our clients.

Occupation, gender	Age when disabled	Cause of disability	Months policy owned	Monthly benefit amt.	Total claim amt. paid
Welder, male	40	Spinal disorder	8 months	\$1,800	\$43,200
Sales agent, female	57	Cancer	23 months	\$720	\$8,400
State Patrol Officer, male	33	Migraine/vision problems	24 months	\$1,000	\$46,750
Waitress, female	31	Cancer	18 months	\$1,500	\$36,000

Built-in policy features

Waiver of Premium: Waives your premium during a total disability.

Partial Disability Benefit: Pays 50 percent of the monthly benefit amount if after a total disability, you're partially disabled and return to work part time after receiving total disability payments.

Occupational Rehabilitation: If totally disabled, pays for a rehabilitation program designed to help you return to work.

Home Modification: If totally disabled, may help pay for modifications to your home to improve access or use of facilities.

Survivor Benefit: Pays a lump sum of six times the monthly benefit amount if you die while totally disabled after receiving 12 months of benefits.

Presumptive Disability Benefit: Pays out the full monthly benefit upon the permanent loss of sight in both eyes, hearing in both ears, speech, use of both hands, use of both feet or use of one hand and one foot, regardless of the elimination period or whether you're working.

⁷ U.S. Social Security Administration, Fact Sheet, 2021.

Customize your coverage further

Add these riders to your policy to expand your protection

Return of Premium Benefit 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 cancel or lapse your policy, reach age 65 or die.⁸

Critical Illness Benefit Rider: Pays a lump-sum benefit for the first-ever diagnosis of a covered illness like heart attack, stroke and cancer.⁸

Residual Disability Benefit Rider: Pays a monthly benefit if a disability prevents you from performing some job duties resulting in loss of at least 20 percent of your prior monthly income.

Catastrophic Disability Benefit Rider: Extends your benefits beyond your policy benefit period if you're catastrophically disabled and all total disability benefits have been paid.

Retroactive Injury Benefit Rider: Pays a lump-sum benefit after your policy's elimination period if an injury causes you to become totally disabled.

Guaranteed Insurability Rider: Gives you the opportunity to increase your total disability income coverage within a specific time period.

Supplemental Disability Income Rider: Pays you a monthly benefit minus any social insurance or government benefits.⁹

Own Occupation Rider: Extends your policy's own-occupation definition of total disability from two years to five years, or to the entire benefit period.

Automatic Benefit Increase Rider: Increases the monthly benefits received by 5 percent of the original benefit each year, up to two times the original monthly benefit with no additional underwriting.

Non-Cancelable Rider: Guarantees the premiums and policy renewability to age 65.

8. Return of Premium Benefit Rider and Critical Illness Benefit Rider not available in New York.

9. Supplemental Disability Income Rider (SDIR) is known as the Social Insurance Substitute Rider (SISR) in New York.



Why we're different.

Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.

Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

Customer Service

800-276-7619
Ext. 4264

Find out more
[assurity.com](https://www.assurity.com)



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. 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 FOR USE IN NEW YORK.

Policy Form No. I H0920 and Rider Form Nos. R I0921, R I0922, R I0923, R I1601, R I0925, R I1602, R I0927, R I0928, R I0929 and I R0721 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.