



What's your most valuable asset?

It isn't your car, your home or your savings or investments. **It's your ability to earn an income over your lifetime** – the paychecks that finance the lives of you and your loved ones. Unfortunately, an accident or serious illness can rob you of your ability to work, your income and your financial stability.

Could it happen to you?

No one wants to think about sustaining an injury or becoming seriously ill and being unable to work – but it could happen to you. Amazingly, over one in four of today's 20-year-olds will become disabled before reaching age 67¹. Besides the physical challenges, the inability to earn a paycheck – even for a short period of time – can impact your life and lifestyle for years to come.

Make the choice today to protect your most important asset – your ability to earn an income!

¹ Social Security Basic Facts, Feb. 7, 2013

How would you pay your bills?

When a disability strikes, paying your bills and out-of-pocket medical expenses can seem overwhelming. How would you manage?

- ▶ **Drain savings and retirement accounts.** But how long would that money last?
- ▶ **Get by on your spouse's salary.** Maybe, but if you're like most families, your monthly bills depend on two incomes.
- ▶ **Borrow money.** Without an income, it might be hard to qualify for a loan.
- ▶ **Sell your home, car or other assets.** But then what?
- ▶ **Depend on Social Security disability.** Not necessarily. Social Security follows a strict definition of disability. To be considered disabled under Social Security, you must be unable to perform work that you did before and deemed unable to adjust to other work because of your medical condition(s). Further, your disability must have lasted or be expected to last for at least one year or to result in death. If your application is approved, there is a six-month elimination period before Social Security benefits begin².



² Social Security <http://www.ssa.gov/disability>



A disability can put everything you've worked for at risk.

An AssurityBalance[®] Disability Income Insurance policy can help protect your financial stability if you are disabled. The policy provides a monthly income to help you pay your bills until you get back to work. The premium you pay now is well worth the benefits this policy can provide if you become disabled.

How much is enough?

To determine the right amount of disability protection for you, simply complete the worksheet on the following page. Your insurance professional can help tailor a plan for your specific needs and lifestyle.

Protecting your earning power is what disability income insurance is all about!

BENEFITS WORKSHEET

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	\$ _____

How much disability income protection do you need?

Total monthly expenses (A)	\$ _____
Subtract available income if you become sick or hurt and can't work (B)	– \$ _____
Disability income protection needed:	\$ _____

If you were unable to work for an extended period, would there be sufficient income to pay your monthly expenses?

Note: Government employees are allowed up to a \$1000 base benefit and up to the maximum Supplemental Disability Income Rider.

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

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.

Policy Form Nos. I H0920 A-D120, I D0710 underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form No. I H1605 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY. 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 reduction of benefits, limitations and exclusions. For costs and complete detail of the coverage, please contact your agent or Assurity to review the policy for more information.

Disability Income Insurance

AssurityBalance®

**FIREFIGHTERS, PARAMEDS
and EMTs:**
*Your income is essential –
It needs protection!*




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