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Add these riders to your policy to expand your protection.

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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.

What are you willing to risk?
What is at risk if a sickness or accident prevented you from working and earning an income? Your family’s lifestyle? Your children’s education? Your home? Your retirement account?

What is your most valuable asset?
It’s not your car, house or family heirlooms. It’s your earning potential. If you are like most Americans, your entire lifestyle depends upon your ability to earn a paycheck each month. Unfortunately, an accident or serious illness can rob you of your ability to work, your income and your financial stability. Then what?

Could you live off of your savings?
If your paychecks stopped suddenly, how long would your financial cushion last? A year... six months... one month?

68 percent of American employees live paycheck to paycheck.¹

Wouldn’t Social Security help?
Many Americans assume Social Security disability benefits would take care of expenses, but let’s look at the facts:
1. To be considered disabled under Social Security, you must be unable to perform work that you did before and be deemed unable to adjust to other work as well, because of your medical condition(s).
2. Further, your disability must have lasted or be expected to last for at least one year or to result in death.
3. If your application is approved, there is a six-month waiting period before benefits begin.²
4. The average Social Security monthly disability benefit is $1,146³.

Would that be enough to pay your bills and out-of-pocket medical expenses?

Century+ Disability Income protection
Think of the difference it could make to have a monthly benefit amount paid to you, generally tax free, if you were disabled and unable to work. A Disability Income Insurance policy is designed to do just that.

Century+ Disability Income Insurance from Assurity can help replace your stream of income and provide that all-important financial security. We have 125 years of disability income experience – you can rely on us.

Claims paid by Assurity
Assurity lives up to its mission of helping people through difficult times by paying disability income benefits, according to policy provisions, when our clients become disabled. The following DI claims are recent benefit payments Assurity made to its policyholders.

<table>
<thead>
<tr>
<th>Occupation, gender</th>
<th>Age when disabled</th>
<th>Cause of disability</th>
<th>Months policy owned</th>
<th>Monthly benefit amount</th>
<th>Total claim amount paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welder, male</td>
<td>40</td>
<td>Spinal disorder</td>
<td>8 mos.</td>
<td>$1,600</td>
<td>$43,200</td>
</tr>
<tr>
<td>Fed Ex Sales Agent, female</td>
<td>57</td>
<td>Malignant lymphomas</td>
<td>23 mos.</td>
<td>$720</td>
<td>$8,400</td>
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<tr>
<td>State Patrol Officer, male</td>
<td>33</td>
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<td>24 mos.</td>
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<td>63</td>
<td>Hip replacement revision</td>
<td>81 mos.</td>
<td>$2,350</td>
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How much disability protection do you need?
Finding money to pay for your most basic expenses after an injury or sickness is certainly not a game you want to play. At a minimum, Disability Income Insurance should cover these important monthly expenses:

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<td>Groceries</td>
<td>$100</td>
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<tr>
<td>Auto</td>
<td>$50</td>
</tr>
<tr>
<td>Mortgage</td>
<td>$200</td>
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<td>$75</td>
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<td>TOTAL</td>
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With maximum disability income coverage, the average policy cost is between 1–3% of pretax income.

You may also want to consider having enough coverage to help cover the cost of loans, credit cards, health care, daycare and other insurance.

³2014 Social Security Administration Fact Sheet
Did you know?
90 percent of disability insurance claims are due to an illness, not an accident.

Causes of disability claims

- 29% Muscle, back and joint disorders
- 15% Cancer and neoplasms
- 10% Injuries and poisoning
- 9% Heart attack, stroke and other cardiovascular/circulatory disorders
- 87% All other causes, which are less than 9% each


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Don’t risk being without Disability Income Insurance – the stakes are just too high!

“Thank you all for your great service. These past two years were very difficult for me physically and financially. But you helped me tremendously. You were the only reason I managed to keep my head above water.”
Sincerely, Maria G.

Century+ Disability Income Policy Highlights

Issue Ages: 18 through 60
Elimination Periods: 30, 60, 90, 180 or 365 days (number of days you must be disabled before benefits start)
Benefit Periods: One, two, five or 10 years; specific requirements for to-age-65 or to-age-67 benefit
Renewability: Guaranteed renewable to age 65 or 67, conditionally renewable to age 75

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| Groceries | $ ________ |
| Auto + | $ ________ |
| Mortgage | $ ________ |
| Electricity | $ ________ |

With maximum disability income coverage, the average policy cost is between 1–3% of pretax income.

You may also want to consider having enough coverage to help cover the cost of loans, credit cards, health care, daycare and other insurance.
Policy Enhancements

Valuable built-in benefits at no additional cost to you!

Partial Disability – Allows you to receive 50 percent of the benefit if you resume part-time employment after receiving total disability payments.

Waiver of Premium – If you’ve been totally disabled for 90 days, your premiums are waived for as long as you are totally disabled.

Home Modification Benefit – If you are totally disabled, we will help pay for modifications to your home to improve access or use of facilities.

Vocational Rehabilitation Benefit – If you are receiving total disability monthly benefits, we may pay for a rehabilitation program designed to help you return to work.

Survivor Benefit – Your beneficiary or estate will receive a lump sum of six times your monthly benefit if you die after receiving total disability monthly benefits for at least 12 months.

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

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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.


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.