

Medical Conditions Considered

Clients who are currently employed full time with these health histories may be considered for Graded Benefit Disability Income Protection:

- ADD/ADHD
- Addison's Disease
- Alcoholism
- Aneurysm (except brain)
- Angina Pectoris
- Anxiety
- Arthritis
- Attempted Suicide
- Bipolar Disorders
- Cancer
- Cardiomegaly
- Cerebral palsy
- CVA – Stroke
- Cholesterol (high)
- Chronic Fatigue Syndrome
- COPD
- Coronary Artery Disease – Angioplasty/By-Pass
- Crohn's Disease
- Depression
- Diabetes
- Drug Abuse
- Elevated Liver Enzymes
- Epilepsy
- Fibromyalgia
- Heart Attack
- Heart Murmurs – Organic
- Heart Valve Replacement
- Hepatitis
- Hodgkin's Disease
- Ileitis
- Intestinal by-pass
- Kidney transplant
- Lupus, Discoid
- Meniere's Disease
- Mental/Nervous Disorders
- Multiple Sclerosis
- Obsessive Compulsive Disorder
- Osteomyelitis
- Overweight
- Pacemakers
- Pancreatitis
- Paraplegic
- Peripheral Vascular Disease
- Poliomyelitis
- Psoriatic Arthritis
- Pyelitis
- Rheumatic Heart Disease
- Rheumatoid Arthritis
- Sarcoidosis
- Sleep Apnea
- Spondylitis, Ankylosing
- Tuberculosis
- Ulcerative Colitis

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 including life, disability income, and critical illness insurance, as well as annuities. Assurity products are available through your insurance representative or in your workplace.

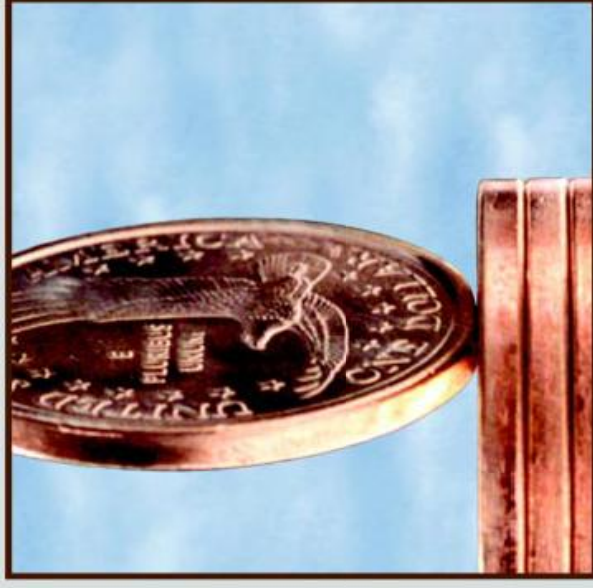
Located in Lincoln, Nebraska, Assurity has earned an A- (Excellent) rating from A.M. Best Company, independent insurance analysts. This rating reflects sound management practices, favorable investment returns, and a low net cost to policyholders.

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.



1526 K Street • Lincoln, NE 68508-2772 • www.assurity.com

GRADED BENEFIT DISABILITY INCOME PROTECTION



Designed with you in mind.

**ASSURITY
BALANCE®**

AssurityBalance® Graded Benefit Disability Income Protection

A medical crisis or serious accident could topple your financial security...

Nothing can throw your life out of balance like a disability – even a short term one. Besides the physical challenge, not being able to earn a paycheck can impact your life and lifestyle for years to come.

Unfortunately, not everyone can qualify for disability income protection – sometimes a past medical event or on-going health condition prevents coverage. Now, AssurityBalance® Graded Benefit Disability Income Protection offers tailor-made paycheck security for you and others who are employed but may have some health issues.

Today is the day you can make the choice to safeguard your income!

Assurity realizes that **‘one size’ doesn’t necessarily ‘fit all’** in disability protection, so this policy has been designed with you in mind.

Try it on, you’ll like the fit.

Now you may qualify for valuable disability income coverage even if you have a past medical issue or on-going health condition!

Policy Highlights

- ▶ **Employment:** Must be employed 30 or more hours a week for pay
- ▶ **Elimination Period:** Select 30, 60, 90, 180, or 365 days*
- ▶ **Benefit Period:** Select 2, 5, or 10 years
- ▶ **Graded Benefits:** 35% of benefit for the duration of a disability beginning in the first policy year; 70% benefit for the duration of a disability beginning in the second policy year; 100% benefit for the duration of a disability beginning in the third (and successive) policy years
- ▶ **Premiums:** Level to age 65, tobacco/non-tobacco, male/female
- ▶ **Occupations:** Most accepted, no variation of premiums by occupation
- ▶ **Issue Ages:** 18 – 60
- ▶ **Issue Limits:** \$500 – \$11,000 monthly

*30 day elimination period only, available with 2 year benefit period, 365 elimination period only, available with 5 & 10 year benefit period.

Policy Enhancements

Included at no additional cost to you!

Partial Disability – 50% of last monthly benefit paid – partial disability benefits extend for 6 months.

Survivor Benefit – If you die after having received monthly benefits for a total disability for at least 12 months, your beneficiary or estate gets a lump sum payment of six times the policy monthly benefit.

Vocational Rehabilitation – If you need to change directions in your career to re-enter the workforce following your disability, there is an option for education or training at a college or vocational school (maximum amount equal to 6 months of benefits).

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

Home Modification – We will pay \$1000 (once in a lifetime) for home renovation to improve your access or use while you are totally disabled. (Complete terms and conditions noted in policy).

Optional Riders

Add these to your policy to expand your protection

5 Year Own Occupation Rider – Extends own occupation portion of the definition of total disability from 2 to 5 years

Supplemental Disability Income – Graded Benefit Rider – During total disability, pays the rider monthly benefit, less any social insurance benefits received. Maximum issue limit \$1,200 monthly benefit; benefit amount may be limited by underwriting.

Non-graded Injury Rider – During the first two years the policy is in force, pays 100% of the benefit amount if a total disability is due to an injury.



AssurityBalance® Graded Benefit Disability Income Protection may not be available in all states. Policy terms and benefits may vary by state. Please refer to the policy for full details and definitions.