Critical Illness Insurance

AssurityBalance®

Assurity®
Life Insurance Company

The financial strength you'll need when a medical crisis unravels your life

AssurityBalance Critical Illness Insurance allows you, your family, and your lifestyle to survive a critical illness and its cost.

Chances are…

You know someone who has had a heart attack, a stroke, or been diagnosed with cancer in the last six months. Maybe it's your brother-in-law or your neighbor, or a co-worker or a golf partner. You may have heard about their medical bills, missed work and out-of-pocket expenses.

Chances are…

You don't think it will happen to you. We all like to think that we are immune to a serious illness – but we're not.

Chances are…

If a critical illness strikes, you probably will live. That's the good news! But, few of us are prepared for the financial burden of recovery. Health insurance doesn't come close to covering all expenses. How would you replace your income or your spouse's lost wages while he or she helps care for you? Where would the money come from for home and car payments, deductibles, treatments outside of your health network or home health care? What if you couldn't return to your present job and salary?

If you add your usual monthly bills, then subtract your lost income if you had to recuperate – **it might equal a financial disaster at an already stressful time.**

A doctor's solution to critical illness

"It's all about medical advances that have increased survival rates," says Dr. Marius Barnard, the father of critical illness insurance and cardiac surgeon who helped pioneer the first heart transplant.

Dr. Barnard watched as new procedures saved the lives of countless patients who suffered critical illnesses, but saw those same lives devastated by the financial impact. Heart attack, stroke and cancer patients now survive – at a cost. Many are unable to return to their previous professions or incomes. Others are forced to return to work before they have a chance to fully recover.

The sad truth is that the miracle of today's medical procedures may save your life but create long-term financial challenges for you.

Dr. Barnard helped develop critical illness insurance **so that people can afford to survive – and recover.**

AssurityBalance Critical Illness Insurance

Our product pays a lump sum benefit (that may be income tax-free) upon the first confirmed diagnosis of a covered illness or medical procedure.

The cash benefit is paid directly to you – to use any way you choose!

No receipts need to be presented. It's a check made out to you. Receiving the benefit does not change payments from any other insurance plan you may have – whether it's health, disability income or worker's compensation. The money is yours to ease the financial stress that a critical illness creates.

(See policy for definitions, exclusions and restrictions for diseases and health events covered.)

What would the money mean to you?

- ***Freedom to choose your health providers***
- ***Freedom to have your spouse by your side***
- ***Freedom from worry about your bills and your mortgage***
- ***Freedom to take extra time off from work while you get back on your feet***

Think of the peace of mind you would have if you didn't have to worry about your mortgage payment, auto payments or credit card balances during this stressful time! You could just focus on getting well.

Possible uses:

- Your mortgage, auto loan or credit card payments
- Your income and your spouse's lost wages while he or she cares for you may be replaced
- Your medical costs – deductibles, prescriptions, second opinions, experimental treatments, out-of network expenses
- Your rehabilitation, training or education for a new occupation
- Expenses for your and your family's travel/lodging while you're seeking medical treatment outside of your community
- Expenses for child and nursing care
- A relaxing vacation while you recuperate

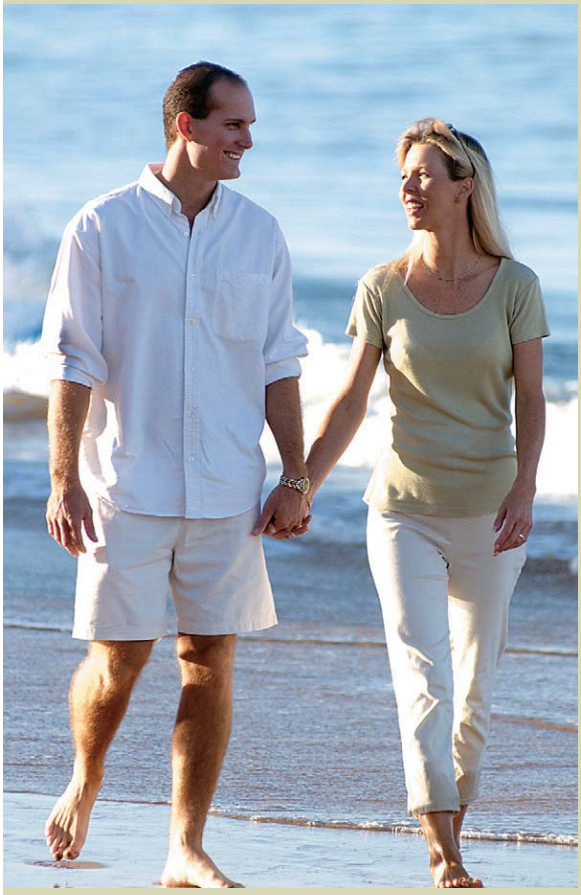
Chances are…

Every 29 seconds…
Someone in the U.S. is having a coronary event[1]

Every 24 seconds…
Someone in the U.S. is diagnosed with cancer[2]

Every 45 seconds…
Someone in the U.S. is having a stroke[1]

1. Heart Disease and Stroke Statistics Update, American Heart Association, 2006
2. Cancer Facts and Figures, American Cancer Society, 2006



Your life can unravel quickly with a serious illness – let AssurityBalance Critical Illness Insurance help provide the financial strength you'll need to recover.

Real People – Real Stories

Cheryl, 54
Reno, Nev.

"I never thought it would be me – there was no history of cancer in my family. Unfortunately, there is now."

Yearly mammography discovered the lump.
Surgery and six months of chemotherapy followed.

"I have good health insurance, but my out-of-pocket expenses were enormous. Medical deductible expenses and co-pays were followed by expensive medications – one prescription was $300 for every month of chemotherapy! I was able to keep my job – but had to drop to part-time work ***and*** *part-time pay. It's been two years and I've recovered physically, but I'm still trying to recover financially. Critical illness insurance would have made all the difference."*

Pat, 56
Omaha, Neb.

"It started with some numbness in my toes."

But, it wasn't long until paralysis had claimed both of Pat's legs, his arms, hands and half of his vocal cords.

After two years, the country's top specialists still don't know what it is. Pat only knows that he is now confined to bed or a wheelchair. He misses his job of 38 years and the recreation he treasured – golf.

"The financial blow to our lives has been devastating. I can't work, my medical bills have been extensive, and now our home needs ramps and a bathroom renovated for my wheelchair. All of our regular bills need to be paid too. We have to hire others to handle home and car repairs that I used to do. My wife works, but our budget was designed for two incomes. We've had to liquidate anything we had tucked away.

"It hasn't been easy for me or my wife. The cash from a critical illness policy could have saved us from the additional worry of living on the edge financially. We wish we would have known about it."

Policy Form Nos. CI-005 and CI-007. Product availability, features and rates 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.

Critical illness insurance is not a substitute for health insurance. This policy may not be appropriate for Medicaid recipients.

About the Company

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through a subsidiary of Assurity Life.

With assets exceeding $2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability…and helping people through difficult times.

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