

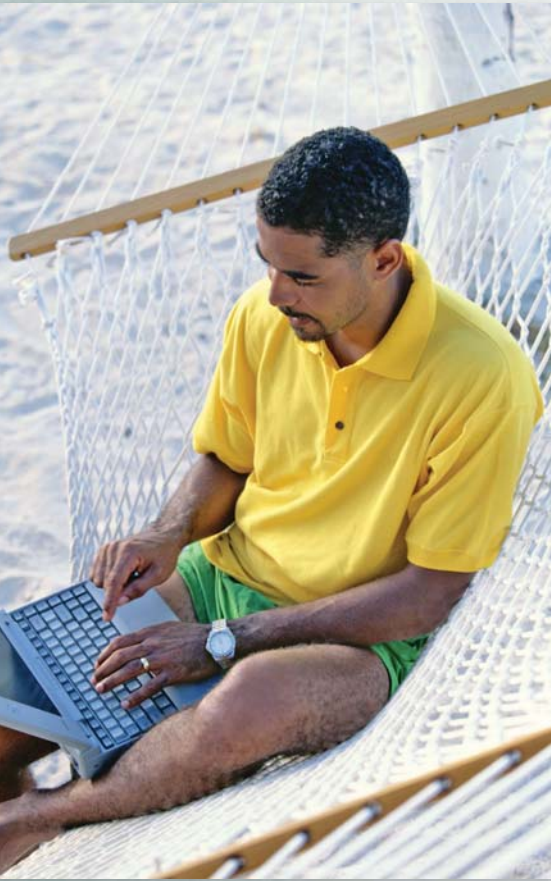
Personal Disability Income Insurance



AssurityBalance®


Assurity®
Life Insurance Company

AssurityBalance® Personal Disability Income Insurance



Your most valuable asset...

isn't your car, family heirlooms or your home – it's your ability to earn a lifetime of paychecks that finance you and your family's lives. Unfortunately, an accident or serious illness can rob you of your work, your income and your financial stability.

What are your chances of being disabled?

Your plan is to work for as long as you want or need a job. But, amazingly, 43 percent of all people age 40 experience a long-term disability before they reach 65.* Do you have a financial plan if you are hurt or ill and can't work?

What are you risking?

Would you...

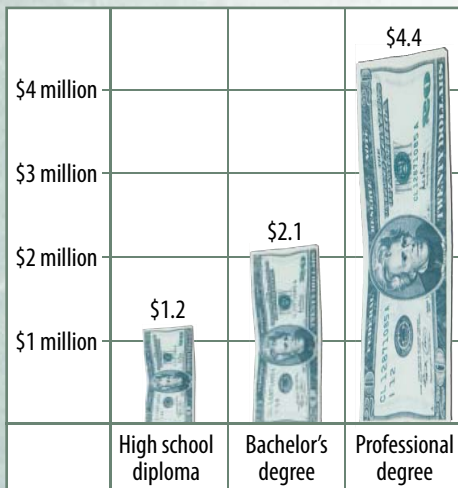
Wager your paycheck – or a year's worth of paychecks?
Probably not!

Put your home in jeopardy?
Not if you could help it!

Risk your family's lifestyle – the children's education, your retirement account or your life's savings?
No!

Safeguard your most valuable asset!

Average lifetime earning potential



Based on typical work life from ages 25 through 64. Source: <http://usgovinfo.about.com>. 1/3/07.

AssurityBalance Disability Income Protection – the smart choice

A disability can put everything you've worked for at risk. Now is the time for you to protect the steady stream of paychecks that finance you and your family's life and lifestyle. Don't risk being without AssurityBalance Disability Income Protection – the stakes are just too high!

Is Social Security an option if you're disabled and can't work?

Maybe not. Only 47 percent of Social Security disability applicants are approved.* Even if you are approved, benefits don't start for five months. And, your disability must be expected to last at least 12 months or result in death.** The average monthly disability benefit is \$894.10.* Would that be enough to pay your bills and your out-of-pocket medical expenses?

* JHA Disability Fact Book 2006

** 2006 Guide to Social Security and Medicare

Policy Highlights

Issue Ages:

18 through 60

Elimination Periods:

30, 60, 90, 180 and 365 days

Benefit Periods:

One, two and five years; specific requirements for To Age 65 benefit

Renewability:

Guaranteed renewable to age 65, annually renewable to age 70

Premiums:

Male/female, tobacco/non-tobacco rates

Options and benefit availability may vary by state or occupation.



Policy Enhancements

Included at no additional cost to you!

Partial Disability – You'll receive 50 percent of the base policy monthly benefit. Partial disability benefits extend for up to six months.

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

Home Modification Benefit – We will pay a one-time, lifetime benefit of \$1,000 towards the home modification of your primary residence to improve access or use of facilities while you are totally disabled.

Vocational Rehabilitation – If you are receiving monthly disability 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 disability benefits for at least 12 months.

In the last 20 years, deaths due to the "big three" (cancer, heart attack and stroke) have gone down significantly. But disabilities due to these conditions are up dramatically! Things that used to kill, now disable.

National Underwriter, May 2002

If your paychecks stopped suddenly because you were disabled and unable to work, how long would your financial cushion last?

A month...six months...a year?

Customize your coverage

Add these riders to your policy to expand your protection. Availability may vary by state, your age or occupation.

Return of Premium Rider – Repays you all premium dollars, less any benefits paid under your policy, when you surrender the policy after 25 years or more.

Critical Illness Benefit Rider – Pays a lump sum for the first-ever diagnosis of a covered illness (invasive and non-invasive cancer, heart attack, stroke, etc.). The full benefit is available in multiple categories.

Residual Disability Benefit Rider – Pays a residual benefit if your earnings drop and you can't perform all duties of your job due to a disability.

Catastrophic Disability Rider – Extends your benefits beyond your policy benefit period if you are unable to perform two or more activities of daily living.

Retroactive Injury Benefit Rider – Pays a lump sum amount at the end of the elimination period when a total disability is the result of an injury.

Guaranteed Insurability Rider – Provides you with the opportunity to increase your disability income coverage within a specific time period.

Supplemental Disability Income Rider (SDIR) – Coordinates with social insurance program benefits and offsets these benefits dollar for dollar.

Hospital Benefit Rider – Pays a monthly benefit (from the first day of hospitalization) for each month of hospital confinement for up to six months.

Five Year Own Occupation Rider – Extends own-occupation definition of total disability from two years to five years.

Automatic Benefit Increase Rider – Increases the benefit amount by a specified percentage on each anniversary of satisfying your elimination period relative to your total disability.

Non-Cancelable Rider – Guarantees rates and policy renewability to age 65. Not available to the To Age 65 benefit period.

Policy Form No. A-D100.

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.

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How much DI protection do you need?

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 when disabled	\$ _____

How much disability income protection do you need?

Total monthly expenses (A)	\$ _____
Subtract available income (B)	– \$ _____
Disability income protection needed:	\$ _____

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, hospital indemnity, 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 Assurity Advisors, Inc., 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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