



Assurity®

Century+ Individual Disability Income Insurance

Mortgage Protection



Peace of mind for homeowners

A home is one of the biggest purchases you'll make in life. So it may surprise you to learn it's not your biggest asset – you are. The income you earn will far outpace the value of your home. By protecting your income, you can help protect your family and afford to stay in your home, even if you couldn't work.

Protect your mortgage and your family with a disability income insurance policy. Receive money to cover a portion of your income if you can't work due to an illness or injury.

How it Works

1

Suffer an illness or injury

You aren't able to work for an extended period because of an illness or injury.

2

Submit a claim

Submit your claim to Assurity.

3

Get paid

Receive monthly benefits while disabled, after your policy's elimination period, based on the benefit period you elect.

While you're recovering, you can use the money to help cover your mortgage so you and your family can stay in your home. If you do return to work, but can't do the same job because of your disability, you may still receive monthly benefits.

Need-to-know policy terms

Elimination Periods

How long you have to wait before your benefits start paying. You select this time frame when you sign up. Elimination periods can be as short as 30 days or up to 365 days after a disability begins.

Benefit Periods

The length of time your policy will pay you a monthly benefit while you're disabled. When you choose a benefit term, you're choosing how long benefits are payable to you – from 1 year up to retirement.

Own Occupation Definition of Disability

Assurity defines a disability as the inability to work at your regular occupation, even if you still might be able to work at another occupation.

How much coverage do I need?

Keep enough money flowing into your household to cover your mortgage, if you're disabled and unable to work.

Here are a few things to keep in mind to help you determine how much you'll need:



Mortgage payment

Property taxes

Association fees

Homeowners insurance

Other

.....
Total

* Do not count if it's included in your mortgage payment.

For example, to protect a \$1,600 mortgage payment could cost as low as \$31.56 a month¹.

It's important to plan ahead.

Choose a monthly benefit amount that covers your mortgage payment.

1. Provides a 90-day elimination period and a 5-year benefit period based on a 35-year-old, non-smoking female in 4A occupation underwriting class earning \$32,000 annually.



How much does it cost?

Protecting your mortgage can cost as little as one percent of your income. It's hard to think about insurance versus all those other things you buy. A disability income insurance plan helps you live your best life in the long run.

How much does protecting your mortgage stack up against other things you buy each month?



Car
insurance:

\$90²



Dining
out:

\$250²



High speed
internet:

\$66³



Cell
phone:

\$85²



Protecting
your mortgage:

\$32⁴

2. U.S. Bureau of Labor Statistics, Monthly Labor Review, March 2018.

3. Forbes, The Most Expensive and Least Expensive Countries for Broadband, Nov. 22, 2017

4. Provides a 90-day elimination period and a 5-year benefit period based on a 35-year-old, non-smoking female in 4A occupation underwriting class earning \$32,000 annually.

Is it worth it?

One in four people over the age of 20 will become disabled during their working lives.⁵ Protecting your home during this time can mean fewer worries while you recover. Check out these real claim payouts for our clients.

Occupation, gender	Age when	Cause of disability	Months policy owned	Monthly benefit	Total claim amt. paid
Welder, male	40	Spinal disorder	8 months	\$1,800	\$43,200
Sales agent, female	57	Cancer	23 months	\$720	\$8,400
State Patrol Officer,	33	Migraine/vision problems	24 months	\$1,000	\$46,750
Waitress, female	31	Cancer	18 months	\$1,500	\$36,000

Built-in policy features

Waiver of Premium: Waives your premium during a total disability.

Partial Disability Benefit: Pays 50 percent of the monthly benefit amount if after a total disability, you're partially disabled and return to work part time after receiving total disability payments.

Occupational Rehabilitation: If totally disabled, pays for a rehabilitation program designed to help you return to work.

Home Modification: If totally disabled, may help pay for modifications to your home to improve access or use of facilities.

Survivor Benefit: Pays a lump sum of six times the monthly benefit amount if you die while totally disabled after receiving 12 months of benefits.

Presumptive Disability Benefit: Pays out the full monthly benefit upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether you're working.

Customize your coverage further

Add these riders to your policy to expand your protection

Return of Premium Benefit Rider: A money-back option to refund some or all of the premiums paid for your policy and optional riders, less any benefits paid when you cancel or lapse your policy, reach age 65 or die.⁶

Critical Illness Benefit Rider: Pays a lump-sum benefit for the first-ever diagnosis of a covered illness like heart attack, stroke and cancer.⁶

Residual Disability Benefit Rider: Pays a monthly benefit if a disability prevents you from performing some job duties and your income decreases.

Catastrophic Disability Benefit Rider: Extends your benefits beyond your policy benefit period if you're catastrophically disabled and all total disability benefits have been paid.

Retroactive Injury Benefit Rider: Pays a lump-sum benefit after your policy's elimination period if an injury causes you to become totally disabled.

Guaranteed Insurability Rider: Gives you the opportunity to increase your total disability income coverage within a specific time period.

Supplemental Disability Income Rider: Pays you a monthly benefit minus any social insurance or government benefits.⁷

Own Occupation Rider: Extends your policy's own-occupation definition of total disability from two years to five years, or to the entire benefit period.

Automatic Benefit Increase Rider: Increases the monthly benefits received by 5 percent each year, up to two times the original monthly benefit with no additional underwriting.

Non-Cancelable Rider: Guarantees the premiums and policy renewability to age 65.

6. Return of Premium Benefit Rider and Critical Illness Benefit Rider not available in New York.

7. Supplemental Disability Income Rider (SDIR) is known as the Social Insurance Substitute Rider (SISR) in New York.



Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Corporation

Customer Service

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Ext. 4279

Find out more
[assurity.com](https://www.assurity.com)

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 reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

NOT FOR USE IN NEW YORK.

Policy Form No. I H0920 and Rider Form Nos. R I0921, R I0922, R I0923, R I1601, R I0925, R I1602, R I0927, R I0928, R I0929 and I R0721 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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