

Why AssurityBalance® Disability Income Insurance?

Better product! Better price!!

Take a look at how Assurity stacks up against the competition:

Product Features	Assurity	Mutual of Omaha
Benefit Periods	1-year, 2-year, 5-year and To-Age-65	2-year, 5-year, 10-year, and To-Age-67
Elimination Periods	30, 60, 90, 180 and 365 days	60, 90, 180 and 365 days
Total Disability Definition (in first two years of disability)	"Pure" Own Occupation – pays if unable to perform "own" occupation	"Modified" Own Occupation – only pays if unable to perform "own" occupation AND not receiving any other wage
Relation to Earnings Clause	Benefits NOT reduced by a "Relation to Earnings" clause	Benefits reduced if disability benefits received from all coverage exceeds the insured's prior monthly income.
Partial Disability	Pays 50% of benefit up to six months if partially disabled after total disability	Not available
Non-Cancelable Provision	Available through rider – ensures rates never increase and policy never terminates	Not available
Home Modification Benefit	Pays a benefit to modify the insured's home to better accommodate a total disability	Not available
Business Owner Income Enhancement	Allows business owners with at least 25% ownership to enhance income by 15% when determining available coverage	Not available
Business Multi-Life Discount	Provides a 5% discount when three or more applications submitted	Not available

OCCUPATION EXAMPLES

Annual Premium for \$2,000 policy (5-year benefit period, 90-day elim. period) and \$1,000 social insurance rider

Occupation / Insured	Assurity	Mutual of Omaha	Savings
Hospital Nurse (female NT age 45)	\$1,073.00	\$1,794.96	\$721.96
Dental Hygienist (female NT age 45)	\$1,073.00	\$1,794.96	\$721.96
Office Administrative Asst. (female NT age 45)	\$863.20	\$1,427.60	\$564.40
School Teacher (academic; female NT age 45)	\$863.20	\$1,106.16	\$242.96
Engineer (field supervisor; male NT age 45)	\$798.00	\$1,963.40	\$1,165.40
Truck Driver (returns home; male NT age 45)	\$1,437.70	\$1,963.40	\$525.70
Police Officer (male NT age 45)	\$1,683.40	\$1,963.40	\$280.00
Construction Worker (general labor; male NT age 45)	\$1,683.40	\$1,963.40	\$280.00
Electrician (self-employed; male NT age 45)	\$798.00	\$1,025.83	\$227.83
Welder (self-employed; male NT age 45)	\$798.00	Not available	–

**Wow!
That's a big
savings!**

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Personal Disability Income Policy Form No. A-D100

H197-0110 **For Agent Use Only.**


Assurity®
Life Insurance Company

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