

Take a moment to see how valuable AssurityBalance® would be – should a disability strike.

Business Expense Worksheet	
Covered Expense	Cost per Month
Accounting Services	\$ _____
Advertising	\$ _____
Answering or Beeper Service	\$ _____
Employee Wages/Benefit Contributions	\$ _____
Equipment Lease/Rental Payments	\$ _____
Equipment Loan Payments (interest plus greater of principal or depreciation)	\$ _____
Laundry and Cleaning Services	\$ _____
Liability and Malpractice Insurance	\$ _____
Mortgage Payments (interest plus greater of principal or depreciation)	\$ _____
Office Rental Fees	\$ _____
Office Supplies and Expenses	\$ _____
Payroll Taxes (on employee salaries only)	\$ _____
Periodical Subscriptions	\$ _____
Postage	\$ _____
Professional Dues, Fees, and Memberships	\$ _____
Real Estate Taxes	\$ _____
Utilities (electricity, heat, telephone, water)	\$ _____
Miscellaneous	\$ _____
Your Total Monthly Overhead Expenses	\$ _____

Policy Form #A-D106. Product availability varies by state.

*NOTE: This brochure contains a brief description of benefits. Policy options and benefits may vary and may not be available in all states. More detailed information – including a policy proposal – is available from your Representative. The actual contract will determine your eligibility for specific benefits.



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

BUSINESS OVERHEAD EXPENSE

■ *I've worked very hard to build my own business and its clients.* ■

My business depends on me. No one else could run my business.



I'm very careful, I've never been injured or missed a day of work.

■ *I have a lot invested. I built this company from the ground up.* ■

Keeping your business successful is a balancing act.

**ASSURITY
BALANCE®**

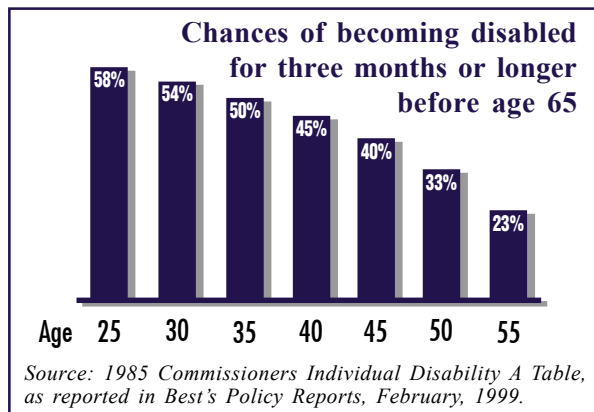


You're the key to the success of your business, but a disability could lock you out.

You work hard to take care of your business, and the flexibility and control is worth it! You possess the ability to work and generate revenue. The success of your business depends on your active involvement. Tomorrow, because of a disability — from an injury or illness — your participation could be severely limited. Could your business survive?

What are the chances of this happening?

Unfortunately, the chance of a serious disability — the type that can prevent you from working for an extended length of time — occurs more often than you might guess.



Two out of five people age 45 will be disabled 90 days or longer before retirement. The chances are too high to risk what you've worked so hard to build. That's why we've designed AssurityBalance®:

1. A policy designed to cover your operating expenses if you are suddenly disabled.
2. Premiums are affordable and can be tax-deductible.



How will ongoing business expenses be paid if the next disability is yours?

If your ability to work was suddenly curtailed due to a disability from illness or injury, what revenue-generating options are available to meet your continuing business overhead expenses?

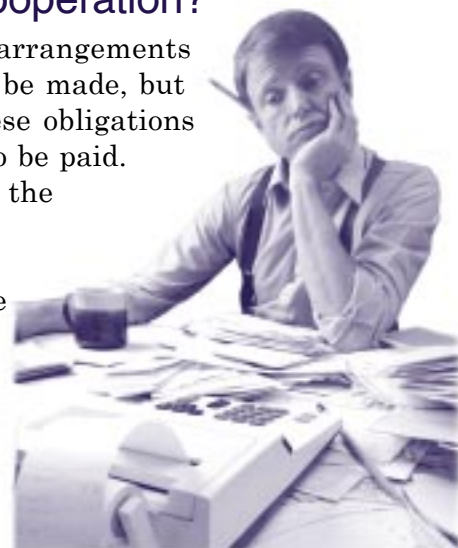
Borrow?

Do you think a lender will take a chance on a business without one of its primary revenue generators? And what about repayment...how much strain would this place on earnings?

Creditor cooperation?

Limited-time arrangements could possibly be made, but eventually these obligations will all have to be paid.

Also, consider the importance of keeping up with employee paychecks, mortgage or rental payments and utility bills.



The best option if you're not there to pay the operating expenses is...

ASSURITY BALANCE®

Business Overhead Expense Disability Income Protection

Disabilities can leave you off the job and interrupt your business for a considerable length of time.

If your disability is serious enough to keep you from work for at least 90 days, it's quite possible you would be unable to work for considerably longer! Look at the data on the chart to the right.

Average duration of a disability that lasts more than 90 days

At age	Duration
25	2.1 years
30	2.5 years
35	2.8 years
40	3.1 years
45	3.2 years
50	3.1 years
55	2.6 years

Source: 1985 Society of Actuaries DTS, as reported in Best Policy Reports, February, 1999.

Guaranteed renewable to age 65, AssurityBalance® is the right plan to secure the future of your business.

Choice of Elimination Periods

Select the monthly benefit amount that matches your monthly expenses. Maximums apply according to your occupation classification.

Choice of Monthly Benefit Amount

Select the monthly benefit from a minimum of \$500 up to a maximum of \$10,000 for Class 4A occupations.

Choice of Benefit Periods

Select the benefit period to fit your business needs — 12 months or 24 months.

Accumulating Benefit

If your business's monthly covered expenses are more than the monthly benefit, the excess expenses may be carried forward and paid in a later month.

Waiver of Premium

Your policy premiums are waived following 90 days of total disability.

Covered Overhead Expenses

Expenses paid by your AssurityBalance® policy are the usual, customary business expenses, generally accepted as tax deductible. Examples include:

- employees' salaries, wages and benefits
- utilities (electricity, telephone, gas and water)
- furniture and equipment
- laundry, janitorial and office maintenance services
- business insurance premiums, including property and liability insurance
- accounting, billing and collection service fees
- property and payroll taxes
- interest payments on debts
- other fixed expenses.

Rehabilitation Benefit

If you are totally disabled, this plan can help pay the cost of a rehabilitation program.