

DISABILITY WORKSHEET

To determine the right amount of disability protection for you, you'll need to identify your average monthly expenses, and then determine the amount of income that is needed to pay them. Your agent can help you with this process.

Monthly Expenses

Fixed Expenses

Fixed expenses include debts and obligations which come due every month:

Rent or house payment _____
 Credit card payments (average) _____
 Auto payments _____
 Other loan payments _____
 Taxes and insurance _____
Total Fixed Expenses \$ _____

Variable Expenses

Other expenses vary from month to month, but don't decline significantly with a disability.

Food _____
 Clothing _____
 Utilities _____
 Transportation _____
Total Variable Expenses \$ _____

TOTAL MONTHLY EXPENSES \$ _____

Monthly Income

If you were unable to work for an extended period, would there be sufficient income to pay your monthly expenses?

Total household income \$ _____

Minus your monthly income _____

NET HOUSEHOLD INCOME: \$ _____

Now, let's apply your Net Household Income to the total Monthly Expenses determined above:

Total Monthly Expenses \$ _____

Minus Net Household Income \$ _____

INCOME NEEDED \$ _____

A Personal Proposal for

Sex: male female Age: _____

Occupation: _____

AssurityBalance® Base Policy Benefits

Monthly Benefit Amount: \$ _____

Benefit Duration: _____

Elimination Period: _____

Home Modification Benefit: 1,000

Options and Riders⁶

Supplemental Income Rider

Pays an additional benefit when no social insurance benefits are paid during a disability. \$ _____

Hospital Benefit Rider

Pays up to six monthly benefit payments for each confinement due to injury or illness. \$ _____

Guaranteed Insurability Rider

Guarantees increases in coverage by a non-disabled insured at ages 25, 28, 34, 37 and 40, regardless of occupation.

Automatic Benefit Increase Rider

Provides for automatic annual increase equal to 5% of monthly benefit, subject to contract provisions.

5-Year Own Occupation Rider

Extends own occupation definition from 24 months to 60 months. (Available only for certain classes of policies.)

Return of Premium Rider

Residual Disability Benefit Rider

Catastrophic Disability Rider

Annual Premium: \$ _____

Modal Premium: \$ _____

⁶Policy options and riders may vary according to state availability.

PERSONAL DISABILITY INCOME PROTECTION

■ I've worked very hard. I've always been able to pay my own way. ■

I've always been healthy. I've never missed a day of work.



My family has grown to depend on me. I will never let them down.

■ I really like what I do. I can't imagine not being able to work. ■

Life has its ups and downs

Policy Form # A-D100. NOTE: Product availability varies by state.



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ASSURITY
BALANCE®



Your family counts on you to take care of them

You work hard to take care of your family, and they're worth it! Your earnings provide the "balance" in their lives with a comfortable home to live in and the good things that life has to offer. They count on you to take care of them, but an unexpected illness or injury could change everything...overnight!

Could a disabling illness or injury happen to you?

It is possible, but most of us want to believe that we're healthy and invincible. We like to think we can work and earn an income for as long as we want. But the facts are that a serious illness or injury affects thousands of people's lives every day. Consider these facts:

- One in five people will be disabled for one year or more before age 65.¹
- The chance of a long-term disability is – at a minimum – twice as great as death.²
- Women between the ages of 35 and 65 are 40% more likely than men to become disabled for 90 or more days.³
- Disability is the cause of nearly half of all home foreclosures.⁴

Could you still pay bills without your income?

If your earnings stopped for a month, a year...or the rest of your life, uncovered medical expenses and monthly household bills would still have to be paid or your family's lifestyle may have to change dramatically.

You have five choices:

1. Use your savings

One year of total disability could wipe out as much as 10 years of savings. And what would be left for the future? For retirement?

2. Sell property or assets

Under a forced sale, the likelihood is that tangible assets (real estate, autos, boats, etc.) will bring less than their fair market value...and still may not provide enough to pay bills.

3. Live on your spouse's income

In most two-income households, expenditures and debts are based upon the assumption that both incomes will continue. With half or more of current household income gone, most families' lifestyles would have to change.

4. Borrow money

Even if you could obtain a bank loan, the additional debt could compound your problem. Friends and relatives may be able to help you temporarily...but for how long?

5. Let disability income insurance supplement your family income

Leave your savings alone and hold onto the assets you worked so hard to get. Keep the balance in your life with a solid plan of disability income insurance to assure additional income exactly when it's needed most...when your income has stopped due to a qualified illness or injury!

¹ *The National Underwriter Company*, 1989

² *1985 Society of Actuaries DTS, as reported in Best's Policy Reports*, February, 1999

³ *Life Association News*, January 1986

⁴ *Government Statistics, 1982, printed in Life Association News*, March, 1986

Keep the BALANCE in your financial security with AssurityBalance® Personal Disability Income Protection

When an unexpected illness or injury strikes, AssurityBalance® can provide supplemental income to pay the bills. It's the right policy for your planning needs – here are some of the reasons why:

• Choice of benefit amount⁵

Depending upon your present occupation and income, you can select the Monthly Benefit that's right for you...from \$500 up to \$7,000 for Class 4A!

• Choice of benefit period⁵

Depending upon your age and occupation, you can select the duration of Monthly Benefits for any qualified disability – 1 year, 2 years, 5 years, or to age 65!

• 50% of benefit for partial disability

You'll receive 50% of the base amount for each month of a partial disability resulting from an insured injury or illness, for up to six months!

• Guaranteed renewable to age 65

You'll feel good knowing that this policy is guaranteed renewable to age 65 (70 if you're employed full time). And future changes in occupation won't increase your premium!

• Full benefits for total disability

This policy pays the full Monthly Benefit if you can't perform the substantial and material duties of your present occupation during the first 24 months of disability. Thereafter, it pays full benefits if you can't perform the duties of any occupation that fits your education, training and experience.



• Waiver of premium

Premiums are waived after 90 days of total disability, or following the elimination period, if longer.

• Home modification benefit⁵

A once-per-lifetime benefit of \$1,000 toward the modification of your existing residence to improve your access to or use of your home due to a total disability.

• Return of Premium Rider⁵

All of your premium dollars will be returned to you, less the sum of any benefits paid under your policy, when you surrender the policy after 25 years or more.

• Residual Disability Benefit Rider⁵ (not available for 1A occupations)

Replaces the 6-month Partial Disability Benefit of your policy and pays a monthly benefit equal to a percentage of your income loss caused by your residual disability.

• Catastrophic Disability Rider⁵

This Rider extends the base policy benefit beyond the maximum benefit period if your total disability continues and you require assistance or supervision to perform 2 of 6 Activities of Daily Living (ADL), or are cognitively impaired.

⁵ NOTE: This brochure contains a brief description of benefits. For complete details of this insurance policy, including benefits, policy limitations, and keeping your coverage in force, please read the policy. Policy options and benefits may vary and may not be available in all states.