

## About the Company

Assurity Life Insurance is a wholly owned subsidiary of Woodmen Accident and Life Company, an insurance company founded in 1890.

Assurity provides financial protection for families and businesses through the sale of a broad range of products including life insurance, disability income, and annuities. Products are made available to individuals on a convenient basis at their home or through the workplace. Located in Lincoln, Nebraska, Assurity is a member of the Lincoln Insurance Group, which has more than \$1 billion in assets.

Excellence in service, favorable investment returns, and low net costs to policyholders has earned Assurity an A- (Excellent) rating from A.M. Best Company, independent insurance industry analysts.



This brochure contains a brief description of benefits. Please read the policy for complete details. Policy options, products, benefits, and underwriting company may vary from state to state.

# ASSURITY BALANCE®

## Mortgage Disability Income Protection



# Home is where the heart is – and your money, too!

*AssurityBalance® helps assure the financial  
balance needed during a disability.*

# Home is where the heart is – and your money too!

## Your home is more than an address.

It's the center of your family life and memories, your favorite place to relax – your security and shelter. It's also, probably, your single most valuable asset and your biggest financial responsibility. So, you protect it. When the roof leaks, you fix it. When tree roots invade your sewer lines, you call the plumber. You know that it's only smart to take care of your major investment.

But, have you considered that protecting your home might take more than fresh paint and airtight windows?

What would happen if you were injured or developed a serious illness and were unable to work?

Without your paycheck, how would you balance those monthly mortgage payments along with your other bills?



## How would you save your home if you were hit with a disability?

### Use up your savings?

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

### Live on your spouse's income?

Most family budgets are only balanced with both spouses' incomes. With the added financial strain that medical and rehabilitation costs for a disability could bring, would your spouse's paycheck stretch to cover the mortgage **and** all your other expenses?

### Borrow money?

If you could qualify for a bank loan, the additional debt might compound your problem – after all, predictions of when a disability might end are only educated guesses. Friends or relatives might be able to help temporarily ... but for how long?

## The smart and simple answer:

### AssurityBalance<sup>®</sup> Mortgage Disability Income Protection

It just makes good financial sense to safeguard your income so your home does not become a financial casualty of a disability. The application process is very simple. There are **no lengthy financial forms** to fill out and **no physical exams** – you only have to answer “no” to 4 or 5 health questions.

It is smart to protect your home, your investment, and your paycheck with AssurityBalance<sup>®</sup> Mortgage Disability Income Protection.

It's easy to think that a disability won't happen to you, but studies say it might.

- Disability is the cause of **nearly half** of all home foreclosures.<sup>1</sup>
- Half of all people aged 35 or younger will be disabled for 3 months or more before age 65.<sup>2</sup>
- In an average year:
  - ▶ 1 in 96 homes catch fire
  - ▶ 1 in 5 cars are damaged in accidents
  - ▶ 1 in 114 people die in accidents
  - ▶ 1 in 21 people become disabled in accidents.<sup>3</sup>
- Women between the ages of 35 and 65 are 40% more likely than men to become disabled for 90 or more days.<sup>4</sup>

1. Government Statistics, 1982; printed in Life Association News, 1986.

2. 1985 Commissioners Individual Disability A Table, as reported in "Bests Policy Reports," February 1999.

3. 1994 National Safety Council and World Almanac as reprinted in National Underwriter Company "Field Guide," 1999.

4. "Life Association News" January 1986.

## Find the best possible balance for *your* financial situation –

AssurityBalance® Mortgage Disability Protection policies can be tailored to your needs with a choice of benefit amount, benefit period and elimination period. And since no financial plan is completely balanced without life insurance, the Mortgage Disability Protection policy application comes with a **one-time opportunity** to apply for \$50,000 to \$100,000 of term life insurance with no additional medical underwriting.

Because quality of life is important to you and your family, you have taken the time to consider protecting your lifestyle should you become disabled. Read on to learn more about how answering a few simple questions can also protect your family in the event of your death.



# Make Life Easy!

You've been thinking about it – adding to your life insurance coverage – or purchasing your first policy. You've been planning on looking into it, but it just hasn't made it to the top of your to-do list. You might have some life insurance through your job, but you don't really think it would cover all the bases for your family if they lost you.



Take a minute and add up the month-to-month living expenses for your survivors. Would your current life benefits allow them to remain in the home you have provided? Would they have to give up dreams you all have for education or retirement?

Now's the time to close that financial protection gap – because we've **just made life easy!** *Extremely easy.* You can apply for \$50,000 – \$100,000 of LifeScape® Term Life Insurance when you apply for AssurityBalance® Mortgage Disability Income Protection. This policy comes with a Waiver of Premium Rider that keeps your life policy active but suspends your need to pay premiums if you become totally disabled. There are:

- ▶ No doctors
- ▶ No physical exams
- ▶ No blood tests

## *It works like this:*

- ▶ Fill out the one page life application at the same time that you apply for mortgage disability income protection.
- ▶ Answer a few simple questions:
  - Choose the length of term life coverage (10, 15, or 20 years)
  - Choose the amount of coverage (\$50,000 – \$100,000)
  - Choose the beneficiary

**NOW!**  
is the **TIME!**

When you are approved for the AssurityBalance® Mortgage Disability Income coverage, you will be approved for the LifeScape® Term Life coverage! Life doesn't get much easier!

Take this one time opportunity to safeguard your family, your home, and your lifestyle with disability AND life protection – *now's the time!*

LifeScape® offers a full range of life protection if your coverage needs exceed \$100,000. Please consult your sales representative for additional life options.