

## How much DI protection do you need?

### What are your monthly expenses?

Mortgage/rent	\$ _____
Utilities	\$ _____
Car payments	\$ _____
Home and car insurance	\$ _____
Life and medical insurance	\$ _____
Food	\$ _____
Medical/dental expenses	\$ _____
Credit card payments	\$ _____
Loan payments	\$ _____
Other (taxes, clothing, etc.)	\$ _____
<b>(A) Total monthly expenses</b>	<b>\$ _____</b>

### What is your monthly income?

Total household income	\$ _____
Subtract your income	– \$ _____
<b>(B) Total available income when disabled</b>	<b>\$ _____</b>

### How much disability income protection do you need?

Total monthly expenses (A)	\$ _____
Subtract available income (B)	– \$ _____
<b>Disability income protection needed:</b>	<b>\$ _____</b>

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

### A company you can count on...

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.



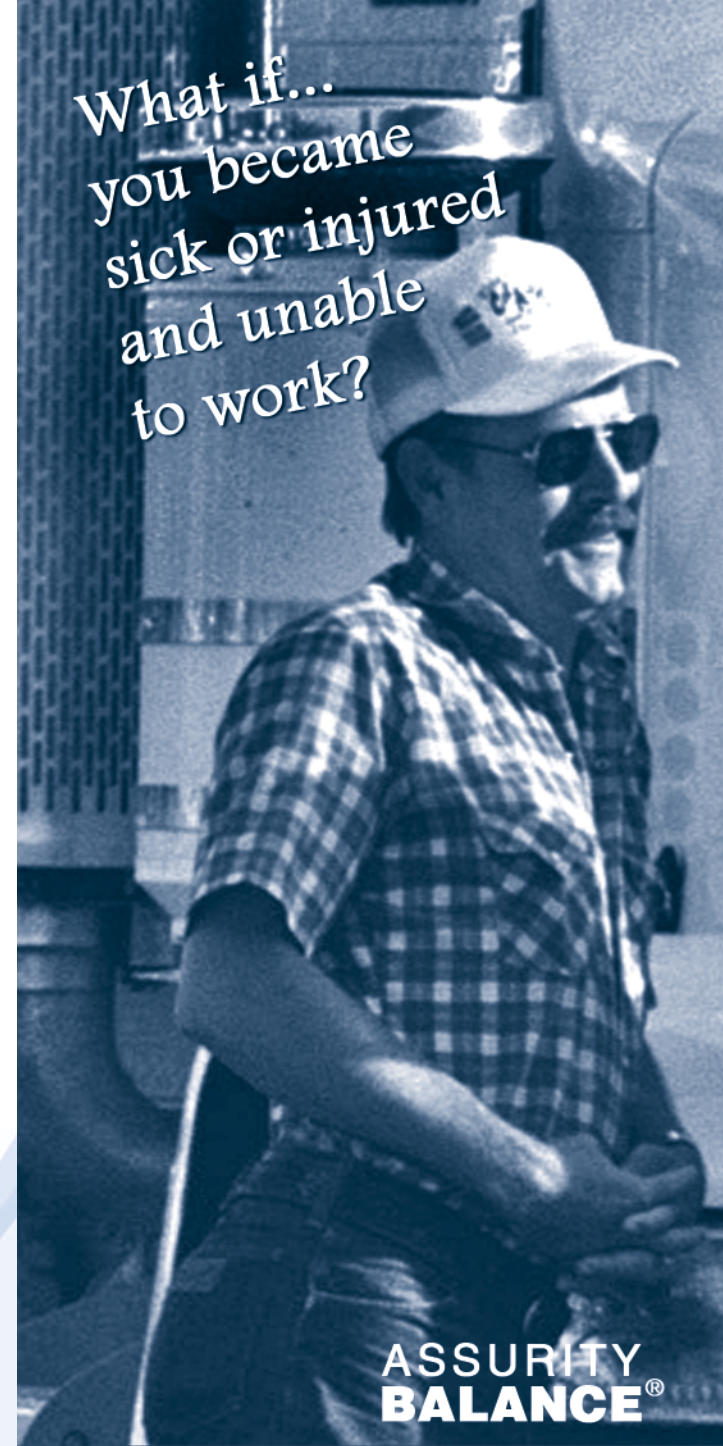
Life Insurance Company

PO Box 82533 • Lincoln, NE 68501-2533  
(800) 869-0355 • [www.assurity.com](http://www.assurity.com)

Policy availability, features and rates may vary by state. This policy may contain reductions of benefits, limitations, and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

Policy Form A-D100, A-D109, A-D109 (FL).  
15-012-02201 (Rev. 3/07)

What if...  
you became  
sick or injured  
and unable  
to work?



**ASSURITY  
BALANCE®**

**Disability Income Insurance  
for Truck Drivers**



**Y**our life is going well – you're healthy, your work keeps you busy, and you enjoy leisure activities with family and friends. Your paycheck keeps life in balance by covering your monthly bills – food, utilities, house, car payments – as well as some entertainment.

### **Could it happen?**

When life is good, it's difficult to picture being disabled by an illness or injury. But, it happens – and it could happen to you. Amazingly, 43 percent of today's 40-year-olds will experience a long-term disability before they reach age 65.\* What would happen to your lifestyle, and those who depend on you, if your paychecks stopped suddenly because you were disabled and unable to work? What if you couldn't work for a month...a year...or three years?

### **What's your plan?**

When a disability strikes, paying your bills can become an overwhelming problem. How would you manage?

- ▶ Drain savings and retirement accounts – but how long would the money last?
- ▶ Get by on your spouse's income – possible, but if you're like most, your monthly bills depend on two incomes.
- ▶ Sell your home, car or other assets – then what?
- ▶ Depend on Social Security disability – not necessarily; less than half of disability applicants are approved.\*  
Your disability has to be so severe that you are unable to do any work – not just your own occupation. If approved, benefits don't start for five months. And, your disability must be expected to last at least 12 months or result in death.\*\*



### **Make the smart choice now!**

An AssurityBalance® Personal Disability Income insurance policy provides an income if you are disabled – when you need it most. The small premium you pay now can't compare to the benefits this policy can provide if you become disabled.

### **How much is enough?**

If you were unable to work for an extended period, what sources of income would be available to you? To determine the right amount of disability protection for you, fill out the following worksheet. Your insurance professional can help tailor a plan for your specific needs and lifestyle.

**Make the choice today to protect your most important asset – your ability to earn an income!**

\* JHA Disability Fact Book, 2003/2004

\*\* 2005 Guide to Social Security and Medicare