Assurity®

Disability Income Insurance

for Small-Business Owners



Protect yourself and your business

You've overcome and sacrificed a lot to start your business. It hasn't been easy, but you've reached your goals. As a small business owner, your income pulls double duty—going toward family expenses and business expenses.

If you are totally disabled and can't work due to an illness or injury, Assurity's income protection plans can help. Just as home and small business insurance protects your assets against fire or theft, Assurity's income protection plans safeguard you against illness or injury.

Paycheck Protection

Century+ Individual Disability Income Insurance pays you a monthly benefit amount to help replace your paycheck, so you can cover your bills such as your mortgage, car payment, credit cards and groceries.



Payroll Protection

Business Overhead Expense Disability Income Insurance reimburses you for business operating expenses such as your mortgage, employee salaries, utilities, and property and liability insurance premiums.







Premium Discounts

As a business owner, you may be eligible for a 15 percent discount on individual disability income insurance and a 5 percent discount on business disability income insurance. You may also be eligible for increased coverage, longer benefit periods, higher participation limits and access to additional benefit riders for enhanced coverage. Ask your insurance representative for more details.[1]

How it Works

1 **Choose how much coverage you need.** Start by looking at your monthly bills at your home and business.

2 **Choose when your coverage kicks in.** Elimination periods can be as short as 30 days.

3 **Choose how long it will last.** Benefit periods start at five years and can vary from there.

Plan in action

For less than $70 per month, Robert, a General Contractor, can purchase an individual disability income insurance plan with a **$2,800 monthly benefit amount,** which could pay him for up to 2 years following a 90-day elimination period if he becomes totally disabled and can't work.

For about $165 a month, he can also get a **monthly benefit of $15,000** in business disability income insurance to cover the operational expenses of his business if he becomes totally disabled.[2]

If Robert's employee Jeff also purchases an individual disability income insurance policy, they could receive the multi-life discount and **reduce their collective premium by $21.14 a month.**[3]

Keep these in mind

- ☑ **Is your business the main source of income for your family?**
- ☑ **Do you have a plan if an illness or injury kept you from work?**
- ☑ **Is your family protected if something happened to you?**

Assurity®

Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com

Certified B Corporation
Learn more at bcorp.com

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk on any application. The policy may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage.

1. Discount applies to 3 or more issued policies. Availability may vary by state.
2. Illustration based on a 52-year-old male, non-tobacco user, with a net annual income of $46,000 and his business has a net income of $100,000 and a Business Owner Upgrade.
3. Illustration based on 32-year-old male, non-tobacco user, with $35,000 net income, purchasing a Century+ Individual Disability Income Insurance policy with a $2,220 monthly benefit, 2-year benefit period and a 90-day elimination period.

NOT AVAILABLE IN NEW YORK.
Policy Form Nos. I H0920 and A-D106 underwritten by Assurity Life Insurance Company, Lincoln, NE.

This is a limited benefit plan. Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.