Assurity®

Long-Term Disability Insurance

Keep your world running

Your income supports the life you enjoy today and the dreams you're working toward tomorrow. What would happen if an illness or injury kept you from working for several months? If your paycheck stops, it can be tough to keep bills and life on track.

That's where income protection comes in.

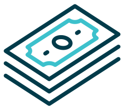
Protect your greatest asset: you

Assurity Income Protection+ (or individual disability insurance) pays a **monthly cash benefit directly to you** if you are unable to work because of an illness[*] or injury. This support helps you stay financially steady so you can focus on recovery. Plus, it's **easy to apply** – you may not even need a medical exam.[1]

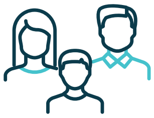
Income Protection+ Advantages:

- **Get affordable, customizable** protection to replace a portion of your paycheck
- **Choose when benefits start** and how long they last
- **Select protection options to fit your job and budget,** so coverage works the way you need it to
- **Keep your insurance with you** even if you change jobs
- **Enjoy guaranteed protection** as long as you're working, with an option to lock in price and benefits
- **Add valuable optional coverage** like for a stay-at-home spouse or a money-back benefit

Why it matters:



Helps cover monthly bills



Provides stability for the people you love

Protects your savings from setbacks

Keeps your future goals on track

Did you know?

A disability is more common than many people realize - affecting **roughly 25%**[2] of working adults during their career. The good news: disability insurance is often more affordable than people expect and too valuable to go without.

How much coverage do I need?

Disability insurance helps replace a portion of your income if you're unable to work, so it's important to understand your regular bills. Think about what it takes to keep your household running each month. If a disability lasts longer, you may also want to plan ahead for needs like retirement or education costs.

Start by looking at your monthly bills

Mortgage or rent		
	+	
Car payment		
	+	
Student loans		
	+	
Credit cards		
	+	
Childcare		
	+	
Electric/water/gas		
	+	
Groceries		
	+	
Cell phone		
	+	
Internet/streaming		
	+	
Other		
Total	=	

Choose a monthly benefit amount to help cover the bulk of your expenses.

How much does it cost?

Long-term disability insurance can cost **as little as 1% of your income**. That's less than most people spend on everyday purchases. Protecting your paycheck means protecting everything your income makes possible.

See how income protection compares to common monthly expenses.

Car Insurance[3]	Cell Phone[4]	High Speed Internet[5]	Dining Out[6]	Income Protection+
$190	$140	$85	$330	$67.96

Is it worth it?

Over time, your income adds up to far more than you may realize. What seems like a few thousand dollars in salary today could add up to millions in lost income over your lifetime if you became disabled. Income Protection+ helps protect your long-term earning power, keeping your lifestyle and your goals secure.

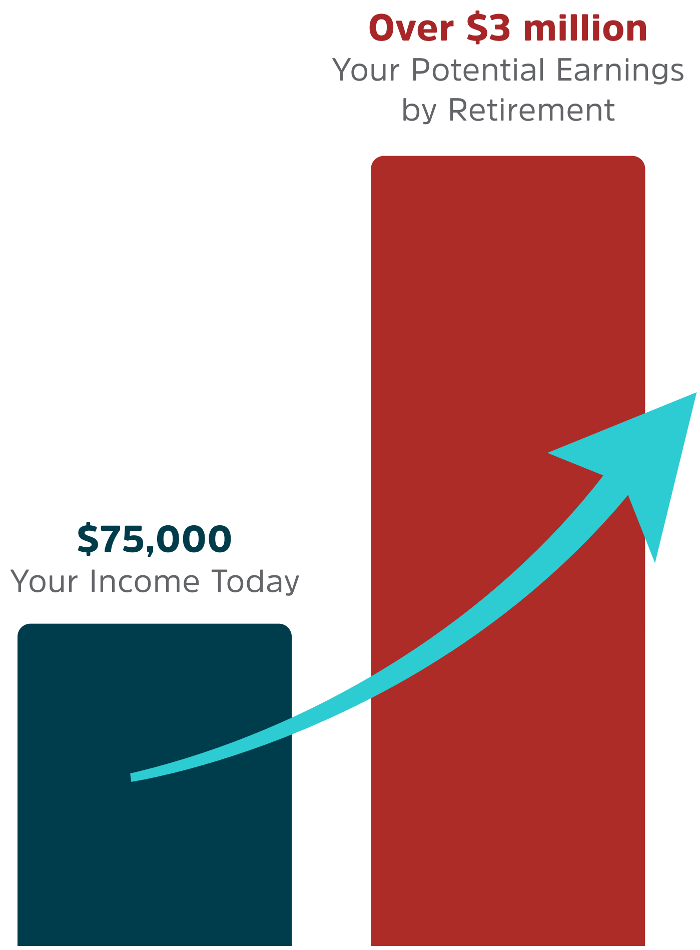


Illustration and projection based on male, 37, non-tobacco, occupation class 5A, Accident & Sickness, True Own Occupation for two years then any gainful occupation, $3,750 monthly benefit, To age 65 benefit period, and a 90-day elimination period, with a starting salary of $75,000 and an assumed 3% average annual raise over 30 years.

Customize your policy

You decide what matters most. Your insurance professional can help you build coverage you feel good about—today and down the road.

1

Pick your coverage

There are two types of coverage available. Choose the option that fits your needs and budget.

- ○ Accident & Sickness
- ○ Accident-Only

2

Pick how long benefits last

Your benefit period is the maximum amount of time monthly benefits are paid while you're disabled or partially disabled.

- ○ 1 Year
- ○ 2 Years
- ○ 5 Years
- ○ 10 Years
- ○ To age 65*
- ○ To age 67*
- ○ To age 70*

3

Pick when benefits start

Your elimination period is the amount of time you must be disabled before you're eligible to receive monthly benefits.

- ○ 30 Days
- ○ 60 Days
- ○ 90 Days
- ○ 180 Days
- ○ 1 Year
- ○ 2 Years

4

Pick your job-specific protection

You choose how your policy defines disability.

○ **Own Occupation and Not Working**

Pays if you can't do your own job **and you're not working in another job.**

Best for:
- ☑ Everyday professions
- ☑ Small business owners

○ **True Own Occupation**

Pays if you can't do your own job, **even if you're able to work in another job.**

Best for:
- ☑ Specialized fields
- ☑ Highly skilled professionals

Availability depending on age, occupation class and benefit period.

Features that make a difference

Take a closer look at the built-in and optional benefits when you need it most.

Total Disability Monthly Benefit	Pays a monthly benefit if you're disabled from an illness* or injury.
Partial Disability Monthly Benefit	Pays 50% of your monthly benefit if you're partially disabled from an illness* or injury.
Recurrent Disability Benefit	Restarts monthly benefits immediately if your disability returns within 180 days after recovery.
Presumptive Disability Benefit	Your coverage pays monthly benefits immediately if you permanently lose speech, hearing, sight, or the use of your hands or feet.
Survivor Benefit	Pays a lump sum to your beneficiary if you die while receiving disability benefits.
Waiver of Premium Benefit	Pauses premium payments while you're disabled.
Home Modification Benefit	Helps pay for home modifications like adding ramps or widening doorways to improve accessibility.
Rehabilitation Benefit	Pays for rehabilitation or job training programs to support your return to work.
Childbirth Benefit*	Pays a $500 lump-sum cash benefit when you give birth.
Organ Donor Benefit*	Pays monthly benefits if you're disabled as the result of donating an organ or bone marrow.
Optional Riders	• Benefit Increase Rider (No cost) • Catastrophic Disability Rider* • Cost-of-Living Adjustment Rider • Critical Accident Rider • Enhanced Residual Disability Rider* • Guaranteed Insurability Rider* • Mental Disorder Rider* • Non-Cancelable Rider* • Residual Disability Rider* • Retroactive Injury Rider • Return of Premium Rider • Stay-at-Home Spouse Rider • Supplemental Disability Income Rider

*Not available with Accident-Only coverage

Protect the income that keeps your world running today and in the years ahead. Talk with your insurance professional about Income Protection+.

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

1. Monthly benefit amounts over $10,000 for ages 18-50 and over $6,000 for ages 51-64 require additional underwriting.
2. Social Security Basic Facts, 2025
3. U.S. News, Average Cost of Car Insurance in the U.S., 2025
4. J.D. Power U.S. Wireless Retail Experience Study-Volume 1, 2024
5. J.D. Power, Average TV and Wired Internet Bills Rise in Q1, Unbundled Wireless Internet Costs Fall, 2025
6. Bureau of Labor Statistics, Consumer Expenditures, 2023

This policy has limitations and exclusions. For costs and complete details of coverage, please contact your insurance representative or Assurity Life Insurance Company.

NOT AVAILABLE IN NEW YORK.
Policy Form No. I H2401 and Rider Form Nos. R I2403, R I2404, R I2405, R I2406, R I2407, R I2408, R I2409, R I2410, R I2411, R I2412, R I2413, R I2414, and R I2415 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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