Assurity

# Disability Insurance for Small Business Owners

# Protect yourself and your business

You've worked hard to make your business dreams a reality. What would happen if an illness or injury keeps you from working for a while?

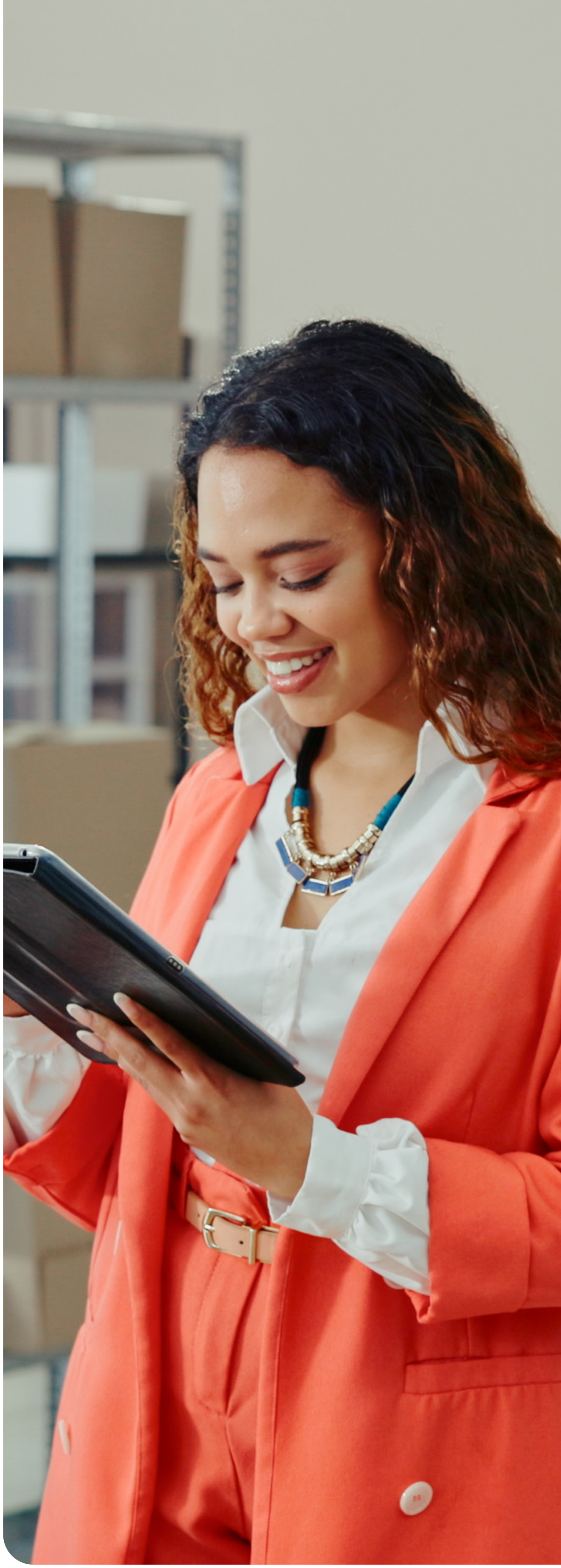
Assurity's income protection insurance products can **help replace a portion of your income**, so you can keep your life and business running while you recover.

## Paycheck Protection

Long-term disability insurance pays you a monthly cash benefit so you can cover bills like your mortgage, car payment, credit cards and groceries.

## Payroll Protection

Business overhead expense insurance reimburses you for business operating expenses like your mortgage, employee salaries, utilities, and property and liability insurance premiums.



## How it Works

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

**2** **Choose how soon your benefits begin.**
Elimination periods – how long you wait before you receive benefits – can be as short as 30 days.

**3** **Decide how long you want benefits to last.**
Benefit periods start at one year and go up to retirement.

### Premium Discounts

As a small business owner, you may be eligible for premium discounts:[1]

- **20%** discount on long-term disability insurance
- **5%** discount on business overhead expense insurance

## Coverage in action

Meet Robert – General Contractor

For about **$98 a month**, Robert purchases Income Protection+ Individual Disability Income Insurance with a **$4,400 monthly benefit amount**, which could pay him for up to **2 years** following a **90-day elimination period** if an illness or injury keeps him from working.[2]

For about **$165 a month**, he can also get a **$15,000 monthly benefit** in Business Overhead Expense Disability Income Insurance to help cover operational expenses and keep his business going if he becomes disabled.[2]

If Robert and two or more of his employees purchase Income Protection+, they would all be eligible for a 20% discount on premiums. Robert would also be eligible for a 5% discount on his Business Overhead Expense policy.

Talk to your insurance professional today to learn how Assurity income protection can protect your family and business.

# 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. Discounts apply to policies issued at the same time to three or more insureds working for the same business.
2. Illustration based on male, 52, non-tobacco, $150,000 business net income and a Business Owner Upgrade, Accident & Sickness coverage, True Own Occupation for the Entire Benefit Period, $4,000 monthly benefit, 2-year benefit period, and a 90-day elimination period, $98.31monthly premium.

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.

NOT AVAILABLE IN NEW YORK.
Policy Form Nos. I H2401 and A-D 106 underwritten by Assurity Life Insurance Company, Lincoln, NE.