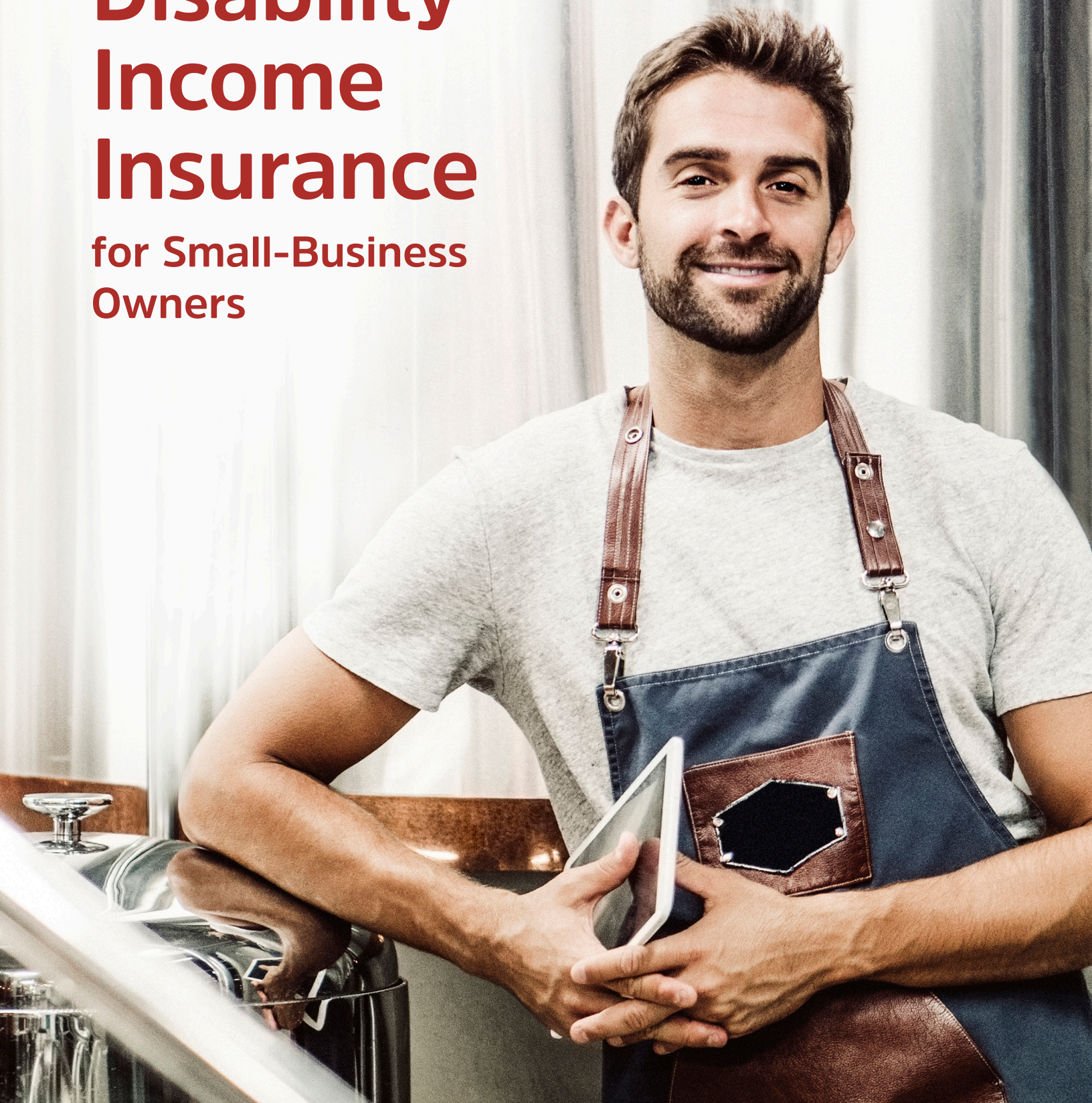


**Assurity<sup>®</sup>**

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# **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 and additional benefit riders. Ask your insurance representative for more details.<sup>1</sup>

### 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.<sup>2</sup>

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**.<sup>3</sup>

### 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?



## Why we're different.

### Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.



### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://www.assurity.com)

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.