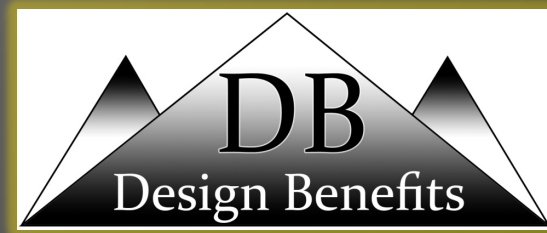


WELCOME TO DESIGN BENEFITS

Please enjoy this beneficial
and
educational event.



HERE IS WHAT WE WILL BE COVERING

- What is Disability Insurance?
- How will it protect your family?
- How long do I have to be disabled before I receive benefits?
- What are the options for coverage?

WHAT ARE YOU WILLING TO RISK?

What is at risk if a sickness or accident prevented you from working and earning an income?

Your family's lifestyle? Your children's education? Your home?

Your retirement account?



COULD YOU LIVE OFF OF YOUR SAVINGS?

If your paychecks stopped suddenly, how long would your financial cushion last?

A year...six months...one month?

68 percent of American employees live paycheck to paycheck.

Life Happens

Think of the difference it could make to have a monthly benefit amount paid to you, generally tax free, if you were disabled and unable to work!

A Disability Income Insurance policy is designed to do just that!





Century+ Disability Income Protection from Assurity Life Insurance Company can help replace your stream of income and provide that all-important financial security. We have **125** years of disability income experience – you can rely on us!

Here are the facts!

- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.
- **51.2 million**
Number of people who have some level of disability. They represent 18 percent of the population.
- **32.5 million**
Number of people with a severe disability. They represent 12 percent of the population. More than 50% of those disabled Americans are in their working years, from 18-64

Common Mistakes

- **Reason #1:** “I’m young and healthy. A disability will never happen to me.”
- **Truth:** You actually have a three in 10 chance of suffering a disability that keeps you out of work for 90 days or more at some point during your career, according to a Life Happens survey. You just don’t know which side of that statistic you’ll be on.
- **Reason #2:** “I could rely on government benefits.”
- **Truth:** Most long-term disabilities are a result of an injury or illness that is not work-related, and so wouldn’t qualify for [Workers Compensation](#). And if you’re counting on Social Security disability benefits, those pay an average of \$1,100 a month, which would leave you living right around the poverty level.
- **Reason #3:** “I have disability coverage through work.”
- **Truth:** You may, but it’s more than likely you don’t. Most (70%) private employers don’t offer long-term disability insurance, according to the U.S. Department of Labor.
- The bottom line is this: [If you work and rely on your paycheck](#), you need disability insurance.

Surviving Disability

Finding money to pay for your most basic expenses after an injury or sickness is certainly not a game you want to play!



WOULDN'T SOCIAL SECURITY HELP?

Many Americans assume Social Security disability benefits would take care of expenses, but let's look at the facts:

1. To be considered disabled under Social Security, you must be unable to perform work that you did before and be deemed unable to adjust to other work as well, because of your medical conditions(s).
2. Further, your disability must have lasted or be expected to last for at least one year or to result in death.
3. If your application is approved, there is a six-month waiting period before benefits begin.
4. The average Social Security monthly disability benefit is \$1,463.

Would that be enough to pay your bills and out-of-pocket medical expenses?

Policy Definitions

- **Issue ages** = What age can you purchase a policy (18-60)
- **Elimination period** = Number of days you must be disabled before benefits start (30, 60, 90) Higher the elimination period, the cheaper your premium will be
- **Benefit periods** = The period of time you are eligible to collect benefits while on a disability insurance claim (one, two, five, or 10 years)
- **Renewability** = Guaranteed renewable to age 65 or 67, conditionally renewable to age 70

POLICY ENHANCEMENTS

VALUABLE BUILT-IN BENEFITS AT NO ADDITIONAL COST TO YOU!

Partial Disability – Allows you to receive 50 percent of the benefit if you resume part-time employment after receiving total disability payments.

Waiver of Premium – After you've been totally disabled for 90 days, your premiums are waived for as long as you are totally disabled.

Home Modification Benefit – If you are totally disabled, we will help pay for modifications to your home to improve access or use of facilities.

Vocational Rehabilitation Benefit – If you are receiving total disability monthly benefits, we may pay for a rehabilitation program designed to help you return to work.

Survivor Benefit – Your beneficiary or estate will receive a lump sum of six times your monthly benefit if you die after receiving total disability monthly benefits for at least 12 months.

CUSTOMIZE YOUR COVERAGE

Add these riders to your policy to expand your protection.

Return of Premium Rider – A money-back option to refund some or all of the premiums paid for your policy and optional riders, less any benefits paid when you surrender or lapse your policy, reach age 65 or die.

Critical Illness Benefit Rider – Pays a lump-sum benefit for the first-ever diagnosis of a covered illness (invasive and non-invasive cancer, heart attack, stroke, paralysis, kidney failure, etc.). The full benefit is available in multiple categories.

Residual Disability Income Benefit Rider – Pays a monthly benefit if your earnings decrease and you can't perform all duties of your job due to a disability.

Catastrophic Disability Rider – Extends your benefits beyond your policy benefit period if you are catastrophically disabled and all total disability benefits have been paid.

CUSTOMIZE YOUR COVERAGE

CONTINUED

Retroactive Injury Benefit Rider – Pays a lump-sum benefit at the end of the elimination period when a total disability is the result of an injury. The lump sum is equal to the monthly benefit times the months in the elimination period.

Guaranteed Insurability Rider – Provides the opportunity to increase your total disability income coverage within a specific time period.

Disability Income Rider (SDIR) – Coordinates with social insurance program benefits offsetting these benefits dollar for dollar.

Own Occupation Rider – Extends your policy's own-occupation definition of total disability from two years to five years, or to the entire benefit period for 10-year, to-age-65 and to-age-67.

Automatic Benefit Increase Rider – Increases the benefit amount by 5 percent each year after satisfying the elimination period until the total disability monthly payment is two times the original monthly benefit.

Non-Cancelable Rider – Guarantees rates and policy renewability to age 65.

Example

Jim is a 39-year-old owner of a landscaping business. One day at work, Jim injured his back and could no longer perform his job duties. It was six months before he was back on his feet and able to return to work.

Jim used the money from his disability claim to pay for his mortgage, utilities, groceries, car payment and credit card bills.

Case study details:

39-year-old male • Resides in Nebraska • Net annual income of \$52,000

Policy set-up: • 90-day elimination period • 10-year benefit period

Illustration breakdown:

Monthly Premium Base benefit: \$1,500 = \$40.39

Own Occupation Rider (10 years) \$10.04

Residual Disability Benefit Rider = \$3.32

Retroactive Injury Benefit Rider = \$1.02

Total premium \$54.77

Thankfully, Jim had an **Assurity Balance® Century+ Individual Disability Income insurance policy** to help replace his personal income while he was unable to work.

Video



Kylie: Planning for the unexpected

<https://www.youtube.com/watch?v=h4Xq7QAHHcU>

Thank you for coming!

- We truly appreciate you taking the time out of your busy schedules to spend with us today!
- Keep in mind we are always here for any of your...
 1. Home & Auto
 2. Life & Long Term Care
 3. Medicare & Part D
 4. Health & Disability

NEEDS!



Questions?



Like us on Facebook



Follow us on Linked-in



WWW.DESIGNBENEFITSLLC.COM

316.729.7676

