

# Surviving a critical illness

The good news is that your chances of surviving a critical illness are better than ever – thanks to medical diagnostic procedures and progressive treatments. But few of us are prepared for the financial burden of recovery. Health insurance doesn't come close to covering all expenses. How would you supplement your lost income and pay your mortgage if you were critically ill? What would you do about wages given up by your spouse to provide care for you? What if you couldn't return to your present job and salary?

## The solution: AssurityBalance® Simplified Critical Illness Insurance

Assurity's simplified critical illness plan pays a lump sum benefit (that may be income tax free) at the first-ever diagnosis among 12 covered illnesses or medical procedures. This plan offers a short application with a handful of health questions – no medical exams required.

For ages: 18 through 59  
Benefit Amounts: \$5,000-\$50,000

**Note:** Assurity also has a fully underwritten critical illness insurance policy available with coverage for 21 covered illnesses or procedures. It is available to eligible individuals from age 18 through 64 and has benefit amounts from \$50,000 to \$500,000. For more information about this plan, please contact your Assurity representative.

## Who do you know?

**Who do you know who has had a heart attack, a stroke or been diagnosed with cancer in the last six months?**

**Have you heard the stories about medical bills, missed work and out-of-pocket expenses?**

### Multiple benefits in one category

The initial lump sum benefit is paid upon the first-ever diagnosis of an illness or procedure in a covered condition category (see chart). You may receive 100 percent of the benefit within a category. For example, if you receive a partial benefit for a condition or procedure in a category then are diagnosed with an additional condition or procedure in the same category, you will receive an additional benefit – up to the full benefit amount.

### Benefits across multiple categories

The first benefit is paid upon the initial diagnosis of a condition or procedure in any one of three categories (see chart). If you continue to pay the premiums and are diagnosed with a condition or procedure in a *different* category, you will again receive the benefit, up to 100 percent for the second category. You may receive up to 100 percent of your benefit amount for a condition in each of the policy's three categories.\*

\* There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures from multiple categories.

## It could happen to you!

We all like to believe that we're immune to a serious illness but statistics show we're not.

### The reality in the U.S. is:

Every 24 seconds someone is diagnosed with cancer<sup>1</sup>

Every 29 seconds someone has a coronary event<sup>2</sup>

Every 45 seconds someone has a stroke<sup>2</sup>

<sup>1</sup> Cancer Facts and Figures, American Cancer Society, 2006

<sup>2</sup> Heart Disease and Stroke Statistics Update, American Heart Association, 2006

### Benefit Categories

<b>Category I – Cancer</b>	
Invasive Cancer	100%
Non-Invasive Cancer (cancer in situ)**	25%
<b>Category II – Heart/Stroke</b>	
Heart Attack	100%
Heart Transplant (or combination transplant including heart)	100%
Stroke	100%
Coronary Bypass Surgery**	25%
Angioplasty**	10%
<b>Category III – Other Illnesses/Conditions</b>	
Advanced Alzheimer's Disease	100%
Coma (not as a result of a stroke)	100%
End-Stage Renal (kidney) Failure	100%
Major Burns	100%
Major Organ Transplant (other than heart)	100%
Paralysis (not as a result of a stroke)	100%

**Assurity Life also offers a fully underwritten policy that offers benefits for other illnesses. Ask your Assurity representative for more information.**

\*\* Payable once per lifetime.

**"You need critical illness insurance not because you are going to die – but because you are going to live."**

**– Marius Barnard, M.D.**



**I'd like to learn more about Assurity's Simplified Critical Illness insurance plan.**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_

E-mail address \_\_\_\_\_

*A licensed insurance agent/representative may contact you.*

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# Simplified Critical Illness Insurance



AssurityBalance®



## About the company

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, hospital indemnity, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Policy Form Nos. CI-005

Product availability, features and rates may vary by state. Critical illness insurance is not a substitute for health insurance. This policy may not be appropriate for Medicaid recipients. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.



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## How could you use a payment of \$25,000 or \$50,000 if you were struck with a critical illness?

- ✓ Pay your mortgage for the next two years
- ✓ Pay off debts (credit cards, autos, school loans, etc.)
- ✓ Supplement your or your spouse's lost income
- ✓ Consider out-of-network or experimental medical treatment
- ✓ Take a leave of absence from work to recuperate, or a vacation to relieve the stress of the illness
- ✓ Have the freedom to do what you want, when you want to do it

AssurityBalance Critical Illness Insurance can **relieve the financial stress** that accompanies a serious illness, allowing you to focus on a successful recovery.

ASSURITY LIFE INSURANCE COMPANY

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