



## Client scenario

Brent is a 33-year-old freelance web developer living in Columbus, Ohio. He makes about \$85,000 annually from a variety of contract work. He spends his free time working on the house he recently purchased. Brent has a small amount in savings and investments, but is focused on paying down his student loan debt.

## Concerns

Brent's brother recently got sick and was unable to work for several weeks. This really hit home for Brent and what would he do to cover his mortgage, student loans, and other bills if he was to get sick or injured and couldn't work. He wasn't even sure what plans were available for freelance workers like himself.

## Solution

After talking to his local insurance professional, Brent applies for **Income Protection Individual Disability Income Insurance for Accident and Sickness** coverage. With underwriting that considers multiple sources of income, Brent is able to get the maximum **weekly benefit amount of \$600** for freelancers. He selects a **30-day elimination period** since he has some savings and a **1-year benefit period** to give himself recovery time if he needs it.

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**Accident and Sickness Coverage**  
**\$600 Weekly Disability Benefit**  
**30-day elimination period, 1-year benefit period**

**\$37.<sup>03</sup>/mo.\***    **Total monthly premium**

\* Illustration based on male age 33, occupation class 4A, non-smoker.

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## Client scenario

Alberto is a 30-year-old auto mechanic living in Amarillo, Texas, with his wife, Marisa, and their two young children. Alberto works in a local garage and makes \$36,000 annually, and Marisa stays at home to take care of their kids.

## Concerns

Alberto and Marisa, like many Americans, live paycheck-to-paycheck with little in the way of savings. Although living in Amarillo is affordable, Alberto has seen his coworker go through tough times when he was injured and couldn't work. They are worried about protecting their growing family.

## Solution

Alberto and Marisa want to ensure they have money coming in every week if an accident were to happen. They purchase **Income Protection Disability Income Insurance for Accident-Only**. They feel good having a short, **14-day elimination period** and **26-week benefit period** with a **\$415 weekly disability benefit**. They add the optional **Stay-at-Home Spouse Disability Income Rider** in case Marisa has an accident and needs help taking care of the kids while she recovers.

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<b>\$8.22</b>	<b>Accident-Only Coverage</b> <b>\$415 Weekly Disability Benefit</b> <b>14-day elimination period, 26-week benefit period</b>
<b>\$5.14</b>	<b>Stay-at-Home Spouse Disability Income Rider</b> <b>\$250 weekly benefit</b>
<b>\$13.<sup>36</sup>/mo.*</b>	<b>Total monthly premium</b>

\* Illustration based on 30-year old male with occupation class 2A. Stay-at-Home Spouse Disability Income Rider based on 27-year old female.

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