



# Protect Yourself and Your Business

Home and small business insurance protect your assets against fire, theft and other unexpected events. But what about protecting yourself? If you suffer an illness or injury and can't work, Assurity disability income insurance plans can safeguard the life you've built, both at work and at home.

## Paycheck Protection

**Century+ Individual Disability Income Insurance** pays you a monthly benefit to help replace your paycheck, so you can cover bills such as your mortgage or rent, 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 Century+ Individual Disability Income Insurance and a 5 percent discount on Business Overhead Expense 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 Determine how much coverage you need.**  
Start by looking at your monthly bills for both your home and business.
- 2 Choose when your coverage kicks in.**  
Elimination periods - how long you wait before benefits start paying - can be as short as 30 days.
- 3 Choose how long you get paid while totally disabled.**  
Benefit periods start at one year and can vary from there.



**Talk to your insurance representative today to learn how to protect your family and your business with Assurity income protection plans.**

Please contact me with any questions or if you want me to run some quotes for you!

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1. Discount applies to three or more issued policies from the same employer/employee group at the same time. Discount not available in all states.

NOT FOR USE IN NEW YORK.

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. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

Policy Form Nos. I H0920, A-D 106, and Rider Form No. R I0929 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.