

October 1, 2001

Dear Producer:

AssurityBalance® has met the needs of its middle income market for disability income protection with its Individual and Business Overhead Expense coverage. Now, AssurityBalance® is introducing **Mortgage Disability Income Protection**, a simple plan that safeguards your client's largest investment – his/her home.

Highlights of the plan include:

- ◆ Available to all occupation classes from 25 to 50 years old
- ◆ Choice of elimination and benefit periods
- ◆ Guaranteed renewable to age 65
- ◆ Own Occupation Definition of Total Disability (first 24 months)
- ◆ Partial Disability Benefit
- ◆ Non-tobacco rates for no use in last 12 months
- ◆ Presumptive Disability Benefit
- ◆ Waiver of Premium Benefit
- ◆ \$1,000 Home Modification Benefit
- ◆ Rehabilitation Benefit
- ◆ Simplified Application
- ◆ Simplified Underwriting (no doctor's exams, no W-2's or tax returns)
- ◆ Riders include: Residual Benefit, Return of Premium, and Catastrophic Disability

We are excited about the valuable coverage our new product will provide your clients. After you review the enclosed material carefully, we think you will agree. We continue to appreciate your efforts in offering our quality products to your clients.

Sincerely,

Mark Bale
Vice President
Disability Income

Thomas McCracken
Director of Brokerage Sales

P.S. Order supplies through Steve Scaggs – sscaggs@assurity.com