

(Agency Letterhead)

YOUR INCOME IS ESSENTIAL – IT NEEDS PROTECTION

Dear Professional:

The money you earn is essential to your household. Your income pays the bills now and helps provide for future goals such as a new home or car, vacations, future educational needs, and retirement. You can't do without your income.

But what would happen if you couldn't work because you were disabled by illness or injury? Disability income insurance provides a way that reasonable payments now can prevent financial disaster in case of disability.

I will soon call for an appointment. Let's get together – your earning power is too valuable to leave unprotected.

Sincerely,

(Agency Letterhead)

WHAT ARE YOUR CHANCES?

Dear Policyholder:

We have been pleased to respond to your insurance needs. The coverage you have with us shows that you are concerned about protecting your family's financial future.

But there is an area that still needs to be addressed – an area, which if ignored, could wreck all of your family's future plans in a distressingly short time. What would happen to your family's finances if you were unable to work either for awhile or forever?

This kind of thing always happens to someone else, doesn't it? Not really – insurance company tables¹ show that a person age 35 has a 50% chance of becoming disabled prior to age 65.

I will call soon to make an appointment to talk with you about the sure and economical way of financially dealing with disability. Your family's future could depend on it.

Sincerely,

1. 1985 Commissioner Individual Disability Table A, as reported in "Best's Policy Reports", February, 1999.

Policy Form A-D100, A-D109 Underwritten by Assurity Life Insurance Company,
Lincoln, Nebraska.

(Agency Letterhead)

CONSIDER ALL YOUR NEEDS

(Client), the purchase of your (IRA/mutual funds/Annuity) will help your future plans come true. Careful planning can make your future secure.

There is a circumstance that could totally destroy your plans for the future. What would happen if you are too sick or hurt to work? How would you pay the bills? What would happen to your savings and investments?

There is a way to make sure that your financial future stays secure – let me show you how.

Sincerely,

(Agency Letterhead)

TODAY'S INCOME = TOMORROW'S INCOME

(Client), you made this purchase today to improve your financial position – both for now and for the future. Your purchase will help assure your future financial security.

Have you ever stopped to think about what made this purchase possible? It was your income. If you were sick or hurt, and unable to earn an income, you would not be able to make these decisions. You probably would not even be able to pay your day-to-day bills.

Let me show you how you can protect your most valuable asset – your ability to earn. It could be the most valuable purchase you'll ever make.

Sincerely,

(Agency Letterhead)

YOUR EARNING POWER

(Prospect), we've designed protection for your home and car. If something happens, you won't have to use your hard-earned income to cover the loss – it will be taken care of.

Your income – your earning power – made it possible for you to acquire these possessions. Did you ever stop to think that your earning power may be your most valuable asset? That asset should be protected too. Let me show you what I mean.

Sincerely,

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PERSONAL INTERRUPTION

(Business Owner), I am delighted to hear that you own business interruption coverage. It is excellent coverage because in the event that your business property is damaged and you can't generate revenue, this valuable coverage will replace a percentage of lost earnings.

But what would happen if the damage happened to you – a personal interruption? What if you become too sick or hurt to earn a living? Your business interruption insurance couldn't help you.

If your business is important enough to insure, aren't you just as important? With a disability income plan, you've protected the two most important aspects of your ability to earn a living – yourself and your business – and you can't have one without the other.

Sincerely,

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HEALTHY INCOME

(Client), you've purchased health coverage so your earnings won't be eaten up by today's high cost of health care. That's wise – but have you considered what could happen to your income itself if your ability to earn is stopped by illness or injury?

If you're too sick or hurt to work, your medical bills will be covered. But what will happen to your income? Coverage for your income when you are too sick or hurt to work will keep your income healthy, even if you aren't. Let me show you how it can be done.

Sincerely,

(Agency Letterhead)

DECLARATION OF INDEPENDENCE

(Prospect) you've built a good life for yourself. You have a nice home and a good job. As a single person, you have few obligations to worry about. But have you considered what would happen if disability put an end to your ability to earn?

You're proud of your independence and no doubt you would hate to ask family or friends to take care of you, financially or otherwise. What do you think would happen to your independence if an accident or illness were to keep you from working?

Sincerely,

(Agency Letterhead)

BREAKDOWN PROTECTION

(Prospect), this coverage will protect your possessions. But it is a wise person who realizes that the most valuable asset is not a home or a car, but the ability to earn an income, day in and day out, year after year.

In a manner of speaking, you are an income-producing machine – subject to breakdown, like all machinery. Let me show you how you can protect this most valuable machinery from the loss that could be caused by breakdown...

Sincerely,

(Agency Letterhead)

IS YOUR HOME INSURED AGAINST DISABILITY?

Dear (Prospect):

The most valuable property you own is standing right in your own shoes! It's YOU – and it represents your earning capacity!

You can protect your earnings capacity with disability income insurance. This policy continues your income during a disability so you can continue to make timely payments on your home, car, and charge cards. It can help you retain your possessions, your good credit rating, and your peace of mind ... so you can get on with the important business of recuperation.

I'll be calling you soon to see when we can get together to talk about protecting your income. Even if you have some disability coverage at work, I can help you understand what coverage you have and supplement it if need be. Let's get together – your income is worth protecting.

Sincerely,

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