

Assurity®

Whole Life Insurance

with Accelerated Underwriting



Pictured: Assurity employees Thuy and Tien with family.

Security to last a lifetime and beyond

Whole life insurance allows your loved ones to remain financially secure after you die. Customizable benefit amounts and other options allow you to match your protection to your needs—not only those you plan for, but also the unexpected.

And, with Assurity's Accelerated Underwriting, you could be protected much sooner with a coverage decision in minutes.

Coverage to fit your needs

- ☑ **Access to cash**
Your policy builds cash value, a savings feature, available for you to borrow against when you need it.¹ Also, it can earn dividends,² allowing you to share in the profits of our company.
- ☑ **Flexible**
With limited pay options, you can complete your premiums in 10 or 20 years, by your 65th birthday or throughout your life—it's your choice.³
- ☑ **Fast**
Accelerated Underwriting is fast and easy, with instant approval for qualified applicants for selected amounts of coverage.



Benefits can be used to



Help pay the mortgage, childcare and other ongoing living expenses



Pay off debt, including credit cards, loans or the mortgage



Pay for medical bills or funeral costs



Provide funds for your children's education



Continue a family business

How much life insurance do you need?

There's no one-size-fits-all solution when it comes to life insurance. A good starting point is seven to 10 times your annual income. **Begin a foundation with what you can afford—and make a plan to get what you need in the future.**

Living benefits to maximize protection

- ☐ **Accelerated Death Benefit Rider**
Included with your coverage, this rider gives you the option to access a portion of your death benefit if you're diagnosed with a chronic or terminal illness. You can use this money to cover necessary expenses and ease the burden on your loved ones.⁴
- ☐ **Critical Illness Rider**
Pays a lump-sum benefit if you're diagnosed with cancer, a stroke or other covered illness or condition.⁵

Additional coverage

- ☐ **Level Term Rider**
Provides level-premium, level-benefit term life insurance to the insured for 10, 20 or 30 years.
- ☐ **Accidental Death Benefit Rider**
Pays a benefit equal to the base policy face amount if the insured person dies as a direct result of an accidental bodily injury.⁶



Assurity Whole Life Insurance provides coverage you can count on—now and in the future. Your loved ones will have the financial security they need to continue the life you've built.

1. A dividend withdrawal or policy loan will reduce your death benefit amount by an equal amount. A minimum amount must be retained to keep the policy in force. Withdrawals are subject to a fee. Assurity charges interest for policy loans, but also credits interest on any portion of the amount that is loaned. Under current tax law, policy loans are not subject to income tax.
2. Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.
3. Issue ages for 10-pay, 20-pay and pay for life: 15 days through 85 years; Issue ages for pay to age 65: 15 days through 54 years
4. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
5. Pays a lump-sum benefit when the insured person is diagnosed with an illness or undergoes a procedure from a list specified in the rider. The amount payable is the percentage for each critical illness multiplied by the selected benefit amount. Issue ages 18-70.
6. Within 180 days of the accidental injury prior to their 70th birthday and independently of all other causes. Coverage ends after the 10-year or 20-year term. Coverage and premiums are annually renewable to age 95 after the 30-year term.

Customer Service

800-276-7619 Ext. 4264

Find out more

assurity.com



Right to Cancel – The policy contains a 30-day free look period.

Renewability – The policy is renewable to age 121.

Contestability – Assurity has the right to contest the validity of the policy or any attached riders based on material misrepresentations made in the application. Assurity cannot contest the validity of the policy or any attached riders after it has been force for two years from the issue date, except for fraudulent misstatements made in the application, when permitted by the law of the state where the policy is issued.

Suicide – If the insured person dies by suicide within two years of the issue date or two years of the last reinstatement date, Assurity's liability is limited to a refund of premiums paid, less benefits paid under any riders.

Misstatement of Age and/or Gender – If the insured person's age and/or gender (if the policy was issued on a gender-distinct basis) is misstated in the application, Assurity will revise the policy and any applicable riders' benefit amounts to the amount the premium would have purchased for the correct age and/or gender.

Termination – The policy will terminate the earliest of the following: when premium is not paid by the end of the grace period; the date Assurity receives written notice to terminate; upon the insured person's death; when the loan balance exceeds the loan value; or on the expiration date listed on the policy schedule.

Riders may contain additional conditions or limitations.

Exclusions – The Accelerated Death Benefit Rider does not pay benefit for chronic illnesses that are caused by or are the result of the insured person being exposed to war or any act of war, declared or undeclared; being addicted to drugs or suffering from alcoholism; committing or attempting to commit a felony; intentionally self-inflicting an injury; or attempting to commit suicide, while sane or insane. The Accidental Death Benefit Rider does not pay benefits for losses that are caused by or are the result of the insured person operating, learning to operate or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; having a sickness, disease or infection other than infection from an accidental bodily injury received while this rider is in force; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Army Reserve, except during the active duty training of less than 60 days; being addicted to drugs or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed to the insured person by a physician that are misused; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; driving any taxi for wage, compensation or profit; engaging in an illegal occupation; intentionally self-inflicting an injury; committing or attempting to commit suicide, while sane or insane; or traveling outside the United States or Canada for more than 14 days. The Critical Illness Rider does not pay benefits for conditions that are caused by or are the result of the insured person being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, motor vehicle racing, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; being addicted to drugs or suffering from alcoholism; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane. The Disability Waiver of Premium Rider does not cover total disability caused by war or any act of war, declared or undeclared; any injuries received while serving in the armed forces or units auxiliary thereto; being intoxicated (as defined by the laws governing the operation of vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; participating in a riot, insurrection or rebellion; attempting to commit suicide, while sane or insane; or intentionally self-inflicting an injury or sickness, while sane or insane. The Payor Benefit Rider does not pay benefits for the premium payor's total disability or death caused by or the result of war or any act of war, declared or undeclared; any injuries received while serving in the armed forces or units auxiliary thereto; being intoxicated (as defined by the laws governing the operation of vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the premium payor by a physician); committing or attempting to commit a felony; participating in a riot, insurrection or rebellion; committing or attempting to commit suicide, while sane or insane; or intentionally self-inflicting an injury or sickness, while sane or insane.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I L1901 and Rider Form Nos. R I1902, R I1903, R I1904, R I1905, R I1906, R I1907, R I1908, R I1909, R I1910 and R I1911 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.

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