Assurity®

Individual Product Portfolio

Assurity, a carrier that's a cut above

In selecting Assurity, you chose a company dedicated to helping you grow your business – and so much more. What sets us apart?

Strength

We have over 125 years of protecting individuals, families and small businesses, plus the financial strength to back it up.

Competitive Advantage

Our distinctive and diverse products are competitively priced to cater to the needs of a variety of clientele.

A.M. Best Rating

We earned a rating of A- (Excellent)* from A.M. Best, our industry's leading independent analyst.*

Prompt & Personal

You can expect high-touch service and we're never more than a quick call away.

We're Mutual

We are in the business to serve the interests of our customers.

A Force for Good

As a Certified B Corporation™, we're committed to social and environmental responsibility.

Providing the coverage people need

- Life and Accident Insurance Policies
- Disability Income Insurance Policies
- Annuities
- Critical Illness Insurance Policies

2018 Financial Results

$2.6 billion in total assets under management

$19.3 billion of total life insurance in force

$368.9 million in total surplus and asset valuation reserve

$13.1 million in dividends paid to customers

$194.7 million in total benefits paid to customers

$2.6 Billion

Total Assets

For more financial information, visit Assurity.com

*Our holding company, Assurity Life Insurance Company, headquartered in Lincoln, Nebraska, was rated as A- (Excellent) by A.M. Best Company.

Life and Accident Insurance Products

Whole Life Insurance with Accelerated Underwriting 4

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Whole Life Insurance with Accelerated Underwriting

Issue Ages and Premium-Paying Periods	10-Pay, 20-Pay and Pay for Life: 15 days through 85 years (age last birthday as of issue date) Pay to Age 65: 15 days through 54 years (age last birthday as of issue date)
Underwriting Classes	**Ages 18 through 85:** Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco **Ages 15 days through 17 years:** Juvenile
Premium Banding	**Band I –** Face Amounts $10,000 - $99,999 **Band II** – Face Amounts $100,000 - $249,999 **Band III** – Face Amounts $250,000+
Rate Structure	Level and guaranteed; based on gender, underwriting class, age, face amount and premium-paying period.
Death Benefit	Level death benefit; guaranteed premiums through maturity at age 121
Non-Medical Limits	Individuals (standard risk class): **Ages 15 days to 17:** up to 300,000 **Ages 18 to 45:** up to $200,000 **Ages 46 to 60:** up to $150,000 **Ages 61 to 85:** up to $100,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Dividend Options	Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/ Paid-up Additions, Reduce Premiums/Accumulate at Interest, Paid in Cash, Loan Reduction
Illustrations	Required software is available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation. If the illustration presented does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
Policy Loans	Available when policy has cash surrender value. Premier policy loans are available with qualifications.
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Additional Riders	• Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
Optional Riders *(additional premium)*	• Accidental Death Benefit Rider • Children's Term Rider • Critical Illness Rider • Disability Waiver of Premium Rider • Guaranteed Insurability Rider • Level Term Rider • Paid-Up Additions Rider - Periodic Premium • Paid-Up Additions Rider - Single Premium • Payor Benefit Rider
Policy Fee	Issue Ages 18 through 85: $65 annually, commissionable Issue Ages 15 days through 17 years: $25 annually, commissionable

Policy Form No. I L1901
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Single Premium Whole Life Insurance

Issue Ages	15 days through 80 years (age last birthday)
Underwriting Classes	Male/Female, Non-Tobacco/Tobacco **Ages 15 days through 54:** minimum $10,000; **Ages 55 through 80:** minimum $5,000
Death Benefit	Level death benefit through maturity at age 121
Premium	Single premium
Non-Medical Limits	**Ages 0 through 60:** up to $700,000 **Ages 61 through 80:** up to $450,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Illustrations	Is required, software available
Dividend Options	Paid-up Additions, Accumulate at Interest, Loan Reduction, Paid in Cash
Policy Loans	Available when policy has loan value (cash value less any policy debt); variable loan interest paid in advance
Additional Riders	• Single Premium Insurance Rider – a paid-up insurance purchase option rider • Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
Policy Fee	$75, commissionable

Policy Form No. I L1802
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Acci-Flex Accidental Death Benefit Insurance

Issue Ages and Amounts	18 through 60 years (age last birthday)
Benefit Amounts	$50,000 – $350,000
Underwriting Classes	Male/Female
Premium Modes	Annual, semi-annual, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Optional Riders *(additional premium)*	Accident Only Disability Income Rider, Return of Premium Rider Disability Waiver of Premium Rider
Policy Fee	$45, commissionable

Policy Form No. L T02-E
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Term Life Insurance with Accelerated Underwriting

Term Periods	10, 15, 20, 30 years
Issue Ages	Age last birthday, based on level term period: 10-year level premium period, 18 through 75 15-year level premium period, 18 through 70 20-year level premium period, 18 through 65 30-year level premium period, 18 through 55 (Non-Tobacco); 18 through 50 (Tobacco)
Underwriting Classes	Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco, Standard Tobacco
Issue Amounts	$25,000 – $10 million
Accelerated Underwriting	Accelerated Underwriting and instant decision available up to $500,000 for ages 18 through 50 and $350,000 for ages 51 through 65
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years; annually renewable after the initial term to age 95
Premium Bands	$25,000 - $249,999; $250,000 - $499,999; $500,000 - $999,999; $1,000,000 and above
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to the end of level term period for 10-year plan; or, two years prior to the end of level term period on 15-, 20- and 30-year plans; or, policy anniversary on which the insured attains age 65.
Illustrations	Not required, but software is available
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Additional Rider *(no additional premium)*	Accelerated Benefits Rider
Optional Riders *(additional premium)*	Accident Only Disability Income Rider – Base Policy Insured and Other Insured, Children's Term Rider, Critical Illness Benefit Rider – Base Policy Insured and Other Insured, Disability Waiver of Premium Rider, Endowment Benefit Rider (also known as Return of Premium Rider) - available on 20-year and 30-year policies; returns premium paid on base policy and Return of Premium Rider only, Monthly Disability Income Rider – Base Policy Insured and Other Insured, Other Insured Level Term Rider
Electronic Application	E-app is available
Policy Fee	$70, non-commissionable

Policy Form No. I L1702
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Universal Life Insurance

Issue Ages	15 days through 85 (age last birthday)
Renewability	Renewable to age 121. If the policy is in force beyond the anniversary date following age 121, the death benefit will equal the surrender value.
Underwriting Classes	**Ages 18 through 85:** Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco **Ages 15 days through 17 years:** Juvenile
Premium Banding	**Band I** - Face Amounts $25,000 - $99,999 **Band II** - Face Amounts $100,000+
Non-Medical Limits	**Ages 15 days to 17:** up to $300,000 **Ages 18 to 45:** up to $200,000 **Ages 46 to 60:** up to $150,000 **Ages 61 to 85:** up to $100,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Benefit Amounts	From $25,000 and above for all risk classes. Flexible death benefit, current assumption through maturity at age 121. Two options: Level and Increasing
Enhanced Guaranteed Surrender Value Benefit	Subject to qualification requirements, allows policy surrender during a 60-day option period following the 15th or 20th policy anniversary for a percentage of premiums paid.
Premiums	Flexible in amount and frequency. No lapse guarantee period from 5 years up to 20 years based on issue age.
Overloan Protection Benefit	Subject to qualification requirements, prevents the policy from lapsing due to excessive loans by converting the policy to guaranteed, paid-up life insurance.
Policy Loans	Available when policy has cash surrender value. Preferred policy loans available with qualifications.
Illustrations	Required software is available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation. If the illustration presented does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
Interest Credits	Current: Declared; Guaranteed: 2 percent; Interest Rate Bonus: an additional, non-guaranteed 0.50% may be credited beginning in policy year 21.
Premium Modes	Annual, semi-annual, quarterly, monthly automatic bank withdrawal, list bill, credit card (recurring only)
Additional Rider	Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
Optional Riders *(additional premium)*	• Accidental Death Benefit Rider • Children's Term Rider • Critical Illness Rider • Disability Waiver Rider • Guaranteed Insurability Rider • Level Term Rider - 10, 20 and 30 year

Policy Form No. I L1921
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Disability Income Insurance Products

Century+ Individual Disability Income Insurance 10

Simplified Disability Income Insurance 11

Business Overhead Expense Disability Income Insurance 12

Graded Benefit Disability Income Insurance 13

Century+ Individual Disability Income Insurance

Issue Ages	18 through 60 years (age nearest birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, age-specific
Occupational Classes	4A, 3A, 2A, 1A
Maximum Issue Limits	**4A**: $20,000; **3A**: $20,000; **2A**: $10,000; **1A**: $8,000 Special guidelines apply for government employees. Please refer to the underwriting guide.
Elimination Periods	30, 60, 90, 180 and 365 days
Benefit Periods	**4A and 3A** = 1-, 2-, 5-, 10-year, also to-age-65 and to-age-67 **2A** = 1-, 2-, 5-, 10-year, also to-age-65 and to-age-67, if – • Self-employed: under age 56; and in same business for 2 years with annual net income of at least $40,000 for 2 years • W-2 Employee: under age 56; with annual income of at least $40,000 for each of the last 2 years **1A** = 1, 2 and 5-year Limited benefit periods available for issue ages 56 through 60
Non-Medical Limits	**No income verification:** $4,000 or less ($2,500 for 1099 employees and/or self-employed) **No medical exams:** Age 18 - 50, up to $4,000 Age 51 - 55, up to $2,000 Age 56 - 60, up to $1,500 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Renewability	Guaranteed renewable to age 65 or age 67, conditionally renewable to age 75
Additional Benefits and Features	• 2-year Own Occupation Definition • List Bill capability • Non-tobacco rates for no use in last 12 months • One occupation upgrade for most business owners if self-employed for at least 3 years and have a net income of at least $30,000 • Partial Disability Benefit • Presumptive Disability Benefit • Home Modification Benefit • Survivor Benefit • Vocational Rehabilitation Benefit • Organ Donor Benefit • Waiver of Premium Benefit
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Multi-life Discount	15 percent for 3 or more approved applications
Optional Riders *(additional premium)*	• Automatic Benefit Increase Rider • Catastrophic Disability Benefit Rider • Critical Illness Benefit Rider • Guaranteed Insurability Rider • Non-Cancelable Rider • Own Occupation Rider • Residual Disability Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Benefit Rider • Supplemental Disability Income Rider
Policy Fee	$40, commissionable

Policy Form No. I H0920
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Sample Occupations for Disability Income

Individual DI, BOE & Graded Benefit DI	Simplified DI	Occupations
4A	Class 1	Accountants, architects, attorneys, computer programmers, insurance agents, nurses (clinic), office clerks, optometrists, paralegals, pharmacists, physicians, real estate agents, receptionists, stock brokers, teachers
3A		Clergy, day care workers, dentists and dental hygienists, graphic artists, laboratory workers, physical therapists, sales clerks, surveyors, nurses (hosp/surg)
2A	Class 2	Car sales, carpenters, chefs, electricians, farmers, hairdressers, landscapers, mechanics, personal trainers, plumbers, postal carriers, welders
1A		Auto body repair workers, bus drivers, construction laborers, custodians, exterminators, firefighters*, furniture movers, guards, building painters, police and other law enforcement officers*, roofers, long haul truckers, window cleaners

* Special guidelines apply for government employees. Please refer to the underwriting guide.

Simplified Disability Income Insurance

Issue Ages	18 through 59 years (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco Age Bands: 18 through 39; 40 through 49; 50 through 59
Eligibility	Employment requirement of 30 hours per week
Occupational Classes	**Class 1:** Professional/office occupations: may have activities that involve laboratory, technical, supervisory or service work: biologist, accountant, sales clerk, clergy, horticulturist, pharmacist, architect, etc. **Class 2:** Skilled and unskilled manual occupations: may involve operating machines, heavy manual labor and risks of accidents: electrician, plumber, farmer, roofer, painter, crane operator, furniture mover, beautician, custodian, auto mechanic, etc.
Maximum Issue Limits	$300 – $3,000 in $5 increments; (maximum 60% of monthly income, varies by state) Benefits will be reduced dollar-for-dollar up to 50% by the amount of social insurance (Social Security Disability, Workers' Comp., Government Disability, and Railroad Retirement and Disability)
Elimination Period	30, 60, 90 or 180 consecutive days
Benefit Periods	6 months, 1 year or 2 years
Additional Benefits and Features	"Own occupation" definition of total disability, Partial Disability Benefit, Waiver of Premium Benefit
Renewability	Guaranteed renewable to age 67; conditionally renewable to age 70
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Simplified Underwriting	MIB and prescription drug check on all cases; telephone inspections for applicants age 30+ and monthly benefit amounts of $2,000+; APS only as needed by underwriting
Optional Riders *(additional premium)*	Critical Illness Benefit Rider, Retroactive Injury Benefit Rider, Return of Premium Rider
Policy Fee	$40 annually, commissionable

Policy Form No. I D0710
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state

Business Overhead Expense Disability Income Insurance

Issue Ages	18 through 60 years (age nearest birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, age-specific
Eligibility	• Owned the business for more than one year • Actively working fulltime in ownership, management and administration of the business (at least 30 hours per week) • $10,000 minimum net profit for the business for past year • 10 or less employees; and • not be operating the business from home
Occupational Classes	4A, 3A, 2A
Maximum Issue Limits	**4A:** $20,000; **3A:** $20,000; **2A:** $20,000
Elimination Periods	30, 60 and 90 consecutive days (all ages, all classes)
Benefit Periods	12 months and 24 months (all ages, all classes)
Non-Medical Limits	**Ages 18 through 50:** up to $3,000; **Ages 51 through 55:** up to $2,000 **Ages 56 through 60:** up to $1,500 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Additional Benefits and Features	• "Own occupation" definition of total disability • Conversion Privilege • Presumptive Disability Benefit • Partial Disability Benefit • Rehabilitation Benefit • Survivor Benefit • Waiver of Premium Benefit
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Policy Fee	$40, commissionable

Policy Form No. A-D106
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Graded Benefit Disability Income Insurance

Issue Ages	18 through 60 years (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, with or without Non-graded Injury Benefit; 5-year bands; level rates; rates do not vary by occupational class
Occupational Classes	4A, 3A, 2A, 1A
Elimination Period	30, 60, 90, or 180 days (2-year, 5-year and 10-year benefit periods); 365 days (5 and 10-year benefit periods)
Benefit Periods	**2-year, 5-year:** classes 4A, 3A, 2A and 1A; **10-year:** classes 4A, 3A, and 2A
Renewability	Guaranteed to age 65; conditionally renewable to age 70
Graded Benefits	Monthly benefits for the duration of a disability due to sickness beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability due to sickness beginning in the 2nd policy year will be 70 percent of the non-graded benefit. The non-graded monthly benefit will be paid for total disability beginning in the 3rd policy year and thereafter.
Additional Benefits and Features	• Survivor Benefit: Lump sum of 6x monthly benefit paid when insured is disabled and receiving benefits 12 months before death • Optional Non-graded Injury Benefit Rider
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Optional Riders *(additional premium)*	• Graded Benefit Supplemental DI Rider – During disability, pays rider monthly benefit less any social benefits received (max $1,800 monthly) • Own-Occupation Rider – extends period of own occupation from 2 to 5 or 10 years
Policy Fee	$40, commissionable

Policy Form No. I H1617
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Critical Illness Insurance Products

Critical Illness Insurance 15

Simplified Critical Illness Insurance 16

Fully Underwritten Critical Illness Insurance 18

Critical Illness Insurance

Issue Ages	18 through 70 (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	Simplified Underwriting: $5,000 -$75,000; Fully Underwritten: $75,001 - $500,000; Benefit amount reduced by 50% in the later of the third policy year and the policy year following the insured's 70th birthday.
Additional Diagnosis Benefit	The insured may receive benefit for each different critical illness covered if the date of diagnosis or procedure is separated from the prior critical illness by at least 6 consecutive months, and the new critical illness is not caused by or contributed to by a critical illness for which benefits have already been paid.
Covered Conditions	☑ **Heart Attack*** – 100% ☑ **Coronary Artery Bypass Surgery** – 25% ☑ **Angioplasty** – 25% ☑ **Stroke** – 100% ☑ **Invasive Cancer** – 100%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% ☑ **Non-Invasive Cancer** – 25%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% ☑ **Kidney (Renal) Failure** – 100% ☑ **Major Organ Transplant** (liver, kidney, lung, entire heart or pancreas) – 25% payable when the insured person is placed on the registry with the United Network for Organ Sharing (UNOS) and 75% payable upon completion of the organ transplant surgery ☑ **Advanced Alzheimer's Disease** – 100% ☑ **Paralysis** – 100% ☑ **Coma** – 100%
Return of Premium Upon Death	Returns all policy and rider premiums paid (except the Spouse Critical Illness Rider if the conversion option is exercised) less any benefits paid under the policy and riders, if the insured person dies from a cause other than a specified critical illness.
Waiting Period	No benefits will be paid for diagnosis of Invasive Cancer or Non-Invasive Cancer during the first 30 days of the policy. If cancer is diagnosed during the 30-day waiting period, benefits will be paid for a subsequent diagnosis of cancer if the insured person is symptom and treatment-free for at least 12 consecutive months and in complete remission prior to the subsequent diagnosis. Coverage begins immediately for all other covered conditions.
Renewability	Guaranteed for life. Benefit amount reduced by 50% in the later of the third policy year and the policy year following the insured's 70th birthday.
Optional Riders (additional premium, not available in all states)	• Accidental Death Benefit Rider • Additional Critical Illness Rider • Child Critical Illness Rider • Critical Accident Rider • Disability Waiver of Premium Rider • Increasing Benefit Rider • Loss of Independent Living Rider • Reoccurrence Rider • Return of Premium Rider • Spouse Critical Illness Rider
Electronic Application	E-app is available
Policy Fee	$25, non-commissionable

Policy Form Nos. I H1820
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

* Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

Simplified Critical Illness Insurance

Issue Ages	18 through 64 years* (age last birthday); *age 59 in some states
Simplified Issue	A short application is used. If client is within the build charts and can answer "no" to health questions, qualification is probable.
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	$5,000 – $50,000 for each category
Multiple Benefits Across Categories	The first benefit is paid to the insured upon the initial diagnosis of a condition or procedure (see detailed list) in any one of the three categories. If the policyholder continues to pay premiums and is diagnosed with a condition or procedure in a different category, they will again receive the benefit payment indicated. The maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.
Multiple Benefits Within Categories	If the insured has received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and the insured has another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), they will receive the remainder of the total benefit for that category (e.g., 75 percent).
Renewability	Policy is guaranteed to age 75.
Waiting Period	Coverage begins immediately for all conditions in Category 2 – Heart/Stroke and Category 3 - Other Illnesses and Conditions. Category 1 – Cancer has a 90-day waiting period.
Category 1 – Cancer Definitions	Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas). Carcinoma in situ (non-invasive cancer) is a malignant tumor that has not invaded surrounding tissue.
Category 1 – Cancer Waiting Period	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the maximum benefit for invasive cancer or 2.5 percent of the maximum benefit for non-invasive (in situ) cancer. If cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
Survival Period Requirements	There are no survival period requirements. If the insured dies of a covered illness and meets the criteria (including first-ever diagnosis), their beneficiaries receive the maximum benefit less any benefits previously received within that category for that illness.
Family Coverage	A spouse and/or children may receive critical illness insurance through riders on the policy with additional premium.
Benefit Payment	The benefit payment goes directly to the insured and may be used for anything (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.).
Return of Premium upon death	If the insured dies of any cause, 100 percent of the premiums paid, less any benefits received, are paid to the beneficiary. If the insured dies of a covered illness and meets the criteria (including first-ever diagnosis), the beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness. There is no extra charge for this provision.
Optional Riders *(additional premium)*	• Return of Premium Rider – 100 percent of premiums paid less any benefits received are returned when policy terminates at age 75. If terminated before then, a percentage of premiums paid less any benefits received are returned (see table in rider contract). • Disability Waiver of Premium Rider • Accidental Death Benefit Rider • Spouse Critical Illness Benefits Rider • Dependent Child Critical Illness Benefits Rider
Policy Fee	$50, not commissionable

Simplified Critical Illness Insurance

Covered Critical Illnesses, Conditions and Procedures

Category 1 – Cancer	Percentage of benefit payable for illness	Maximum benefit
Invasive Cancer	100%	100%
Carcinoma in situ (non-invasive cancer)	25% (payable once per lifetime)	
Category 2 – Heart/Stroke		
Heart Attack	100%	100%
Major Organ Transplant (or combination transplant including heart)	100%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	
Category 3 – Other Illnesses and Conditions		
Advanced Alzheimer's Disease	100%	100%
Coma (not as a result of a stroke)	100%	
Kidney (Renal) Failure	100%	
Severe Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	

Policy Form Nos. I H0810 or CI-005
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Multiple Benefits Across Categories
All of the conditions in each category are covered by the critical illness policy and trigger payment of the benefit indicated. If the insured collects a benefit for a first-ever diagnosed illness or procedure in one category and then has a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to the insured again. The insured may receive 100 percent of the benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

Multiple Benefits Within Categories
The insured may receive 100 percent of the benefit within each category. If the insured receives a partial benefit for a condition or procedure in a category (see Category 1 and 2) and then is diagnosed with an additional condition or procedure in the same category, the insured will receive the benefit for that condition or procedure, up to 100 percent for that category.

Fully Underwritten Critical Illness Insurance

Issue Ages	18 through 64 years (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	$50,000 – $500,000 for each category
Multiple Benefits Across Categories	The first benefit is paid to the insured upon the initial diagnosis of a condition or procedure in any one of the three categories. If the policyholder continues to pay the premiums and is diagnosed with a condition or procedure in a different category, they will again receive the benefit payment indicated. The maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.
Multiple Benefits Within Categories	If the insured has received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and they have another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), they will receive the remainder of the total benefit for that category (e.g., 75 percent).
Renewability	Policy is guaranteed renewable for life.
Non-Medical Limits	**Ages 18 through 45:** up to $99,999 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Benefit Reduction	Face amount reduces 50 percent on the policy anniversary date in the year the insured turns 65 or five years from the policy issue date, whichever is later.
Waiting Period	Coverage begins immediately for all conditions in Category 2–Heart/Stroke and Category 3–Other Illnesses and Conditions. Category 1–Cancer has a 90-day waiting period.
Category 1 – Cancer Definitions	Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas). Carcinoma in situ (non-invasive cancer) is a malignant tumor that has not invaded surrounding tissue.
Category 1 – Cancer Waiting Period	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the benefit for invasive cancer or 2.5 percent of the benefit for non-invasive (in situ) cancer. If a cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
Survival Period Requirements	There are no survival period requirements. If the insured dies of a covered illness and meets the criteria (including first-ever diagnosis), the beneficiaries receive the maximum benefit (less any benefits previously received) within the category for that illness.
Family Coverage	The insured's spouse and/or children may receive critical illness insurance through riders on the policy with additional premium.
Benefit Payment	The benefit payment goes directly to the insured and may be used for anything (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.)
Return of Premium upon death	If the insured dies of any cause, 100 percent of the premiums paid by the insured, less any benefits received, will be paid to the beneficiary. If the insured dies of a covered illness and meets the criteria (including first-ever diagnosis), the beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness.
Optional Riders *(additional premium)*	Disability Waiver of Premium Rider, Accidental Death Benefit Rider, Spouse Critical Illness Benefits Rider, Children's Critical Illness Benefits Rider
Policy Fee	$50, not commissionable

Fully Underwritten Critical Illness Insurance

Covered Critical Illnesses, Conditions and Procedures

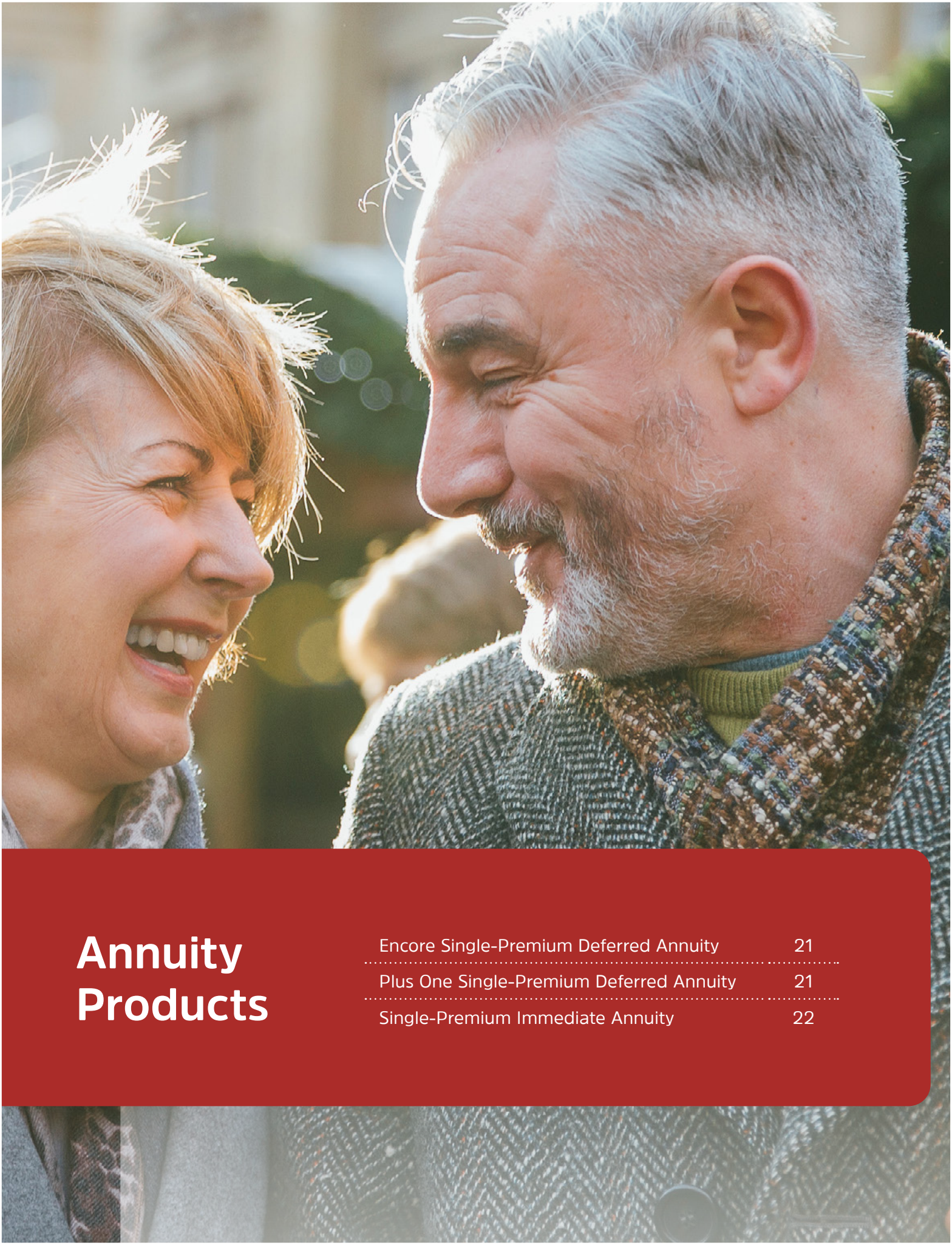
Category 1 – Cancer		
Invasive Cancer	100%	100%
Carcinoma in situ (non-invasive cancer)	25% (payable once per lifetime)*	
Category 2 - Heart/Stroke		
Heart Attack	100%	100%
Major Organ Transplant (or combination transplant including heart)	100%	
Aortic Surgery	100%	
Heart Valve Replacement/ Repair Surgery	100%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)*	
Angioplasty	25% (payable once per lifetime)*	
Category 3 – Other Illnesses and Conditions		
Advanced Alzheimer's Disease	100%	100%
Accidental Loss of Speech	100%	
Benign Brain Tumor	100%	
Coma (not as a result of a stroke)	100%	
Blindness	100%	
Deafness	100%	
End-State Renal (kidney) Failure	100%	
Loss of Limbs	100%	
Severe Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	
Motor Neuron Disease	100%	
Occupational HIV Infection	100%	

* Up to a maximum of $25,000

Policy Form Nos. I H0820 or CI-007
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Multiple Benefits Across Categories
All of the conditions in each category are covered by the critical illness policy and trigger payment of the benefit indicated. If the insured collects a benefit for a first-ever diagnosed illness or procedure in one category and then has a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to the insured again. The insured may receive 100 percent of the benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

Multiple Benefits Within Categories
The insured may receive 100 percent of the benefit within each category. If the insured receives a partial benefit for a condition or procedure in a category (see Category 1 and 2) and then is diagnosed with an additional condition or procedure in the same category, the insured will receive the benefit for that condition or procedure, up to 100 percent for that category.



Annuity Products

Encore Single-Premium Deferred Annuity 21

Plus One Single-Premium Deferred Annuity 21

Single-Premium Immediate Annuity 22

Single-Premium Deferred Fixed Annuities

A comparison of Assurity's Annuity products

	Encore	Plus One
Issue Ages	Ages 0 through 85 (age last birthday)	
Purchase Options	Qualified and non-qualified	
Interest Rates	Bonus interest, not to exceed 1.5 percent, may (or may not) be payable in each of the first two policy years. The guaranteed interest rate for the first two policy years is the "current" interest rate.[1]	Bonus interest, not to exceed 1 percent, may (or may not) be payable in the first policy year. The guaranteed interest rate for the first policy year is the "current" interest rate.[1]
Guaranteed Interest Rate	Model Index (1.0 percent for policies issued in 2020)	
Death Benefit	Full account value paid to beneficiary, before maturity, upon proof of owner's or annuitant's death (unless jointly owned).	
Pay-Out Options	Life income, Life income with guaranteed period, Fixed period, Fixed amount, Additional pay-out options may also be available	
Deposit Amounts	Minimum premium of $2,000; Amounts over $500,000 require company approval	
Supplemental Contributions	A minimum of $100 may be added during the first 12 months[2]	
Income Taxes	Federal and state income taxes on the interest income are deferred until withdrawals begin	
Front-end & Handling Fees	None	
Withdrawal Provision	Up to 12 percent of the account value may be withdrawn per policy year, with no surrender charges	Up to 10 percent of the account value may be withdrawn per policy year, with no surrender charges
Surrender Charges	Applicable to amounts above the 12 percent withdrawal provision, in decreasing amounts during the first eight policy years	Applicable to amounts above the 10 percent withdrawal provision, in decreasing amounts during the first nine policy years
Nursing Home Provision	Full account value may be withdrawn without penalty if the annuitant should become totally disabled, prior to age 65, from an accident or illness	
Disability Provision	Full account value may be withdrawn without penalty if the annuitant should become totally disabled, prior to age 65, from an accident or illness	

Temporarily suspended

Policy Form Nos.
Encore: I A1931 (Qualified), I A1930 (Non-Qualified);
Plus One: I A1931 (Qualified), I A1930 (Non-Qualified)
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Product availability, features and rates may vary by state.

1. Current and other interest rates are posted at the first of each month in the Interest Rate Bulletin on AssureLINK (click on the Product Center, choose the product, and view the link on the right). Or, for more information about interest rates, contact 800-276-7619 Ext. 4264.

2. Interest rates for any supplemental contributions are calculated at the current rate at the time of each supplemental deposit.

Single-Premium Immediate Annuity

Issue Ages	20 through 85 (age last birthday)
Single Premium Amounts	• Minimum of $10,000; amounts over $500,000 subject to Assurity approval • Non-qualified or qualified accepted
Front-End Load	6 percent of single premium amount (4.25 percent for 5 to 9 year fixed period option)
Payment Options	• **Life income** – Client receives income for their lifetime. Nothing is paid after the client's death. • **Life income with a guaranteed period** – Client chooses 5, 10, 15 or 20 years – and receives income for as long as they live. If the client dies during the guaranteed period, the payments continue to a beneficiary for the length of the guaranteed period. • **Fixed amount** – Client chooses a fixed payment amount. The payment amount is received until the initial premium plus any interest earned is returned. If they die during the payment period, the payments continue to the beneficiary until the funds are exhausted. • **Fixed period** – Client chooses a set number of years to receive a payment. If they die during the payment period, the payments continue to the beneficiary for the remainder of the period. • Additional payment options may also be available upon request.

Policy Form Nos. I A1118 (Qualified), I A1117 (Non-Qualified)
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Product availability, features and rates may vary by state.

Regulations in several states require that Assurity agents receive training in annuity suitability and Assurity annuity products prior to taking an application. **Visit AssureLINK** (https://assurelink.assurity.com) to check your state requirements and for Assurity product training.

Assurity®

Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified B Corporation

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com

These policies 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.

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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, New York. Product availability, features and rates may vary by state.

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