



# Group Whole Life Insurance

## Product Highlights

<b>Issue Ages</b>	Employee: 18+ Spouse: 18–70 Children/Grandchildren: 15 days–25 years
<b>Underwriting Classes</b>	Unisex; Non-tobacco and Tobacco or Unismoke.
<b>Amounts</b>	Employee: \$5,000–\$200,000; maximum determined by underwriting basis and group size Spouse: \$5,000–\$50,000; maximum determined by underwriting basis and not to exceed employee benefit amount selected Children: \$5,000–\$25,000; not to exceed employee benefit amount selected
<b>Death Benefit</b>	Level death benefit to maturity at age 121.
<b>Rate Structure</b>	Level, guaranteed premiums based on underwriting class and age (last birthday).
<b>Accelerated death benefit—terminal illness</b>	Provides the insured the option to receive advance payment of a portion of the death benefit if he or she is diagnosed with a terminal illness that results in an expected life span of 12 months or less, as certified by a physician. The insured may elect all eligible proceeds (face amount in force at election less any loan balance) up to \$200,000 such that at least \$5,000 face amount remains.
<b>Accelerated death benefit—chronic illness</b>	Included at no additional cost to all Group Whole Life policies, through age 70 in states where allowed. This attractive feature provides the insured the option to receive advance payment of a portion of the death benefit if he or she is diagnosed with a chronic illness. Chronic illness means being unable to perform at least two activities of daily living, without substantial assistance from another person, due to a loss of functional capacity for at least 90 consecutive days or requiring substantial supervision by another person to protect the insured person from threats to health and safety due to severe cognitive impairment for at least the last 90 consecutive days as certified by a physician. In any 12 month period, the insured may elect all eligible proceeds (face amount in force at election less any loan balance) up to the amount resulting in benefits paid no more than the maximum annualized IRS per diem limit (\$370 per day in 2019) such that at least \$5,000 face amount remains.

## Optional Riders

- Accidental Death Benefit Rider (Form R G1915C)**  
Pays a benefit equal to the certificate face amount if death results directly from an accidental injury within 180 days of that injury, independent of other causes, and prior to insured's 70th birthday (all combined accidental death coverage may not exceed \$200,000).
- Level Term Rider (Form R G1918C)**  
Provides level-premium, level-benefit term life insurance on the employee or spouse for a 10-year period (only if added to a whole life certificate). Coverage is renewable after each 10-year term period without evidence of insurability. Maximum total coverage from certificate/level term rider subject to certificate issue limits determined by underwriting basis, group size and issue age (See Issue Guidelines).
- Children's Term Rider (Form R G1916C)**  
Provides level term life insurance to age 26, while they meet the definition of an eligible person. The employee may select a benefit amount of \$5,000 or \$10,000 (benefit amount may not be more than the employee's certificate amount).
- Disability Waiver of Premium Rider (Form R G1917C)**  
Provides for waiver of all certificate and rider premiums during an insured person's total disability which occurs prior to their 65th birthday and lasts at least 6 months. Employee only.

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Policy Form Nos. G L1913/G L1913C and Rider Nos. R G1914C, R G1915C, R G1916C, R G1917C and R G1918C underwritten by Assurity Life Insurance Company, Lincoln, NE.

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