

State Specific Information

Whole Life

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

This applies to policy Form No. IL1901. This information is for agent use only. It is not for use with consumers.

The following chart represents some of those key differences:

State Specific Information for Whole Life	
California	<ul style="list-style-type: none"> Accelerated Death Benefit Rider currently not available; past Accelerated Benefits Rider (Form No. R 10761) is included. Accidental Death Benefit Rider not available. Critical Illness Rider's pre-existing condition limitation applies to conditions six months prior to the issue date and for six months after the issue date. Disability Waiver of Premium Rider not available. Payor Benefit Rider not available.
Connecticut	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Delaware	<ul style="list-style-type: none"> Accelerated Death Benefit Rider's eligible proceeds for acceleration does not include any coverage still subject to the policy's contestable period or suicide provisions.
Florida	<ul style="list-style-type: none"> Accelerated Death Benefit Rider's eligible proceeds for acceleration does not include any coverage still subject to the policy's contestable period or suicide provisions.
Georgia	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Hawaii	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Idaho	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Illinois	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Kansas	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Maine	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Maryland	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Massachusetts	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Minnesota	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Missouri	<ul style="list-style-type: none"> Critical Illness Rider will not be available.
Montana	<ul style="list-style-type: none"> Critical Illness Rider has state-specific rates (included in the illustration system).

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Nevada	<ul style="list-style-type: none"> • Critical Illness Rider's pre-existing condition limitation applies to conditions six months prior to the issue date.
New Hampshire	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
New Jersey	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
New Mexico	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
New York	<ul style="list-style-type: none"> • Assurity Whole Life not available.
North Dakota	<ul style="list-style-type: none"> • Accelerated Death Benefit Rider's eligible proceeds for acceleration does not include any coverage still subject to the policy's contestable period or suicide provisions.
Pennsylvania	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
South Dakota	<ul style="list-style-type: none"> • Accelerated Death Benefit Rider's eligible proceeds for acceleration does not include any coverage still subject to the policy's contestable period or suicide provisions.
Tennessee	<ul style="list-style-type: none"> • Critical Illness Rider's Additional Diagnosis Benefit requires that the date of diagnosis of a new critical illness be separated from the prior, different diagnosis by 30 days.
Texas	<ul style="list-style-type: none"> • Critical Illness Rider's Additional Diagnosis Benefit does not require that the date of diagnosis of a new critical illness be separated from the prior, different diagnosis by any time period. • Critical Illness Rider's pre-existing condition limitation applies to conditions six months after the issue date for insured person's age 65 or older at issue.
Utah	<ul style="list-style-type: none"> • Critical Illness Rider's pre-existing condition limitation applies to conditions six months prior to the issue date and for six months after the issue date.
Virginia	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
Washington	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.
Wyoming	<ul style="list-style-type: none"> • Critical Illness Rider will not be available.