

Assurity® Quick Reference Guide

- ✓ Full portfolio of products designed to protect against life's three risks - death, disability, and illness
- ✓ Range of underwriting options, from simplified (for fastest issue) to full medical underwriting
- ✓ One-stop shop for your middle-income clients
- ✓ Easy-to-use tools for quoting and submitting online applications at myquote.assurity.com



Participating Whole Life Insurance

Whole Life Insurance with Accelerated Underwriting

(Policy Form No. I L1901)

- Accelerated Underwriting and instant decision available for:
 - up to \$300,000 – ages 0–17
 - up to \$200,000 – ages 18–45
 - up to \$150,000 – ages 46–60
 - up to \$100,000 – ages 61–85
- Acceleration benefits for chronic or terminal illness - 101(g)
- Limited Pay Plans: 10-Pay, 20-Pay, Pay to Age 65, Pay for Life
- Cash accumulation scenarios (Paid-Up Additions Riders- Periodic & Single) (R 11909, R 11910)
- Perm/term blend (Level Term Rider 10-year, 20-Year or 30-Year; up to 10x base and convertible) (R 11908)
- Add CI rider that pays for each different covered critical illness, in addition to the death benefit (R 11905)
- Children's policies
- assurity.com/childrens-whole-life
- assurity.com/whole-life



Applications

- Full App Electronic, Full App Paper



Single-Premium Whole Life Insurance (Participating)

(Policy Form No. I L1802)

- Clients age 60+, relatively healthy, with non-qualified assets, desiring the ability to access to cash in case of emergency
- Non-medical limits
 - \$700,000 – ages 0–60
 - \$450,000 – ages 61–85
- Acceleration benefits for chronic or terminal illness - 101(g)
- 1035 rescue product
- Wealth transfer
- spwl.assurity.com



Applications

- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper



Term Life Insurance

Term Life Insurance with Accelerated Underwriting

(Policy Form No. I L1702)

- Face amounts starting at \$25,000 up to \$10 million
- Accelerated Underwriting and instant decision available up to \$1 million for ages 18–50 and \$500,000 for ages 51–65
- Add CI and DI Riders that pay in addition to the death benefit (CI - R 10762, R 10763; DI - R 10825-T, R 10827-T)
- Overcome client objections with the return of premium benefit – provided under the Endowment Benefit Rider (R 11705; ROP in some states)
- Conversion available to a permanent policy prior to age 65
- assurity.com/assurity-term-life
- assurity.com/term-rop



Applications

- Full App Electronic, quickstart.assurity.com/Agent-TermLife
TeleApp Electronic, TeleApp Paper, Full App Paper



StartSmart

(Policy Form No. I L1702 and Rider Form Nos. R I0762 and R I0825-T)

- 3-in-1 insurance bundle: Term Life + Critical Illness + Income Protection
- One application – one premium
- Living benefit riders don't deduct from the death benefit
- Convert the Term policy and riders to permanent coverage without additional underwriting

Flexible coverage amounts:

- Term Life: \$25,000 to \$1 million available with instant decision for ages 18-50
- Critical Illness Benefit Rider: \$20,000 - \$100,000
- Monthly Disability Income Rider: \$300 - \$3,000 monthly benefit
- assurity.com/StartSmart



Applications

- Full App Electronic, quickstart.assurity.com/StartSmart

Universal Life Insurance

Universal Life Insurance (Current Assumption UL)

(Policy Form No. I L1921)

- Cash accumulation scenarios (funding over target)
- Perm/term blend (Level Term Rider 10-year, 20-year or 30-year; up to 10x base and convertible) (R I1928)
- Non-medical limits
 - up to \$300,000 – ages 15 days–17 years
 - up to \$200,000 – ages 18–45
 - up to \$150,000 – ages 46–60
 - up to \$100,000 – ages 61–85
- \$25,000 minimum face amount
- Acceleration benefits for chronic or terminal illness - 101(g)
- Add CI Rider that pays for each different covered critical illness, in addition to the death benefit (CI - R I1925)
- Feature differentiators
 - Premium Protection Period: No lapse guarantee period from 5 to 20 years based on issue age
- Enhanced Guaranteed Surrender Value: 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, up to 100%
- 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
- Disability Waiver Rider: provides a monthly waiver benefit during an insured person's total disability (R I1926)
- Interest Rate
 - Guaranteed crediting rate: 2%
 - Interest Rate Bonus: additional 0.50% may be credited beginning in policy year 21



Applications

- Full App Paper

Accidental Death Insurance

Accidental Death Insurance Plus

(Policy Form No. I H2004 and I H2011)

- Up to \$350,000 accidental death benefit ages 18–70
- Common Carrier Benefit and Automobile Seatbelt Benefit included
- Dismemberment Benefit included in I H2011
- No health questions
- Mortgage protection/inexpensive alternative
- Accident-Only Disability Rider (in most states) (R I2005)
- Same-day service guarantee on qualified E-apps (two-day on qualified paper apps)



Applications

- Full App Electronic, quickstart.assurity.com/Agent-AccidentalDeath
- Full App Paper

Critical Illness Insurance

Critical Illness Insurance

(Policy Form No. I H1820)

- Great addition for health, Medicare and P&C agents
- Complement to high-deductible health plans
- Mortgage protection solution
- Simplified underwriting benefit amounts: \$5,000 to \$75,000; 4-day service guarantee on qualified apps
- Fully underwritten benefit amounts: \$75,001 to \$500,000
- Non-medical limits
 - up to \$99,999 benefit amount – ages 18–45
 - up to \$75,000 benefit amount – ages 46–70
- Multiple benefit payouts on all conditions with a 6-month separation period
- 11 covered conditions
- 10 optional riders including return of premium (R I1829), increasing benefit (R I1826), additional critical illness coverage (R I1822) and more
- Return of premium provision built into the policy upon death from a cause other than a specified critical illness
- Guaranteed renewable for life
- assurity.com/critical-outlook



Applications

- Full App Electronic, quickstart.assurity.com/Agent-CriticalIllness
- Full App Paper

Disability Income Insurance

Century+ Individual Disability Income Insurance

(Policy Form No. I H0920)

- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Up to \$20,000 monthly benefit for some occ classes
- Discounts available for business owners and for three or more policies issued per employer
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination Periods 30, 60, 90, 180 or 365 days; Benefit Periods 5, 10 years, to-age-65 or to-age-67
- Non-medical underwriting
 - \$5,000 – ages 18–50
 - \$2,000 – ages 51–55
 - \$1,500 – ages 56–60
- No income documentation needed for benefit of \$4,000 or less (\$2,500 for 1099 employees and/or self-employed)
- assurity.com/disability-income-insurance



Applications

- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper

Income Protection Individual Disability Income Insurance

(Policy Form No. I H2016)

- Accident and Sickness or Accident-Only coverage
- Weekly benefits \$50 to \$1,000 – issue ages 18–60 (age last birthday)
- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Considers more than one occupation for full-time employment
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination periods starting at 0 to 90 days; Benefit periods: 13 wk, 26 wk, 1 yr and 2 yr
- No income verification
- No medical exams
- Stay-at-home spouse optional rider (R I2024)



Applications

- Full Quote-to-App Electronic, quickstart.assurity.com/Agent-IncomeProtection

Graded Benefit Disability Income Insurance

(Policy Form No. A D120)

- Impaired risk coverage with a long list of medical conditions considered
- Graded benefits for the first two years of the contract



Applications

- Full App Paper

Business Overhead Expense Disability Income Insurance

(Policy Form No. A D106)

- For small businesses and self-employed
- Covered expenses include: lease or mortgage payments; employees' salaries, wages and benefits; utilities; business insurance premiums, including property and liability insurance; accounting, billing and collection service fees; property and payroll taxes; interest payments on debts; equipment and furniture; office maintenance; janitorial and laundry services; and other fixed expenses
- One- or two-year benefit
- Affordable premiums that are generally tax deductible



Applications

- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper



Why we're different.

Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.

Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com

Certified



Corporation

This company meets the
highest standards of social
and environmental impact

Contact Assurity with Questions: **800-276-7619**

Licensing & Contracting

Ext. 4689 | contracting@assurity.com

Interview Line: 877-611-4701

M–Th: 7am–8pm; F: 7 am–6pm; Sa: 9am–1pm CST

Commission Questions

Ext. 4427 | commissions_unit@assurity.com

Individual Underwriting

New Business Contact Center

Ext. 4264 | underwriting@assurity.com | Fax: 402-437-4606

Case studies, pending requirements, illustrations, E-apps
or AssureLINK assistance

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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