

Assurity®

定期人寿保险

(可快速承保)



定期人寿保险（可快速承保）

如果您在保险期内身故，定期人寿保险将向您的亲人支付一笔现金抚恤金。您可以根据自身需求，自定义保险受益额和保单条款。

Assurity 定期人寿保险既经济实惠又灵活，可为您的亲人提供经济上的保护。此类保险可快速承保，您可以在几分钟内做出承保决定，从而更快获得保障。

定期人寿保险可让您安心无忧，您知道在自己身故后，家人将获得所需的经济支撑，足以维系你们共建的生活。

保险范围可满足您的需求

- 价格实惠**
定期人寿保险是最实惠的一类人寿保险，不会超出您的家庭预算。
- 灵活**
选择适合您的期限和保险受益额。您的需求会变吗？您可以转换为终身寿险保单，无需额外承保。
- 迅捷**
具有快速承保特征，可提供迅捷的核保服务，为合格的申请人即时审批所选的承保金额。



保费用途



帮助支付抵押贷款、儿童保育费和其他日常开支



偿还信用卡、贷款或抵押贷款等债务



支付医疗费或丧葬费



为子女提供教育资金



继续经营家族企业

约每天
1 美元

一位 40 岁的健康女性每月只需支付不到 32 美元, 就可以从 Assurity 购买一份价值 30 万美元的 20 年定期寿险保单。¹

根据您的条件投保

可快速承保的定期寿险能够为您的家人和生活提供保障, 其价值体现在以下各方面:

- 保证型均衡保费, 适用于以下所选期限: 10 年、15 年、20 年或 30 年
- 保证型免税身故抚恤金
- 合格申请人无需体检即可立即作出承保决定, 保险受益额高达 100 万美元²
- 如果您确诊患有绝症或需要永久性疗养院护理, 根据内嵌的预提保额附加条款, 您可提前获得身故抚恤金
- 可选择转换为终身寿险

最大限度保障 生存给付

购买可选保险, 提升承保级别, 例如:

- **退还保费³:**至多可全额返还已付保费
- **重大疾病保额附加条款:**首次确诊承保范围内的重大疾病时, 一次性支付现金福利金
- **每月残疾收入附加条款:**如果您因承保范围内的疾病或事故导致完全伤残, 则每月向您支付福利金

我们的不同之处。

相互扶持

在过去的 130 多年中，人们在艰难时期依靠于我们的财务实力相互扶持。

向善的力量

作为一家已获得认证的共益企业 (B Corporation)，我们致力于为员工、社区和环境创造积极的影响。

个人服务

我们的总部位于内布拉斯加州林肯市，那里的员工以真诚、负责、高效的态度为客户提供所需服务。

1. 以 40 岁女性为例，健康等级为 Preferred Non-Tobacco。
2. 18-50 岁，面额超过 100 万美元；51-65 岁，面额超过 35 万美元，需要额外承保。
3. 根据养老保险附加条款规定的保费福利返还。

条件、限制与除外条款

解除权 – 该保单具有 30 天的犹豫期。

可续保 – 该保单可续保至 95 岁。

可抗辩 – Assurity 有权根据申请中的重大失实陈述对保单或任何附加条款的有效性提出异议。保单或任何附加条款自签发之日起生效两年后，Assurity 不得对其有效性提出异议，但经保单签发州法律许可，可对申请中存在的欺诈性错误陈述提出异议。

自杀 – 如果被保人在保单签发日/最后复效日后两年内自杀身亡，Assurity 的责任仅限于退还已支付的保费（减去按照任何附加条款支付的保险金）。

年龄/性别误告 – 如果申请中误告了被保人的年龄和/或性别（如果保单基于性别差异签发），Assurity 将修改保单及任何适用附加条款的保险受益额，调整至正确年龄和/或性别的保费所对应的金额。

终止 – 出现以下情况，保单将提前终止，以先到者为准：在宽限期结束时未能支付保费；因投保转换导致保单面额低于 25,000 美元之日；Assurity 收到终止的书面通知之日；被保人身故；或保险单所列到期之日。

附加条款可能包含其他条件、限制和除外条款。

不适用于纽约州。

保单单号 IL1702 和附件条款表格编号 RI1506、RI10827-T、RI1706、RI0762、RI0763、RI1703、RI0825-T、RI1704 和 RI1705 由内布拉斯加州林肯市 Assurity Life Insurance Company 签署。

Assurity 是共同控股公司 Assurity Group, Inc. 及其子公司的销售名称。子公司包括但不限于：Assurity Life Insurance Company 和 Assurity Life Insurance Company of New York。保险产品和服务由位于所有州（纽约州除外）的 Assurity Life Insurance Company 提供。纽约州的保险产品和服务由位于该州奥尔巴尼的 Assurity Life Insurance Company of New York 提供。产品的可得性、功能和费率因各州而异。

本材料的英文版为官方版本，用于应用和解释；中文普通话版仅供参考。此处引用或宣传的保险单仅提供英文版本，在发生争议时，以本材料和保险单的英文版本为准。由于可能存在语言差异，本材料中包含的声明不一定反映了用英文撰写的保险单内容。

The English language version of this material is the official version for purposes of application and interpretation and the Mandarin version is provided for informational purposes only. The insurance policy(s) referenced or advertised herein is only available in English, and the English version of this material and the policy will control in the event of a dispute. Statements contained in this material do not necessarily, as a result of possible linguistic differences, reflect the contents of the policy written in English.

客户服务热线

800-276-7619
分机号4264

了解更多信息

assurity.com

Certified



This company meets the highest standards of social and environmental impact

Corporation

Assurity®

Term Life Insurance

with Accelerated Underwriting



Term Life Insurance with Accelerated Underwriting

Term life insurance pays a cash benefit to your loved ones if you die during a specific period of time. Customize the benefit amounts and policy terms to match your coverage to your needs.

Assurity Term Life insurance is an affordable and flexible way to help financially protect those you love. With Accelerated Underwriting, you could be protected much sooner with a coverage decision in minutes.

Term life insurance can give you the comfort of knowing your family will have the money they need after you're gone to continue the life you've built together.

Coverage to fit your needs

- Affordable**
Term life insurance is the least expensive kind of life insurance and can fit into your family's budget.
- Flexible**
Choose the term period and benefit amount that's right for you. Your needs change down the road? You can convert to a permanent life insurance policy without additional underwriting.
- Fast**
Accelerated Underwriting provides fast and easy underwriting, with instant approvals 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

For about \$1 a day

A healthy 40-year-old female would pay less than \$32 per month for a 20-year, \$300,000 Term Life policy from Assurity.¹

Insurance on your terms

Term Life with Accelerated Underwriting offers you valuable features to help protect your family and your lifestyle:

- Guaranteed level premium for the selected term period: 10, 15, 20 or 30 year terms
- Guaranteed tax-free death benefit
- Immediate coverage decision without a medical exam for qualified applicants for benefit amounts up to \$1 million²
- Built-in Accelerated Benefits Rider allows you to receive advance payment of the death benefit if you're diagnosed with a terminal illness or require permanent nursing home care
- Option to convert to permanent life insurance

Living benefits to maximize protection

Strengthen your coverage by purchasing optional protection, such as:

- **Return of premium benefit³:** pays back up to 100% of premiums paid
- **Critical Illness Benefit Rider:** pays a lump-sum cash benefit upon the first-ever diagnosis of a covered critical illness
- **Monthly Disability Income Rider:** provides a monthly benefit if you become totally disabled due to a covered sickness or accident



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



This company meets the highest standards of social and environmental impact

Corporation

1. Illustration based on a 40-year-old female, Preferred Non-Tobacco.
2. Face amounts over \$1 million for ages 18-50 and over \$500,000 for ages 51-65 require additional underwriting.
3. Return of premium benefit provided under the Endowment Benefit Rider.

Conditions, Limitations and Exclusions

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

Renewability - The policy is renewable to age 95.

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 the face amount is less than \$25,000 due to conversion; the date Assurity receives written notice to terminate; upon the insured person's death; or on the expiration date listed on the policy schedule.

Riders may contain additional conditions, limitations and exclusions.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I L1702 and Rider Form Nos. R I1506, R I10827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704 and R I1705 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.

