

Assurity®

# 终身人寿保险

(可快速承保)



图片：Assurity 员工 Thuy 和 Tien 及家人。

# 持续一生甚至更长时间的保障

终身人寿保险可在您身故后为您的亲人提供经济保障。您可以根据自身保障需求，自定义保险受益额和其他选项，不仅包括您计划的需求，还包括意外需求。

此外，Assurity 可提供快速承保服务，您可以在几分钟内做出承保决定，从而更快获得保障。

## 保险范围可满足您的需求

- ☑ **获取现金**  
您的保单构建了现金价值，这是一种储蓄功能，可供您在需要时借款。<sup>1</sup> 此外，该保单还能赚取分红<sup>2</sup>，您可以分得我们公司的利润。
- ☑ **灵活**  
提供有限支付选项，您可以选择在 10 年或 20 年内、在 65 岁之前或生命结束前完成保费支付，取决于您的选择。<sup>3</sup>
- ☑ **迅捷**  
可提供迅捷的快速承保服务，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

## 您需要多少保额的人寿保险？

提及人寿保险，没有一体适用的解决方案。初始保额最好是年收入的 7 至 10 倍。选择您可负担的金额作为开始，然后仔细规划，在将来谋求所需。

## 最大限度保障生存给付

- 预提身故抚恤金附加条款**  
如果您经诊断患有慢性病或绝症，本附加条款的内嵌保险内容为您提供了获得部分身故抚恤金的选项。您可以用这笔钱来支付必要的开支，减轻家人的负担。<sup>4</sup>
- 重大疾病附加条款**  
如果您经诊断患有癌症、中风或其他承保范围内的疾病或病情，则将向您一次性支付保险金。<sup>5</sup>

## 额外的承保范围

- 定额定期附加条款**  
为被保险人提供 10 年、20 年或 30 年定额保费、定额保险金定期寿险。
- 意外死亡赔偿附加条款**  
如果被保险人因意外人身伤害导致直接死亡，则支付与基本保单面额等额的赔偿金。<sup>6</sup>



无论现在还是将来，Assurity 终身人寿保险都为您提供值得信赖的保障。您的亲人将获得所需的经济保障，足以维系你们共建的生活。

1. 如果提取分红或使用保单贷款, 则将从身故抚恤金中扣除相等金额。必须保留最低金额, 以保证保单有效。提款需支付费用。Assurity 不仅对保单贷款收取利息, 而且还对贷款额的任何一部分计息。根据现行税法, 无需为保单贷款缴纳所得税。
2. Assurity 不对分红作出保证, 取决于 Assurity 在人寿保险预计死亡率、投资效益和费用方面的经验。
3. 10 年付、20 年付和终身付的投保年龄: 15 天至 85 岁; 65 岁时支付的投保年龄: 15 天至 54 岁
4. 若情况允许, 某些州的保单中涵盖预提身故抚恤金附加条款。内含投保年龄至 75 岁的慢性疾病福利金条款。
5. 如果被保人经诊断患有疾病或接受附加条款中规定的程序, 则向其一次性支付福利金。应付金额为每种重大疾病所占百分比乘以所选的保险受益额。投保年龄为 18-70 岁。
6. 在被保人 70 岁生日前 180 天内意外受伤, 且排除所有其他原因。保险在 10 年或 20 年后到期。30 年期满后, 可按年续保和续费, 直至 95 岁。

## 客户服务热线

800-276-7619 分机号 4264

## 了解更多信息

[assurity.com](http://assurity.com)



**解除权** – 该保单具有 30 天的犹豫期。

**可续保** – 该保单可续保至 121 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; Assurity 收到终止的书面通知之日; 被保人身故; 贷款余额超过贷款价值之时; 或保险单所列到期之日。

附加条款可能包含其他条件或限制。

**除外条款** – 根据预提身故抚恤金附加条款, 对于以下原因引起或造成的慢性疾病, Assurity 将不会向被保人支付抚恤金: 遭受战争或者任何宣战或未宣战的战争行为; 吸毒成瘾或酗酒; 犯下或企图犯下重罪; 故意自我伤害; 或者企图自杀(无论精神是否失常)。根据意外死亡赔偿附加条款, 对于以下原因引起或造成的损失, Assurity 将不会向被保人支付赔偿金: 操纵、学习操纵任何飞机或担任任何飞机的机组人员; 参加悬挂式滑翔、热气球搭乘、蹦极、跳伞、潜水、风帆滑翔、驾帆船滑翔、风帆伞滑翔、登山或攀岩、B.A.S.E. 跳伞、高空跳伞或洞穴潜水等运动; 在有组织的比赛、特技表演或速度试验中乘坐或驾驶任何机动车辆; 主持、指导、练习或参加任何半职业或职业竞技体育比赛, 并为此获得任何类型的补偿或报酬; 在本附加条款有效期内非因意外人身事故而引致的身体不适、疾病或传染病; 遭受战争或者任何宣战或未宣战的战争行为; 现服役于任何武装部队或其附属单位, 包括国民警卫队或陆军预备役, 现役训练期不足 60 天的情况除外; 吸毒成瘾或酗酒; 受兴奋剂、镇静剂、致幻剂、麻醉剂或任何其他药物或致醉剂的药力作用, 包括医生给开具处方, 由被保人滥用的情况; 醉酒(根据发生损失的管辖区内管理机动车辆操作的法律来确定)或受违禁药物/麻醉剂的药力作用(医生为被保人开具的处方中使用的麻醉剂除外); 犯下或企图犯下重罪; 监禁于刑事监禁所或政府拘留设施中; 参与骚乱、暴动或叛乱; 为获取工资、酬劳或盈利而驾驶任何出租车; 从事非法职业; 故意自我伤害; 或者企图自杀(无论精神是否失常); 在美国或加拿大境外旅行超过 14 天。根据重大疾病附加条款, 对于以下原因引起或造成的情况, Assurity 将不会向被保人支付赔偿金: 遭受战争或者任何宣战或未宣战的战争行为; 现服役于任何武装部队或其附属单位, 包括国民警卫队或陆军预备役, 现役训练期不足 60 天的情况除外; 参加悬挂式滑翔、热气球搭乘、蹦极、跳伞、潜水、风帆滑翔、机动车辆竞速、驾帆船滑翔、风帆伞滑翔、登山或攀岩、B.A.S.E. 跳伞、高空跳伞或洞穴潜水等运动; 吸毒成瘾或酗酒; 醉酒(根据发生损失的管辖区内管理机动车辆操作的法律来确定)或受违禁药物/麻醉剂的药力作用(医生为被保人开具的处方中使用的麻醉剂除外); 犯下或企图犯下重罪; 监禁于刑事监禁所或政府拘留设施中; 从事非法职业; 故意自我伤害; 或者企图自杀(无论精神是否失常)。残疾豁免保费附加条款不包含以下原因导致的完全伤残: 遭受战争或者任何宣战或未宣战的战争行为; 在武装部队或其附属单位服役期间受到的任何伤害; 醉酒(根据发生损失的管辖区内管理机动车辆操作的法律来确定)或受违禁药物/麻醉剂的药力作用(医生为被保人开具的处方中使用的麻醉剂除外); 犯下或企图犯下重罪; 参与骚乱、暴动或叛乱; 企图自杀(无论精神是否失常); 故意自我伤害或造成疾病(无论精神是否失常)。根据投保人保险金附加条款, 对于以下原因引起或导致的完全伤残/死亡, Assurity 将不会向保费投保人支付赔偿金: 遭受战争或者任何宣战或未宣战的战争行为; 在武装部队或其附属单位服役期间受到的任何伤害; 醉酒(根据发生损失的管辖区内管理机动车辆操作的法律来确定)或受违禁药物/麻醉剂的药力作用(医生为保费投保人开具的处方中使用的麻醉剂除外); 犯下或企图犯下重罪; 参与骚乱、暴动或叛乱; 自杀或企图自杀(无论精神是否失常); 故意自我伤害或造成疾病(无论精神是否失常)。

第 230 号通告披露: 本通讯稿中所涵盖的任何美国税务信息不拟用于或写下以用于, 且不得用于以下用途: (i) 规避“国内税收法典”规定的处罚, 或 (ii) 向另一方推销、营销或推荐本文中所述任何事项。

不适用于纽约州。

保单单号 IL1901 和附件条款表格编号 RI1902、RI1903、RI1904、RI1905、RI1906、RI1907、RI1908、RI1909、RI1910 和 RI1911 由内布拉斯加州林肯市 Assurity Life Insurance Company 签署。

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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.

**Assurity®**

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# Whole Life Insurance

with Accelerated Underwriting



Pictured: Assurity employees Thuy and Tien with family.

# Security to last a lifetime and beyond

Whole life insurance allows your loved ones to remain financially secure after you die. Customizable benefit amounts and other options allow you to match your protection to your needs—not only those you plan for, but also the unexpected.

And, with Assurity's Accelerated Underwriting, you could be protected much sooner with a coverage decision in minutes.

## Coverage to fit your needs

- ☑ **Access to cash**  
Your policy builds cash value, a savings feature, available for you to borrow against when you need it.<sup>1</sup> Also, it can earn dividends,<sup>2</sup> allowing you to share in the profits of our company.
- ☑ **Flexible**  
With limited pay options, you can complete your premiums in 10 or 20 years, by your 65th birthday or throughout your life—it's your choice.<sup>3</sup>
- ☑ **Fast**  
Accelerated Underwriting is fast and easy, with instant approval 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

## How much life insurance do you need?

There's no one-size-fits-all solution when it comes to life insurance. A good starting point is seven to 10 times your annual income. **Begin a foundation with what you can afford—and make a plan to get what you need in the future.**

## Living benefits to maximize protection

- Accelerated Death Benefit Rider**  
Included with your coverage, this rider gives you the option to access a portion of your death benefit if you're diagnosed with a chronic or terminal illness. You can use this money to cover necessary expenses and ease the burden on your loved ones.<sup>4</sup>
- Critical Illness Rider**  
Pays a lump-sum benefit if you're diagnosed with cancer, a stroke or other covered illness or condition.<sup>5</sup>

## Additional coverage

- Level Term Rider**  
Provides level-premium, level-benefit term life insurance to the insured for 10, 20 or 30 years.
- Accidental Death Benefit Rider**  
Pays a benefit equal to the base policy face amount if the insured person dies as a direct result of an accidental bodily injury.<sup>6</sup>



**Assurity Whole Life Insurance provides coverage you can count on—now and in the future.** Your loved ones will have the financial security they need to continue the life you've built.

1. A dividend withdrawal or policy loan will reduce your death benefit amount by an equal amount. A minimum amount must be retained to keep the policy in force. Withdrawals are subject to a fee. Assurity charges interest for policy loans, but also credits interest on any portion of the amount that is loaned. Under current tax law, policy loans are not subject to income tax.
2. Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.
3. Issue ages for 10-pay, 20-pay and pay for life: 15 days through 85 years; Issue ages for pay to age 65: 15 days through 54 years
4. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
5. Pays a lump-sum benefit when the insured person is diagnosed with an illness or undergoes a procedure from a list specified in the rider. The amount payable is the percentage for each critical illness multiplied by the selected benefit amount. Issue ages 18-70.
6. Within 180 days of the accidental injury prior to their 70th birthday and independently of all other causes. Coverage ends after the 10-year or 20-year term. Coverage and premiums are annually renewable to age 95 after the 30-year term.

## Customer Service

800-276-7619 Ext. 4264

## Find out more

[assurity.com](http://assurity.com)



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

**Renewability** – The policy is renewable to age 121.

**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 Assurity receives written notice to terminate; upon the insured person's death; when the loan balance exceeds the loan value; or on the expiration date listed on the policy schedule.

Riders may contain additional conditions or limitations.

**Exclusions** – The Accelerated Death Benefit Rider does not pay benefit for chronic illnesses that are caused by or are the result of the insured person being exposed to war or any act of war, declared or undeclared; being addicted to drugs or suffering from alcoholism; committing or attempting to commit a felony; intentionally self-inflicting an injury; or attempting to commit suicide, while sane or insane. The Accidental Death Benefit Rider does not pay benefits for losses that are caused by or are the result of the insured person operating, learning to operate or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; having a sickness, disease or infection other than infection from an accidental bodily injury received while this rider is in force; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Army Reserve, except during the active duty training of less than 60 days; being addicted to drugs or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed to the insured person by a physician that are misused; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; driving any taxi for wage, compensation or profit; engaging in an illegal occupation; intentionally self-inflicting an injury; committing or attempting to commit suicide, while sane or insane; or traveling outside the United States or Canada for more than 14 days. The Critical Illness Rider does not pay benefits for conditions that are caused by or are the result of the insured person being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, motor vehicle racing, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; being addicted to drugs or suffering from alcoholism; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane. The Disability Waiver of Premium Rider does not cover total disability caused by war or any act of war, declared or undeclared; any injuries received while serving in the armed forces or units auxiliary thereto; being intoxicated (as defined by the laws governing the operation of vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; participating in a riot, insurrection or rebellion; attempting to commit suicide, while sane or insane; or intentionally self-inflicting an injury or sickness, while sane or insane. The Payor Benefit Rider does not pay benefits for the premium payor's total disability or death caused by or the result of war or any act of war, declared or undeclared; any injuries received while serving in the armed forces or units auxiliary thereto; being intoxicated (as defined by the laws governing the operation of vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the premium payor by a physician); committing or attempting to commit a felony; participating in a riot, insurrection or rebellion; committing or attempting to commit suicide, while sane or insane; or intentionally self-inflicting an injury or sickness, while sane or insane.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I L1901 and Rider Form Nos. R I1902, R I1903, R I1904, R I1905, R I1906, R I1907, R I1908, R I1909, R I1910 and R I1911 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.

**Assurity**

