

Assurity®

StartSmart



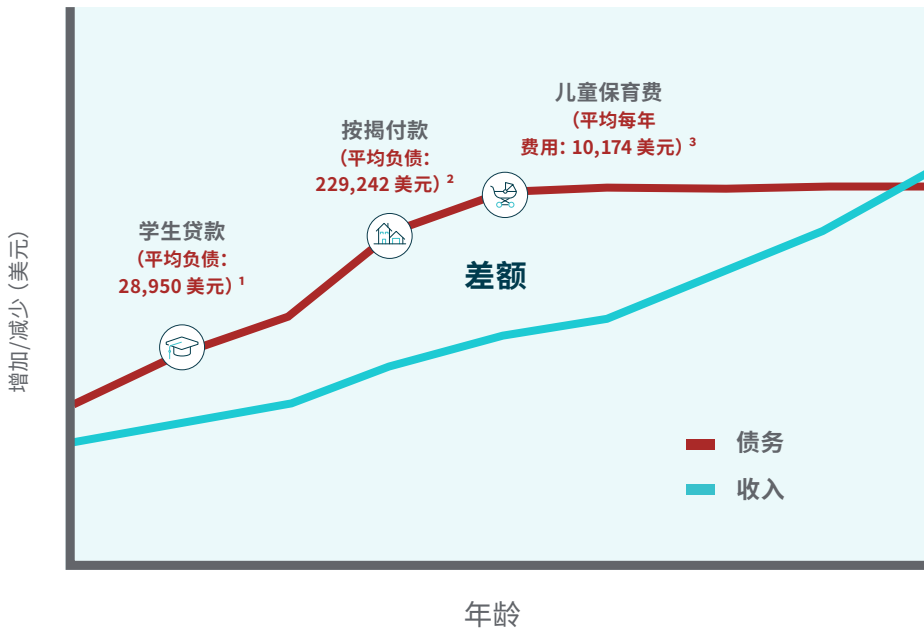
便捷、经济实惠、三位一体的保障

定期人寿保险

无论您身在何处。 无论您将去往何方。 为您弥补差距。

我们或许可以制定计划。但是这几年所经历的新冠疫情让我们认识到，计划赶不上变化。如果没有选择合适的保险，未来的路将很难走。

StartSmart 为您的生命、健康和收入提供保障。
未雨绸缪，从现在开始为您的家人和计划提供保障。



年轻人的收入可能高于债务。随着年龄逐渐增长，助学贷款、按揭付款、组建家庭或创业，或者实现其他目标等所用的开支可能会让您的债务越来越沉重。

或许您的收入增长速度缓慢，StartSmart 可以帮助您弥补差距，让您无需在意外发生时搁置您的计划。现在是价格最优惠的时候。而且，保单仅与您个人相关，与您的工作地点没有关系。

三种级别的承包范围。 以三种方式守护您的未来。

StartSmart 三位一体保险范围包括：

定期人寿保险

如果您在保险期内身故，则您的亲人将得到一笔现金抚恤金。这笔抚恤金可用于支付丧葬费、抵押贷款、子女教育费等等。个性化选择适合您的保险受益额和保险期限。您也可以在一段时间后，将其转换为终身寿险保单。

重大疾病险的承保范围

如果您经诊断患有承保范围内的严重疾病，如癌症、心脏病或中风，您可以根据自己的意愿使用重大疾病保额附加条款提供的保险金。要知道，不断努力提升自己，您的经济实力将逐渐增强，从承担自付额到可满足日常开支。

收入保障

如果您身患残疾且无法工作，则每月残疾收入附加条款可为您的家庭提供一定保险金。保险金可抵消一部分收入损失，您可以继续偿还抵押贷款、汽车贷款、信用卡、儿童保育费和其他月度定期账单。



我是否需要？

问问自己以下几个问题，了解一下 StartSmart 如何帮助您制定计划，让您在意外发生时高枕无忧：



您有抵押贷款或其他大额债务吗？

如果您的工资连家庭开销都无法保障，那么偿还债务的钱又要如何获取？



您是否有高自付额的医疗计划？

如果您必须承担自付额和其他现款支付费用，您将如何处理预算？



如果没有工资，您能支撑多久？

您的存款能够支撑多久？



您是否渴望自由和灵活性，让保险与您同在，而不是与工作捆绑在一起？



您是否有学生贷款？您是否有担保人？

如果您没有收入，您将如何继续还贷？

StartSmart 的优点

便捷

在线完成申请，
支付一份账单
享受三重保障

经济实惠

每月只需支付一小笔保费，
远低于单独购买三份保单的
费用。

个性化

为您量身定制，您可以根据
自己的需求及银行存款来调
整保险范围。



需要支付多少保费？

比一个四口之家外出就餐的花费还少⁴

37.18 美元
每月⁵

250,000 美元
定期人寿
保险

+

20,000 美元
重大疾病险

+

1,500 美元
每月
收入保障



记住：您可以根据自己的需求和预算定制您的保险。



发挥您的年龄优势。年轻的时候，您承担保费的能力远不如现在。
立即确定您的保单价格和保险范围。



为什么在人生路上必须选择合适的公司同行。

Certified



This company meets the highest standards of social and environmental impact

Corporation

优良 认证

2015 年, Assurity 获得了 B Corporation 认证, 加入了一场全球企业运动, 利用自身的影响力作为向善的源泉, 以及解决社会和环境问题的途径。

我们是内布拉斯加州第二家获得该称号的企业, 也是世界上最大的保险公司, 如今, 我们能够跻身于 Patagonia、Warby Parker 和 Uncommon Goods 等全球最负盛名的企业之列。

为了实现目标, 我们必须通过以下实践来展示我们对可持续发展和社区责任的承诺:

关注我们的价值观

Assurity 是公认的价值驱动型企业。在 2018 年和 2022 年, 我们获得了 B Lab 授予的“Best for the World Honoree”, 即最佳治理的称号。我们的道德感、责任感、透明度、社会和环境焦点, 以及我们与员工和社区互动的方式都有助于我们实现使命。

尊重自然环境

我们位于林肯市的总部大楼获得了 LEED 金牌认证, 该建筑融入了许多可持续设计元素, 如公共屋顶、停车场的绿植覆盖墙、雨水花园、本土景观和透水场地路面。

互惠互益

Assurity 是一个互助组织，秉持简单的观念，即人们在困难时团结起来互相扶持。我们一贯将这一观念作为履行使命的基础，为人们提供易于理解和购买且经济实惠的保险保障，帮助他们渡过困难时期。

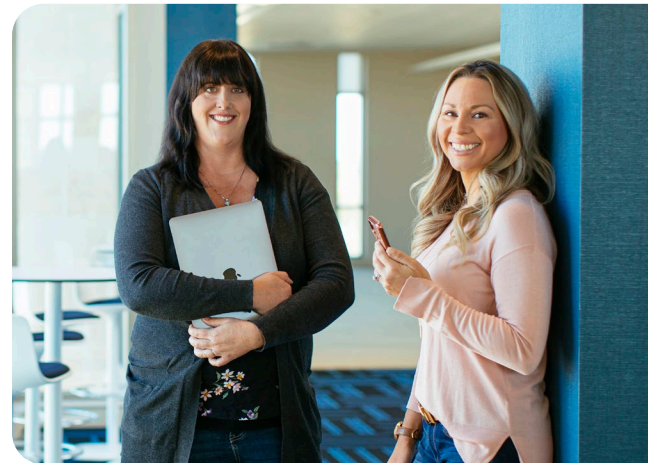
在一个多世纪的考验中，我们财务状况持续保持稳定，并且始终能够履行在客户困难时为其提供帮助的承诺。如今，我们已成为一个多元化的组织，独立代理商网络已遍及全国。我们仍然以客户为中心，他们可以致电位于内布拉斯加州林肯市的 Assurity 总部的客户服务中心，与真人交流，及时获得响应服务。



我们的不同之处

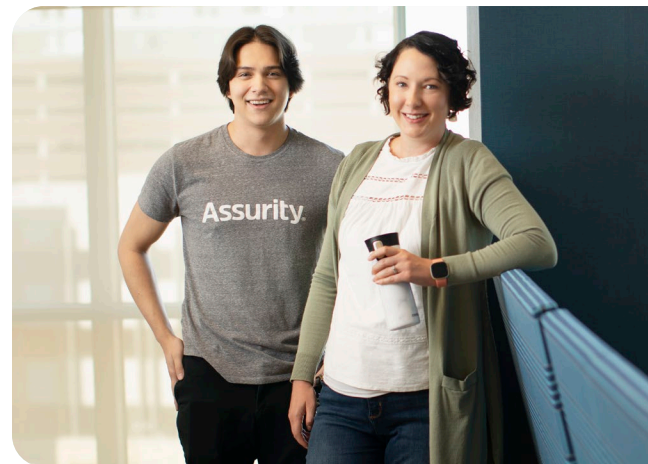
关爱员工

两次经 Gallup 评为“世界最佳工作场所”，我们共同帮助员工在工作中找到成就感，在生活中找到平衡。



关爱地球

我们致力于可持续发展。我们十分重视对环境产生的影响，这一点在 LEED 金牌认证的建筑物及我们对回收利用的关注方面就有所体现。



关爱客户

我们以为客户谋求最佳利益为目标来开展业务，履行我们的使命。了解更多有关 Assurity 的信息，请访问 assurance.com/our-impact.





请立即与保险专业人士交流，了解 Assurity 的 StartSmart 如何助您为当下和未来打下坚实的保险基础。

客户服务热线

800-276-7619, 分机号4264

了解更多信息

assurity.com

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。

1. 2022 Student Loan Debt Statistics: Average Student Loan Debt (2022 年学生贷款债务统计：学生平均贷款债务)《福布斯》(Forbes), 2022 年 9 月 7 日
2. 2021 Average Mortgage Debt (2021 年平均抵押贷款债务) Experian, Bankrate 于 2022 年 4 月发布
3. 2020 National Average Annual Cost of Child Care, Demanding Change report (2020 年全国儿童保育年均费用，需求变更报告)，CNBC 于 2022 年 2 月报道。
4. Average American Household Cost Annually for Dining Out (美国家庭每年外出就餐的平均费用)，美国劳工统计局 (Bureau of Labor Statistics), MoneyUnder30.com 于 2022 年 7 月发布
5. 以 26 岁女性为例，健康等级为 Preferred + Non-Tobacco，提供保额为 250,000 美元的定期人寿保险，可选择保险受益额为 20,000 美元的重大疾病保额附加条款，以及每月 1,500 元福利金的每月残疾收入附加条款。

不适用于纽约州。

保单单号 I L1702 和附件条款表格编号 R I0762 和 R I0825-T 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。

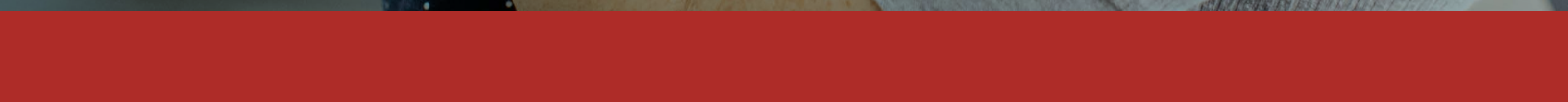
本材料的英文版为官方版本，用于应用和解释；中文普通话版仅供参考。此处引用或宣传的保险单仅提供英文版本，在发生争议时，以本材料和保险单的英文版本为准。由于可能存在语言差异，本材料中包含的声明不一定反映了用英文撰写的保险单内容。

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.

Assurity[®]

StartSmart

Easy, affordable, 3-in-1 protection

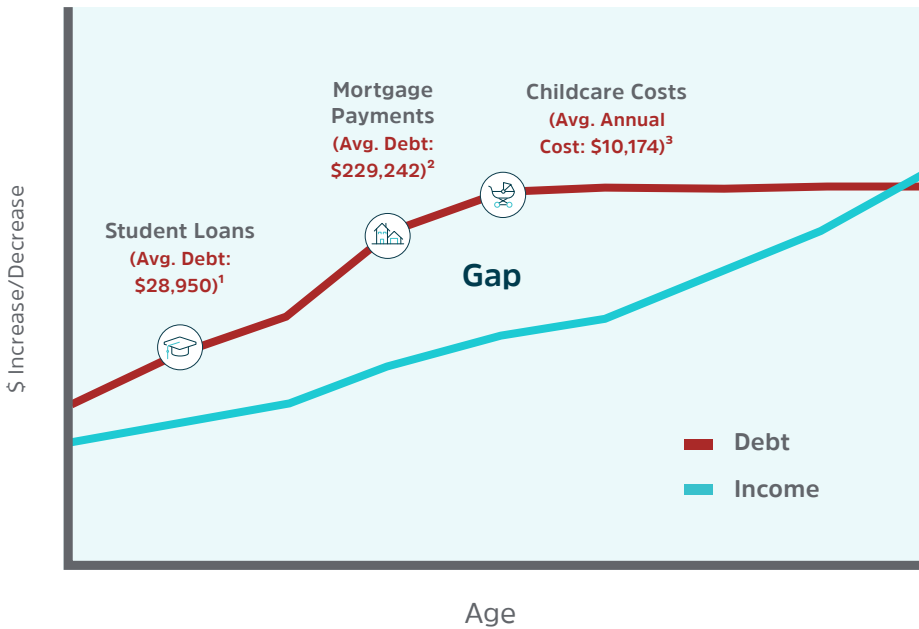


Term Life Insurance

Where you're at. Where you're going. Bridge the gap.

We can make plans. But as the COVID years have shown us, plans change. Without the right insurance coverage, it's hard to stay on track.

Get protection for your life, health and income with *StartSmart*. **Stay ahead of life's surprises and start protecting your family and your plans today.**



When you're young, more than likely you're making less money and carrying more debt. Over the years, your debt load may rise as you juggle student loans, mortgage payments, the expenses of starting a family or a business, or other goals.

Odds are your income is on a slower climb – *StartSmart* can **help you bridge that gap so you don't have to hit pause on your plans** if something unexpected happens. Now is the most affordable time to get it. Plus, the policy is yours and not tied to where you work.

Three levels of coverage. Three ways to protect your future.

StartSmart 3-in-1 insurance coverage includes:

Term life insurance

Pays your loved ones a cash benefit if you die during a specific period of time. It can help pay for final expenses, a mortgage, a child's education and more. Personalize the benefit amount and term length that's right for you. You can also convert it to a permanent life insurance policy down the road.

Coverage for a major illness

Provides money to use however you wish if you're diagnosed with a covered, serious condition, such as cancer, heart attack or stroke with the Critical Illness Benefit Rider. Know you'll be able to cover expenses from deductibles to groceries, while you focus on getting better.

Income protection

Keep money flowing into your household if you're disabled and unable to work with the Monthly Disability Income Rider. It replaces a portion of your lost income so you can continue to pay your mortgage, car payment, credit cards, childcare and other regular monthly bills.



Do I need it?

Ask yourself a few questions to see how *StartSmart* can help give you a plan and peace of mind if something happened out of the blue:



Do you have a mortgage or other large debts?

Where would the money come from if you weren't able to bring home a paycheck?



Do you have a High Deductible Health Plan?

How would your budget handle it if you had to cover the deductible and other out-of-pocket expenses?



How long could you make it without your paycheck?

If you have savings, how long it would last?



Do you need the freedom and flexibility to have coverage stay with you, rather than tied to a job?



Do you have student loans? Do you have any co-signers?

How would you keep up with the payments if you didn't have money coming in?

StartSmart advantages

Easy

Complete one online application and pay one bill for three types of coverage.

Affordable

Get covered for a small monthly premium, far less than the cost of three policies separately.

Personal

Make it your own and adjust the coverage to fit your needs – and your bank account.



How much does it cost?

Less than what it costs for a family of four to dine out⁴

\$37.18

Per month⁵

\$250,000

Term Life
Insurance

+

\$20,000

coverage for
a major illness

+

\$1,500

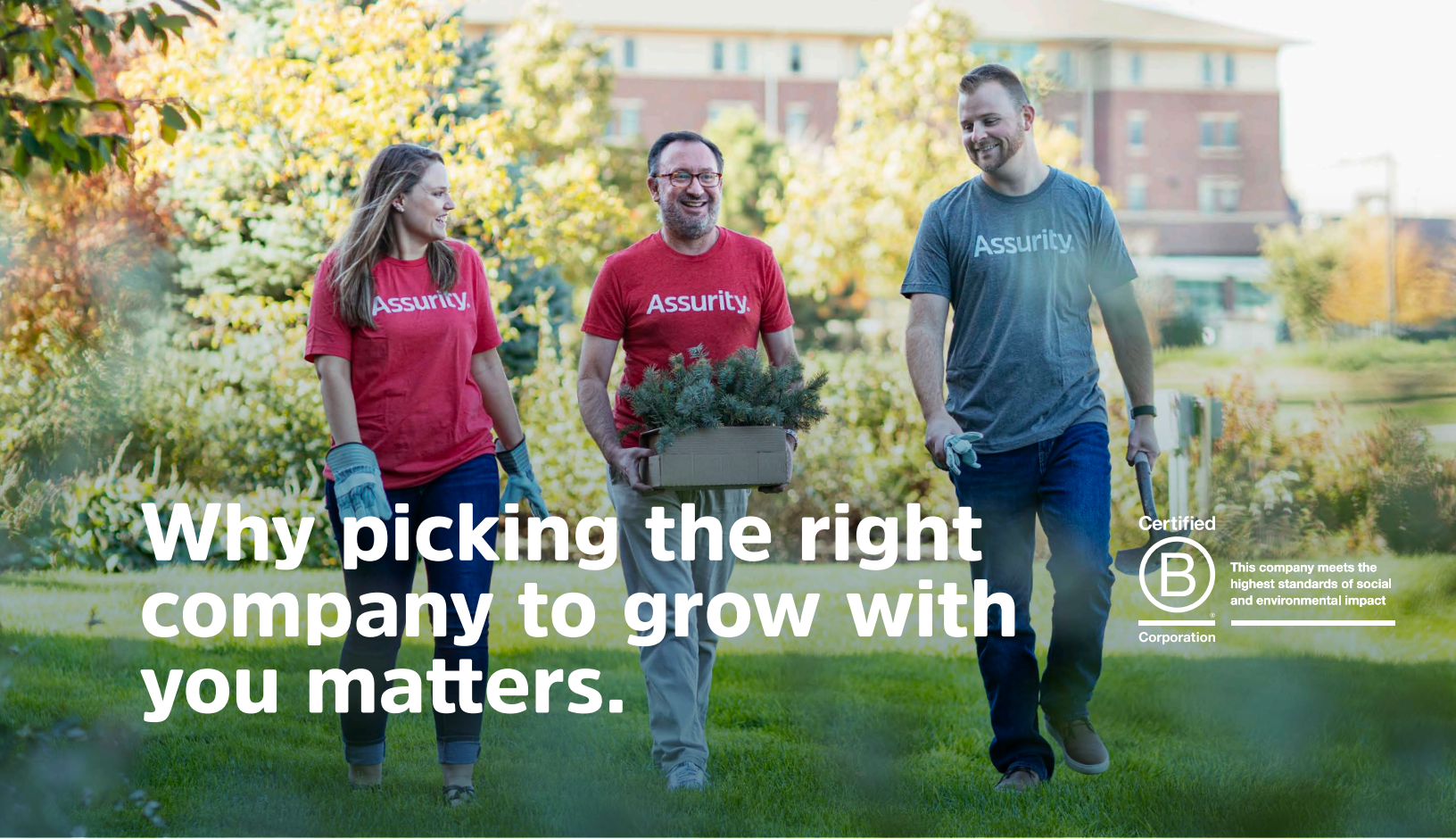
monthly
income protection



Don't forget: you can customize your coverage to fit your needs and budget.



Use age to your advantage. Insurance premiums will never be more affordable than right now, while you are young. Lock in your price and coverage today.



Why picking the right company to grow with you matters.



This company meets the highest standards of social and environmental impact

Certified for good

In 2015, Assurity became a Certified B Corporation, joining a global movement of businesses using their reach as a source for good and a means to solve social and environmental problems.

We were the second business in Nebraska and the largest insurance company in the world to gain the designation - earning a spot among some of the most accountable companies in the world, like Patagonia, Warby Parker and Uncommon Goods.

To get there, we had to show our commitment to sustainability and community responsibility, through practices such as:

Attention to our values

Assurity is recognized as a values-driven business. In 2018 and 2022, we earned B Lab's "Best for the World Honoree," Best Governance designation. Our ethics, accountability, transparency, social and environmental focuses and the ways we engage our associates and the community has helped us achieve our mission.

Respect for the environment

Our LEED Gold Certified headquarters in Lincoln includes many sustainable design elements such as living roofs, green living walls on our parking garage, a rain garden, indigenous landscapes and permeable site pavement.

Mutual good

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. That premise continues with our mission to help people through difficult times by providing affordable insurance protection that is easy to understand and buy.

Our financial stability and our commitment to be there when customers need us has withstood more than a century's worth of trials. Today, we are a diversified organization with a nationwide network of independent agents. We are still owned by our customers, who can get timely and responsive service talking with a real person at our call center in Assurity's Lincoln, Nebraska, headquarters.

Where we make a difference

Good for people

Twice-named a 'Great Workplace' in the world by Gallup, together we help our associates find fulfillment in their work and balance in their lives.



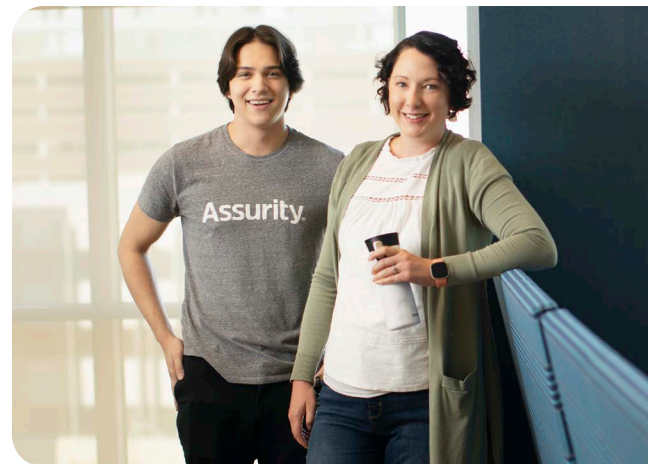
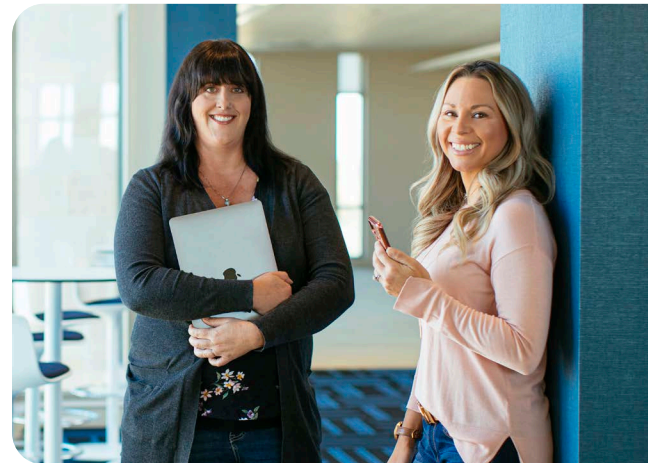
Good for the planet

We're committed to sustainability. From our LEED Gold Certified building to our focus on recycling, we take our impact seriously.



Good for you

We live our mission by conducting business to serve our customers' best interest. To learn more about Assurity, go to assurity.com/our-impact.





Talk to your insurance professional today to see how Assurity's *StartSmart* can help you build a strong insurance foundation for today and your tomorrows.

Customer Service

800-276-7619, Ext. 4264

Find out more

[assurity.com](https://www.assurity.com)

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 in 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.

1. 2022 Student Loan Debt Statistics: Average Student Loan Debt, Forbes, Sept. 7, 2022
2. 2021 Average Mortgage Debt, Experian, reported by Bankrate, April 2022
3. 2020 National Average Annual Cost of Child Care, Demanding Change report, reported by CNBC, February of 2022.
4. Average American Household Cost Annually for Dining Out, Bureau of Labor Statistics, reported by MoneyUnder30.com, July 2022
5. Illustration based on female age 26, Preferred+ Non-Tobacco, provides \$250,000 in Term Life Insurance with the optional Critical Illness Benefit Rider with a \$20,000 benefit amount and the optional Monthly Disability Income Rider with a \$1,500 monthly benefit.

NOT AVAILABLE IN NEW YORK.

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