

Assurity®

# 万能寿险



# 为您不断变化的需求提供保障

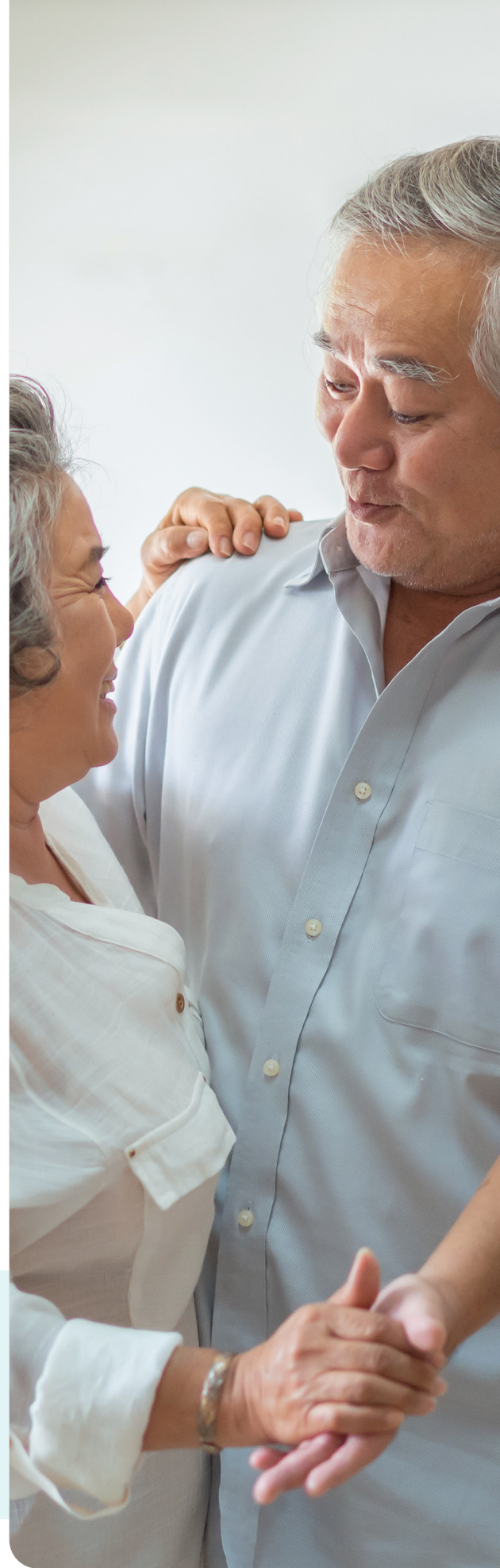
寿险旨在保护您的储蓄, 保证您在身故后能给家人留下一些财产。您的保单理应保障您已经拥有的财产, 并在无需您面临不必要风险的情况下构建价值。Assurity 的万能寿险在提供永久性保障的同时, 也能保持灵活性以满足您不断变化的需求。

## 万能寿险的运作原理

- 1 确定适合您的寿险金额。** 您的保险代表可以提供帮助。
- 2 选择一个身故抚恤金选项:** 若希望金额保持不变, 则可选择定额抚恤金; 若希望金额随时间增长, 则可选择逐渐增加的身故抚恤金。
- 3 基于您的需求和预算选择保费支付金额和频率。** 若情况发生变化, 您将有权力增减保险范围或保费。<sup>1</sup>
- 4 您每月支付的保费和利息<sup>2</sup>都会记入保单的现金价值中, 而行政费用和保险费用会从中扣除。** 现金价值在递延纳税的基础上增长。
- 5 您的受益人将得到您的身故抚恤金将, 而无需缴纳所得税。**

## 最大限度保障生存给付

若您经诊断患有慢性病或绝症, 预提身故抚恤金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>3</sup>



## 获取现金价值

万能寿险积累的现金价值以当前的利率赚取利息, 而且有保障措施可保证最低利率。<sup>2</sup> 保单现金价值在递延纳税的基础上增长, 因此收益可以增长得更快。

若需要, 您可以用保单的现金价值进行借款, 或进行部分提款。<sup>4</sup> 使用现金价值能满足可能出现的任何需求, 例如:



突发事件



大学学费



补充退休收入

根据投保年龄, 保单保证在 5 至 20 年内有效。

## 主要特点

**终身保障:** 知道您的家人现在和将来都会得到经济上的保障。

**灵活性:** 增加或减少保单每次需支付的保费, 以适应您的预算。

**增长潜力:** 构建可递延纳税的现金价值, 提供保证竞争力的当前利率。

## 产品亮点

- 年龄介于 15 天至 85 岁的个人可以获得保险资格
- 身故抚恤金金额最低为 25,000 美元
- 面额为 10 万美元及以上时, 宣告利率更高
- 保证最低利率<sup>2</sup>



请放心, 您的家人会得到保障, 同时会构建您在生前可以使用的现金价值。Assurity 的万能寿险是一种既经济实惠又灵活的解决方案, 可满足您不断变化的需求。

## 我们的不同之处。

### 相互扶持

在过去的 129 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. 保单有最低和最高保费金额,您必须满足要求才能维持保单的有效性。
2. 利率会每月宣告,并以公司收益为基础。
3. 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。预提抚恤金会减少身故抚恤金。
4. 若提款或使用保单贷款,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。税务问题必须交由合格的税务顾问处理。

此保单可能包含抚恤金的减少、限制和除外条款。关于保险的费用和完整的细节,请联系您的保险代表或 Assurity,查看保单以了解更多信息。

不适用于纽约州。

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保单单号 I L1921 和附加条款表格编号 R I1420、R I1421、R I1422、R I1423、R I1424、R I1425、R I1427、R I1428、R I1429、R I1430 和 R I1922 由内布拉斯加州林肯市 Assurity Life Insurance Company 签署。

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### 客户服务热线

800-276-7619  
分机号4264

### 了解更多信息

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

Assurity®

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# Universal Life Insurance



# Protection for your changing needs

Your life insurance is there to protect your savings and guarantee that you leave something to your loved ones after you die. You deserve a policy that protects what you already have and builds value without exposing you to unnecessary risks. Assurity's Universal Life Insurance provides the certainty of permanent coverage while maintaining the flexibility to meet your changing needs.

## How it Works

- 1 Determine the amount of life insurance that's right for you.** Your insurance representative can help.
- 2 Choose a death benefit option:** a level benefit, if you'd like the amount to stay the same, or an increasing death benefit, if you'd like the amount to grow over time.
- 3 Choose the amount and frequency of premium payments** based on your needs and budget. If your situation changes, you'll have the power to increase or decrease your coverage or payments.<sup>1</sup>
- 4 Every month, premium payments and interest<sup>2</sup> are credited to your policy's cash value, and administrative expenses and insurance costs are subtracted.** The cash value grows on a tax-deferred basis.
- 5 Your death benefit passes on to your beneficiaries** income tax-free.

## Living Benefits to Maximize Protection

Included with your coverage, the Accelerated Death Benefit 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>3</sup>



## Access to Cash Values

Universal life insurance accumulates cash value that earns interest at a current rate, with the safety net of a guaranteed minimum rate.<sup>2</sup> The policy cash value grows on a tax-deferred basis, so earnings can build up faster.

If needed, you can borrow against your policy's cash value or make partial withdrawals.<sup>4</sup> Use it for any needs that may come up, such as:



Emergencies



College tuition



Supplemental retirement income

The policy is guaranteed to stay in effect for 5 to 20 years based on issue age.

## Key Features

**Lifetime protection:** Know your family will be financially protected now and in the future.

**Flexibility:** Increase or decrease your policy's premium payments to fit within your budget.

**Growth potential:** Build tax-deferred cash value, with competitive guaranteed and current interest rates.

## Product Highlights

- Individuals age 15 days through 85 years may qualify for coverage
- Death benefit amounts starting at \$25,000
- Higher crediting interest rates for face amounts of \$100,000 and above
- Guaranteed minimum interest rate<sup>2</sup>



Have the peace of mind your loved ones are protected, while building cash value you can use during your lifetime. Assurity's Universal Life Insurance is an affordable, flexible solution for your changing needs.



## Why we're different.

### Mutual strength

For 129 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](https://www.assurity.com)

1. Policies have minimum and maximum premium amounts that you must meet in order to maintain your coverage.
2. Interest rates are declared monthly and are based on company earnings.
3. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75. Accelerated benefits reduce the death benefit.
4. A 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. Tax questions must be referred to a qualified tax advisor.

This policy 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.

NOT AVAILABLE IN NEW YORK.

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Policy Form No. 1 L1921 and Rider Form Nos. R 11420, R 11421, R 11422, R 11423, R 11424, R 11425, R 11427, R 11428, R 11429, R 11430 and R 11922 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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