



## Keep your future on track

### 3-in-1 coverage for Life, Illness and Income

Get life insurance that does more for your business and family with Life Protect<sup>+</sup> for small business owners.

#### Term life insurance

Pays a cash benefit if you die, allowing your loved ones to pay for final expenses, keep your business running, settle debts and more. You can also convert it to permanent coverage later on.



#### Coverage for major illnesses

Provides money if you're diagnosed with a covered serious condition such as cancer, heart attack or stroke with the Critical Illness Benefit Rider. Use it however you want, from paying bills or employee salaries to covering your mortgage.



#### 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.

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#### Bundle and save

- ☒ one easy application
- ☒ one affordable bill
- ☒ three powerful coverages



**Protect what matters most. Talk to your insurance professional to learn more.**



## Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

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



## Conditions, Limitations and Exclusions

The following limitations and exclusions apply to the policy as approved in most states. Limitations and exclusions may vary by state. For a list of all limitations and exclusions, refer to the actual policy.

**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.

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.