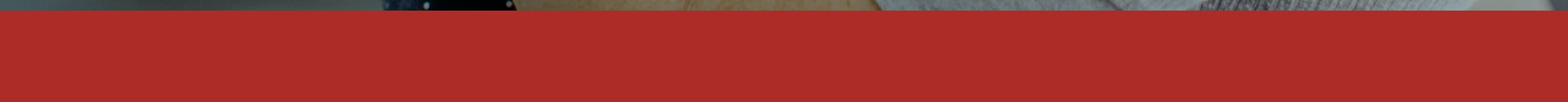


Assurity[®]

StartSmart

Easy, affordable, 3-in-1 protection

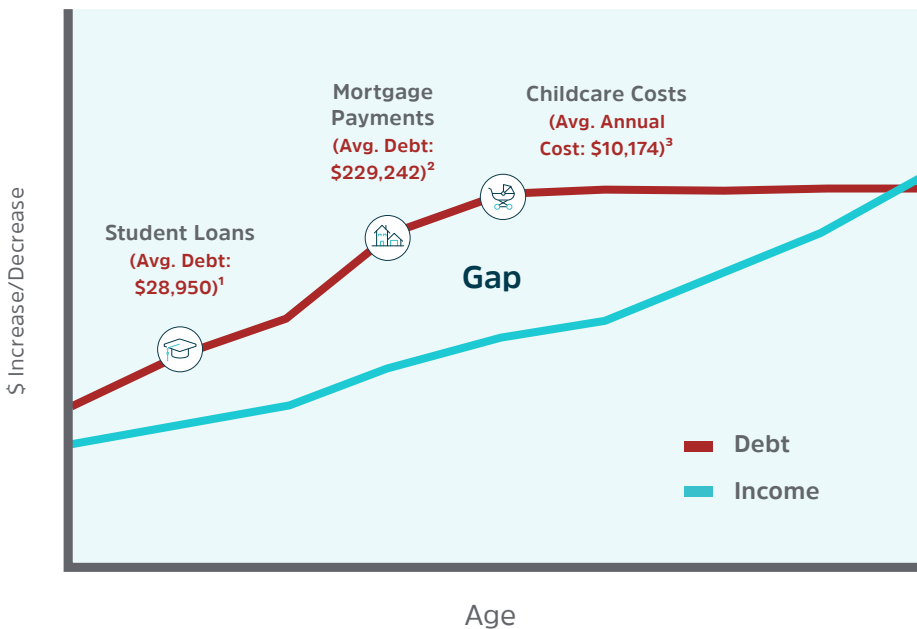


Term Life Insurance

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

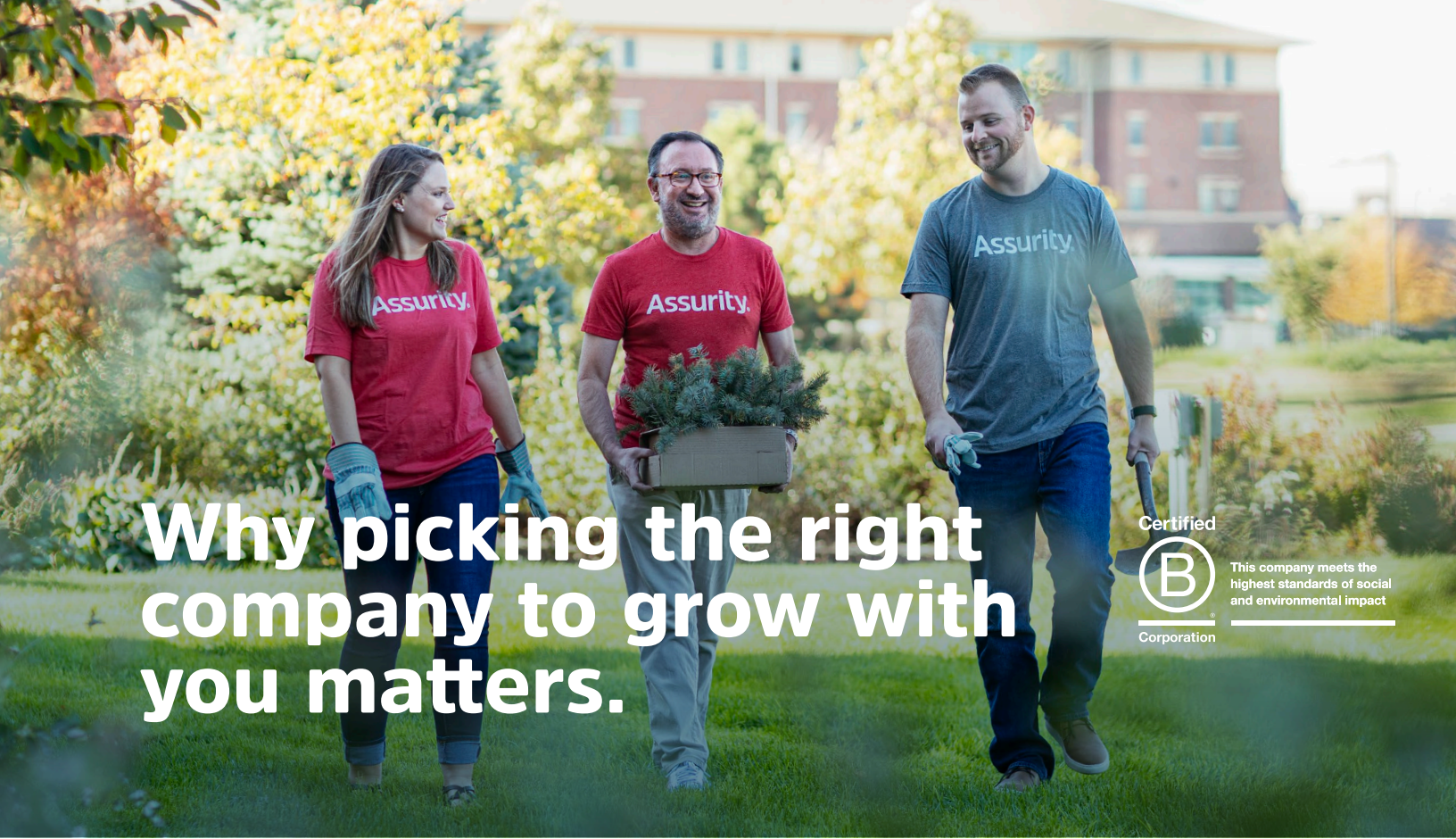
monthly
income protection



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.



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.



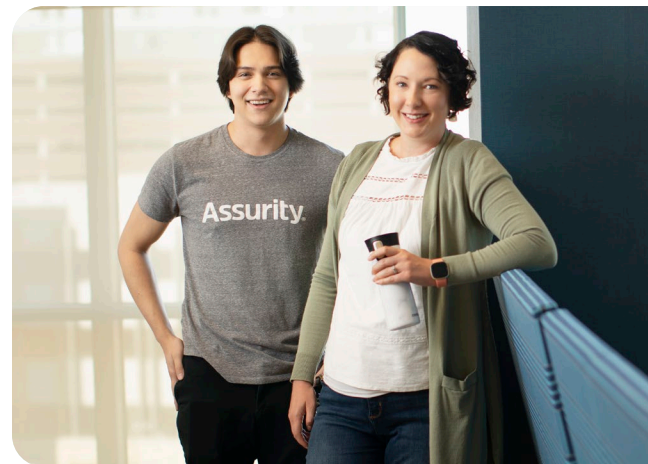
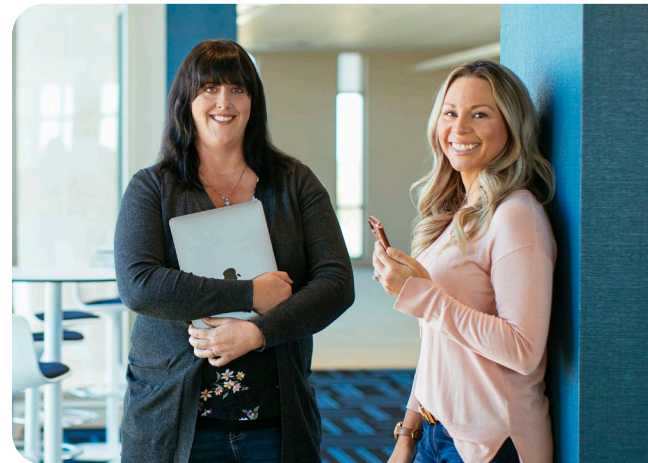
Good for the planet

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.