

How Will I Pay for My Child's Education? Assurity Whole Life Insurance

As the cost of college continues to rise, so does debt for millions of Americans. Among graduates from a four-year academic institution in 2018, seven in 10 took out student loans, leaving them with an average debt of \$29,800.¹

Assurity's Whole Life Insurance is more than a way to protect your family's financial security after you die. It can serve as an important savings tool to fund your child's education.

How does it work?

Over time, a whole life insurance policy builds cash value, similar to how equity can build in a home. It also earns dividends, which offer additional growth potential.

When your child begins college, you can access the cash value of your policy, generally through tax-free loans or dividend withdrawals,² for their tuition and other expenses. As with any savings plan, the sooner you start, the better.

- After your child graduates, your policy continues.
- ☑ If plans change and your child doesn't attend college, the whole life policy is still available for future needs – it isn't locked into an education savings program.
- ☑ If you die, your death benefit can help provide funds for your child's education.

Talk to your insurance professional today about how an Assurity Whole Life Insurance policy can help fund your child's education — and their future.



Assurity_®

Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



Customer Service

800-869-0355 Ext. 4264

Find out more assurity.com

NOT AVAILABLE IN NEW YORK.

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Policy Form Nos. I L1901 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

^{1.} LendingTree, "A Look at the Shocking Student Loan Debt Statistics for 2019," Feb. 4, 2019.

^{2.} Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a modified endowment contract (MEC), policy loans and/or distributions are taxable to the extent of gain and may be subject to a 10 percent tax penalty. Access to cash values through borrowing or partial surrenders will reduce the policy's cash value, death benefit and future dividends; increase the chance that the policy will lapse; and may result in tax liability if the policy terminates before the death of the insured. There may be little or no cash value available for loans in the policy's early years.