

Assurity®

Individual Product Portfolio



Assurity, a carrier that's a cut above

In selecting Assurity, you chose a company dedicated to helping you grow your business – and so much more. What sets us apart?



Strength

We have over 130 years of protecting individuals, families and small businesses, plus the financial strength to back it up.



Competitive Advantage

Our distinctive and diverse products are competitively priced to cater to the needs of a variety of clientele.



AM Best Rating

We earned a rating of A- (Excellent) from AM Best*, the industry's leading independent evaluator, with a positive outlook



Prompt & Personal

You can expect high-touch service and we're never more than a quick call away.



We're Mutual

We are in the business to serve the interests of our customers.



A Force for Good

As a Certified B Corporation™, we're committed to social and environmental responsibility.

Providing the coverage people need

- Life and Accidental Death Insurance Policies
- Disability Income Insurance Policies
- Critical Illness Insurance Policies
- Accident Insurance Policies
- Annuities

2024 Financial Results

As of Dec. 31, 2024, Assurity's strong statutory financial results included:

\$2.48 billion in total assets

\$23.6 billion of total life insurance in force

\$487.7 million in total capital

19.7 percent ratio of capital to assets, a historically strong measure of our financial stability

\$211.6 million in total benefits and dividends paid to policyholders

**\$2.48
Billion**
Total Assets



For more financial information, visit [Assurity.com](https://www.assurity.com)

*Our holding company, Assurity Life Insurance Company is headquartered in Lincoln, Nebraska. AM Best ratings range from A++ (Superior) to F (in liquidation). Rating assigned November 2, 2023. For the latest Best's Credit Rating, access www.ambest.com



**Life &
Accidental
Death
Insurance
Products**

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Whole Life Protect+ Insurance & Whole Life Perform+ Insurance

Issue Ages	15 days through 85 years (age last birthday)	
Face Amounts	Starting at \$10,000	
Accelerated Underwriting, No Exams	<p>Up to \$300,000: Ages 0 to 17 Up to \$1 million: Ages 18 to 50 Up to \$500,000: Ages 51 to 65 Up to \$100,000: Ages 66 to 85</p> <p>We reserve the right to require a medical exam and/or other medical requirements on any applicant.</p>	
Payment Options	<ul style="list-style-type: none"> • 10-Pay • 20-Pay 	<ul style="list-style-type: none"> • Pay to Age 65 • Pay to Age 100
Underwriting Classes	<ul style="list-style-type: none"> • Preferred Plus Non-Tobacco • Preferred Non-Tobacco • Preferred Tobacco 	<ul style="list-style-type: none"> • Standard Non-Tobacco • Standard Tobacco • Juvenile
Rate Structure	Level and guaranteed; based on gender, underwriting class, age, face amount and premium-paying period.	
Premium Banding	<p>Band I – Face Amounts \$10,000 to \$99,999</p> <p>Band II – Face Amounts \$100,000 to \$249,999</p> <p>Band III – Face Amounts \$250,000+</p>	
Death Benefit	Level death benefit; through maturity at age 121	
Dividend Options	<ul style="list-style-type: none"> • Paid-up Additions • Accumulate at Interest • Paid in Cash 	<ul style="list-style-type: none"> • Reduce Premiums/Paid-up Additions • Reduce Premiums/Accumulate at Interest • Reduce Premiums/Cash
Built-In Rider	Accelerated Death Benefit Rider (acceleration benefits for chronic, terminal or critical illness.) Included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.	
Optional Riders (additional premium)	<ul style="list-style-type: none"> • Accidental Death Benefit Rider • Children's Term Rider • Critical Illness Rider • Disability Waiver of Premium Rider • Guaranteed Insurability Rider 	<ul style="list-style-type: none"> • Level Term Rider • Paid-Up Additions Rider Periodic Premium • Paid-Up Additions Rider Single Premium • Payor Benefit Rider
Illustrations	Required, software available	
Policy Loans	Available when policy has cash surrender value. Premier policy loans are available with qualifications.	
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)	
Policy Fee	<p>Issue Ages 18 through 85: \$65 annually, commissionable</p> <p>Issue Ages 15 days through 17 years: \$25 annually, commissionable</p>	

Children's Whole Life Insurance

Issue Ages	Ages 15 days - 17 years (age last birthday)
Accelerated Underwriting, No Exams	<ul style="list-style-type: none"> • \$10,000 to \$300,000 with no financial verification, higher amounts available with approval • Grandparents signature accepted for amounts up to \$100,000
Payment Options	<ul style="list-style-type: none"> • 10-Pay • 20-Pay • Pay to Age 65 • Pay to Age 100
Key Features	<ul style="list-style-type: none"> • Participating policy builds cash value and is eligible for dividends • Automatic transfer of ownership when the child reaches age 25 • Premiums guaranteed never to increase, benefits never decrease • Loans available from cash value • Renewable to age 121
Dividend Options	<ul style="list-style-type: none"> • Paid-up Additions • Accumulate at Interest • Paid in Cash • Reduce Premiums/Paid-up Additions • Reduce Premiums/Accumulate at Interest • Reduce Premiums/Cash
Built-In Rider	Accelerated Death Benefit Rider (acceleration benefits for chronic, terminal or critical illness.) Included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.
Optional Riders	<ul style="list-style-type: none"> • Guaranteed Insurability Rider: expand coverage up to 5 times before age 40 without evidence of insurability¹ • Paid-Up Additions Riders: gives the option to increase cash value by paying an additional premium • Payor Benefit Rider: Waives premiums if the payor dies or becomes totally disabled before the child turns 25 • And more
Illustrations	Required, software available
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Policy Fee	\$25 annually, commissionable

Policy Form No. I L2418
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Single Premium Whole Life Insurance

Issue Ages	15 days through 85 years (age last birthday)
Underwriting Classes	Male/Female, Non-Tobacco/Tobacco Ages 15 days through 54: minimum \$10,000; Ages 55 through 85: minimum \$5,000
Death Benefit	Level death benefit through maturity at age 121
Premium	Single premium
Non-Medical Limits	Ages 0 through 60: up to \$700,000 Ages 61 through 85: up to \$450,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Illustrations	Is required, software available
Dividend Options	Paid-up Additions, Accumulate at Interest, Loan Reduction, Paid in Cash
Policy Loans	Available when policy has loan value (cash value less any policy debt); variable loan interest paid in advance
Additional Riders	<ul style="list-style-type: none"> • Single Premium Insurance Rider – a paid-up insurance purchase option rider • Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
Policy Fee	\$75, commissionable

Policy Form No. I L1802
FOR PRODUCER USE ONLY

Product availability, features and rates may vary by state.

Accidental Death Insurance Plus

Issue Ages	Age last birthday: Guaranteed renewable to age 80, 18 through 70; 5, 7 and 10-year level premium period, 18 through 70; 15-year level premium period, 18 through 65; 20-year level premium period, 18 through 60; 30-year level premium period, 18 through 50
Coverage Periods	Guaranteed renewable to age 80; or term periods of 5, 7, 10, 15, 20 or 30 years
Benefit Amounts	\$5,000 – \$350,000
Underwriting Classes	Male/Female; unismoke
Premium modes	Annual, semi-annual, quarterly, monthly
Convertible	No
Included Benefits	<ul style="list-style-type: none"> • Common Carrier Benefit • Automobile Seatbelt Benefit
Optional Riders <i>(additional premium, not available in all states)</i>	<ul style="list-style-type: none"> • Accident-Only Disability Income Rider • Child Accidental Death Rider Plus • Critical Accident Rider
Policy Fee	\$25 annually, commissionable

Policy Form Nos. I H2004 and I H2011
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Accident-Only Disability Income Rider

Issue Ages	18 through 60 (age last birthday)
Elimination/Benefit Period	90 days/2 years
Underwriting	Simplified
Minimum Issue	\$300 monthly benefit
Maximum Issue	Lesser of \$3,000 per month or 1.5 percent of base policy benefit amount. The rider benefit amount is limited to a maximum of 60 percent of the applicant's gross earned monthly income and based on the total of all in-force and applied-for individual and group disability income benefits.
Renewability	Guaranteed renewable through the earlier of: <ul style="list-style-type: none"> • End of the initial level premium period of the base policy to which it is attached • Attained age 65 of the insured

Producers selling Accidental Death Insurance Plus must have a health insurance license.

Term Life Insurance with Accelerated Underwriting

Term Periods	10, 15, 20, 30 years
Issue Ages	Age last birthday, based on level term period: 10-year level premium period, 18 through 75 15-year level premium period, 18 through 70 20-year level premium period, 18 through 65 30-year level premium period, 18 through 55 (Non-Tobacco); 18 through 50 (Tobacco)
Underwriting Classes	Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco, Standard Tobacco
Issue Amounts	\$25,000 – \$10 million
Accelerated Underwriting	Accelerated Underwriting and instant decision available up to \$1 million for ages 18 through 50 and \$500,000 for ages 51 through 65
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years; annually renewable after the initial term to age 95
Premium Bands	\$25,000 - \$249,999; \$250,000 - \$499,999; \$500,000 - \$999,999; \$1,000,000 and above
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to the end of level term period for 10-year plan; or, two years prior to the end of level term period on 15-, 20- and 30-year plans; or, policy anniversary on which the insured attains age 65.
Illustrations	Not required, but software is available
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Additional Rider <i>(no additional premium)</i>	Accelerated Benefits Rider
Optional Riders <i>(additional premium)</i>	Accident Only Disability Income Rider – Base Policy Insured and Other Insured, Children's Term Rider, Critical Illness Benefit Rider – Base Policy Insured and Other Insured, Disability Waiver of Premium Rider, Endowment Benefit Rider (also known as Return of Premium Rider) - available on 20-year and 30-year policies; returns premium paid on base policy and Return of Premium Rider only, Monthly Disability Income Rider – Base Policy Insured and Other Insured, Other Insured Level Term Rider
Electronic Application	E-app is available
Policy Fee	\$70, non-commissionable

Policy Form No. I L1702

FOR PRODUCER USE ONLY

Product availability, features and rates may vary by state.

Universal Life Insurance

Issue Ages	15 days through 85 (age last birthday)
Renewability	Renewable to age 121. If the policy is in force beyond the anniversary date following age 121, the death benefit will equal the surrender value.
Underwriting Classes	Ages 18 through 85: Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco Ages 15 days through 17 years: Juvenile
Premium Banding	Band I - Face Amounts \$25,000 - \$99,999 Band II - Face Amounts \$100,000+
Non-Medical Limits	Ages 15 days to 17: up to \$300,000 Ages 18 to 45: up to \$200,000 Ages 46 to 60: up to \$150,000 Ages 61 to 85: up to \$100,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Benefit Amounts	From \$25,000 and above for all risk classes. Flexible death benefit, current assumption through maturity at age 121. Two options: Level and Increasing
Enhanced Guaranteed Surrender Value Benefit	Subject to qualification requirements, allows policy surrender during a 60-day option period following the 15th or 20th policy anniversary for a percentage of premiums paid.
Premiums	Flexible in amount and frequency. No lapse guarantee period from 5 years up to 20 years based on issue age.
Overloan Protection Benefit	Subject to qualification requirements, prevents the policy from lapsing due to excessive loans by converting the policy to guaranteed, paid-up life insurance.
Policy Loans	Available when policy has cash surrender value. Preferred policy loans available with qualifications.
Illustrations	Required software is available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation. If the illustration presented does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
Interest Credits	Current: Declared; Guaranteed: 2 percent; Interest Rate Bonus: an additional, non-guaranteed 0.50% may be credited beginning in policy year 21.
Premium Modes	Annual, semi-annual, quarterly, monthly automatic bank withdrawal, list bill, credit card (recurring only)
Additional Rider	Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
Optional Riders (additional premium)	<ul style="list-style-type: none"> • Accidental Death Benefit Rider • Children's Term Rider • Critical Illness Rider • Disability Waiver Rider • Guaranteed Insurability Rider • Level Term Rider - 10, 20 and 30 year

Policy Form No. I L1921

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Product availability, features and rates may vary by state.



Disability Income Insurance Products

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Century+ Individual Disability Income Insurance

Issue Ages	18 through 60 years (age nearest birthday)	
Occupational Classes	4A: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent 3A: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse 2A: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber 1A: construction laborer, cleaning and maintenance services, firefighter ¹ , police officer ¹ , roofer, truck driver	
Maximum Issue Limits	4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000 Higher limits available for 4A and 3A subject to reinsurance availability	
Benefit Periods	4A and 3A: 1-year, 2-year, 5-year, 10-year, to-age-65 and to-age-67 2A: 1-year, 2-year, 5-year, 10-year To-age-65 and to-age-67, if: <ul style="list-style-type: none"> • Self-employed: under age 56; and in same business for 2 years with annual net income of at least \$40,000 for 2 years • W-2 Employee: under age 56; with annual income of at least \$40,000 for each of the last 2 years 1A: 5-year only, ages 18-55 Note: some benefit periods not available for ages 56-60	
Elimination Periods	30, 60, 90, 180 and 365 days	
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, age-specific	
Underwriting	No income verification: \$6,000 or less (\$4,000 for 1099 employees and/or self-employed) No medical exams: Age 18 - 55, up to \$6,000 Age 56 - 60, up to \$4,500	
Renewability	Guaranteed renewable to age 65 or age 67, conditionally renewable to age 75	
Benefits and Features	<ul style="list-style-type: none"> • 2-year Own Occupation Definition • List Bill capability • Non-tobacco rates for no use in last 12 months • 1-occupation upgrade for most business owners if self-employed for at least 3 years and have a net income of at least \$30,000 	<ul style="list-style-type: none"> • Partial Disability Benefit • Presumptive Disability Benefit • Home Modification Benefit • Survivor Benefit • Vocational Rehabilitation Benefit • Organ Donor Benefit • Waiver of Premium Benefit
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)	
Optional Riders (additional premium, not available in all states)	<ul style="list-style-type: none"> • Automatic Benefit Increase Rider • Catastrophic Disability Benefit Rider • Critical Illness Benefit Rider • Guaranteed Insurability Rider • Non-Cancelable Rider 	<ul style="list-style-type: none"> • Own Occupation Rider • Residual Disability Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Benefit Rider • Supplemental Disability Income Rider
Electronic Application	E-app is available	
Multi-Life Discount	15 percent for 3 or more approved applications ²	
Policy Fee	\$40, commissionable	

Policy Form No. I H0920
FOR PRODUCER USE ONLY
 Product availability, features and rates may vary by state.

Income Protection

Individual Disability Income Insurance

Issue Ages	18 through 60; age last birthday as of issue date	
Occupation Classes	4A: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent 3A: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse 2A: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber 1A: construction laborer, cleaning and maintenance services, firefighter ¹ , police officer ¹ , roofer, truck driver	
Maximum Weekly Benefits	\$50 to \$1,000 weekly: for Self-Employed or Commissioned Salesperson \$50 to \$1,500 weekly: for W-2 Employees	
Benefit Periods	13-week, 26-week, 1-year, 2-year	
Elimination Periods	Accident and Sickness <ul style="list-style-type: none"> 13-week: 0/7, 0/14, 7 or 14 days 26-week: 0/7, 0/14, 7, 14 or 30 days 1-year: 0/7, 0/14, 7, 14, 30, 60 or 90 days 2-year: 30, 60 or 90 days 	Accident-Only <ul style="list-style-type: none"> 13-week: 0, 7 or 14 days 26-week: 0, 7, 14 or 30 days 1-year: 0, 7, 14, 30, 60 or 90 days 2-year: 30, 60 or 90 days
Underwriting Classes	Accident and Sickness Non-Tobacco; Tobacco	Accident-Only Standard – Uni-Tobacco
Underwriting	No income verification No medical exams	
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time	
Base Benefits	Accident and Sickness <ul style="list-style-type: none"> Total Disability Benefit Partial Disability Benefit Presumptive Disability Benefit Waiver of Premium Benefit Childbirth Benefit Organ Donor Benefit Social Insurance Offset (optional)² 	Accident-Only <ul style="list-style-type: none"> Total Disability Benefit Partial Disability Benefit Presumptive Disability Benefit Waiver of Premium Benefit
Optional Riders <i>(additional premium, not available in all states)</i>	Accident and Sickness <ul style="list-style-type: none"> Catastrophic Disability Rider Guaranteed Insurability Rider Retroactive Injury Rider Return of Premium Rider Stay-at-Home Spouse Disability Income Rider 	Accident-Only <ul style="list-style-type: none"> Guaranteed Insurability Rider Return of Premium Rider Retroactive Injury Rider Stay-at-Home Spouse Disability Income Rider
Policy Fee	Accident and Sickness \$25 annually, commissionable	Accident-Only No policy fee
Electronic Application	E-app only: quickstart.assurity.com/Agent-IncomeProtection	

Policy Form No. I H2016
 FOR PRODUCER USE ONLY
 Product availability, features and rates may vary by state

Business Overhead Expense Disability Income Insurance

Issue Ages	18 through 60 years (age nearest birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, age-specific
Eligibility	<ul style="list-style-type: none"> Owned the business for more than one year Actively working fulltime in ownership, management and administration of the business (at least 30 hours per week) \$10,000 minimum net profit for the business for past year 10 or less employees; and not be operating the business from home
Occupational Classes	4A: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent 3A: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse 2A: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber
Maximum Issue Limits	4A: \$20,000; 3A: \$20,000; 2A: \$20,000
Elimination Periods	30, 60 and 90 consecutive days (all ages, all classes)
Benefit Periods	12 months and 24 months (all ages, all classes)
Non-Medical Limits	Ages 18 through 50: up to \$5,000; Ages 51 through 55: up to \$2,000 Ages 56 through 60: up to \$1,500 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Additional Benefits and Features	<ul style="list-style-type: none"> "Own occupation" definition of total disability Conversion Privilege Presumptive Disability Benefit Partial Disability Benefit Rehabilitation Benefit Survivor Benefit Waiver of Premium Benefit
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Policy Fee	\$40, commissionable

Policy Form No. A-D106
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Graded Benefit Disability Income Insurance

Issue Ages	18 through 60 years (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, with or without Non-graded Injury Benefit; 5-year bands; level rates; rates do not vary by occupational class
Occupational Classes	4A: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent 3A: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse 2A: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber 1A: construction laborer, custodian, exterminator, firefighter ¹ , police officer ¹ , roofer, truck driver
Elimination Period	30, 60, 90, or 180 days (2-year, 5-year and 10-year benefit periods); 365 days (5 and 10-year benefit periods)
Benefit Periods	2-year, 5-year: classes 4A, 3A, 2A and 1A; 10-year: classes 4A, 3A, and 2A
Renewability	Guaranteed to age 65; conditionally renewable to age 70
Graded Benefits	Monthly benefits for the duration of a disability due to sickness beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability due to sickness beginning in the 2nd policy year will be 70 percent of the non-graded benefit. The non-graded monthly benefit will be paid for total disability beginning in the 3rd policy year and thereafter.
Additional Benefits and Features	<ul style="list-style-type: none"> Survivor Benefit: Lump sum of 6x monthly benefit paid when insured is disabled and receiving benefits 12 months before death Optional Non-graded Injury Benefit Rider
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Optional Riders (additional premium)	<ul style="list-style-type: none"> Graded Benefit Supplemental DI Rider – During disability, pays rider monthly benefit less any social benefits received (max \$1,800 monthly) Own-Occupation Rider – extends period of own occupation from 2 to 5 or 10 years
Policy Fee	\$40, commissionable

Policy Form No. I H1617
FOR PRODUCER USE ONLY
 Product availability, features and rates may vary by state.



Critical Illness Insurance Products

Critical Illness Insurance

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Critical Illness Insurance

Issue Ages	18 through 70 (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	Simplified Underwriting: \$5,000 - \$75,000; Fully Underwritten: \$75,001 - \$500,000; Benefit amount reduced by 50% in the later of the third policy year and the policy year following the insured's 70th birthday.
Additional Diagnosis Benefit	The insured may receive benefit for each different critical illness covered if the date of diagnosis or procedure is separated from the prior critical illness by at least 6 consecutive months, and the new critical illness is not caused by or contributed to by a critical illness for which benefits have already been paid.
Covered Conditions	<ul style="list-style-type: none"> • Heart Attack* – 100% • Coronary Artery Bypass Surgery – 25% • Angioplasty – 25% • Stroke – 100% • Invasive Cancer – 100%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% • Non-Invasive Cancer – 25%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% • Kidney (Renal) Failure – 100% • Major Organ Transplant (liver, kidney, lung, entire heart or pancreas) – 25% payable when the insured person is placed on the registry with the United Network for Organ Sharing (UNOS) and 75% payable upon completion of the organ transplant surgery • Advanced Alzheimer's Disease – 100% • Paralysis – 100% • Coma – 100%
Return of Premium Upon Death	Returns all policy and rider premiums paid (except the Spouse Critical Illness Rider if the conversion option is exercised) less any benefits paid under the policy and riders, if the insured person dies from a cause other than a specified critical illness.
Waiting Period	No benefits will be paid for diagnosis of Invasive Cancer or Non-Invasive Cancer during the first 30 days of the policy. If cancer is diagnosed during the 30-day waiting period, benefits will be paid for a subsequent diagnosis of cancer if the insured person is symptom and treatment-free for at least 12 consecutive months and in complete remission prior to the subsequent diagnosis. Coverage begins immediately for all other covered conditions.
Renewability	Guaranteed for life. Benefit amount reduced by 50% in the later of the third policy year and the policy year following the insured's 70th birthday.
Optional Riders (additional premium, not available in all states)	<ul style="list-style-type: none"> • Accidental Death Benefit Rider • Additional Critical Illness Rider • Child Critical Illness Rider • Critical Accident Rider • Disability Waiver of Premium Rider • Increasing Benefit Rider • Loss of Independent Living Rider • Reoccurrence Rider • Return of Premium Rider • Spouse Critical Illness Rider
Electronic Application	E-app is available
Policy Fee	\$25, non-commissionable

Policy Form Nos. I H1820

FOR PRODUCER USE ONLY

Product availability, features and rates may vary by state.

* Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.



Accident Insurance Products

Accident Insurance

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Accident Insurance

Issue Ages	Age last birthday as of issue date 18 through 70: Primary Insured Person or Spouse 15 days through 17 years: Primary Insured Person or Dependent
Coverage Options	<ul style="list-style-type: none"> • 24 hour • Off-the-job
Plans	<ul style="list-style-type: none"> • 3 Plans: Base, Advantage and Complete • Coverage for families, individuals, or unique juvenile-only plans • 9 care categories: <ul style="list-style-type: none"> • Initial Care • Emergency Care • Continued Care • Everyday Injury Care • Active Life Injury Care • Specific Injury Care • Catastrophic Care • Hospital Care • Surgical Care
Benefit Amounts	Coverage benefits and benefit amounts vary by plan. Visit AssureLINK for full details.
Underwriting	Guaranteed issue – no medical exams or tests to qualify
Renewability	Guaranteed renewable until the policy anniversary following the Primary Insured Person's 80th birthday.
Premium modes	Annual, Semi-Annual, Quarterly, Monthly
Included Benefits	Accidental Death Rider with a Common Carrier Benefit and Automobile Seatbelt Benefit
Optional Riders (additional premium, not available in all states)	<ul style="list-style-type: none"> • Accident-Only Disability Income Rider • Preventive Care
Policy Fee	None
Electronic Application	E-app only: quickstart.assurity.com/Agent-Accident

Policy Form No. I H2203
FOR PRODUCER USE ONLY

Product availability, features and rates may vary by state.



Annuity Products

Single-Premium Immediate Annuity	20
Family of Single-Premium Deferred Fixed Annuities	21

Single-Premium Immediate Annuity

Issue Ages	20 through 85 (age last birthday)
Single Premium Amounts	<ul style="list-style-type: none"> • Minimum of \$10,000; amounts over \$500,000 subject to Assurity approval • Non-qualified or qualified accepted
Front-End Load	6 percent of single premium amount (4.25 percent for 5 to 9 year fixed period option)
Payment Options	<ul style="list-style-type: none"> • Life income – Client receives income for their lifetime. Nothing is paid after the client's death. • Life income with a guaranteed period – Client chooses 5, 10, 15 or 20 years – and receives income for as long as they live. If the client dies during the guaranteed period, the payments continue to a beneficiary for the length of the guaranteed period. • Fixed amount – Client chooses a fixed payment amount. The payment amount is received until the initial premium plus any interest earned is returned. If they die during the payment period, the payments continue to the beneficiary until the funds are exhausted. • Fixed period – Client chooses a set number of years to receive a payment. If they die during the payment period, the payments continue to the beneficiary for the remainder of the period. • Additional payment options may also be available upon request.

Policy Form Nos. I A1118 (Qualified), I A1117 (Non-Qualified)

FOR PRODUCER USE ONLY

Product availability, features and rates may vary by state.

Regulations in several states require that Assurity agents receive training in annuity suitability and Assurity annuity products prior to taking an application. **Visit AssureLINK** (<https://assurelink.assurity.com>) to check your state requirements and for Assurity product training.

Family of Single-Premium Deferred Fixed Annuities

A Comparison of Product Highlights

	Encore	Plus One
Issue Ages	Ages 0 through 85 (age last birthday)	
Purchase Options	Qualified and non-qualified	
Interest Rates	Bonus interest may (or may not) be payable in each of the first two policy years. The guaranteed interest rate for the first two policy years is the “current” interest rate. ¹	Bonus interest may (or may not) be payable in the first policy year. The guaranteed interest rate for the first policy year is the “current” interest rate. ¹
Guaranteed Interest Rate	Model Index (2.75 percent for policies issued in 2025)	
Death Benefit	Full account value paid to beneficiary, before maturity, upon proof of owner’s or annuitant’s death (unless jointly owned).	
Pay-Out Options	Life income, Life income with guaranteed period, Fixed period, Fixed amount, Additional pay-out options may also be available.	
Deposit Amounts	Minimum premium of \$2,000; amounts over \$500,000 require company approval	
Supplemental Contributions	A minimum of \$100 may be added during the first 12 months ²	
Income Taxes	Federal and state income taxes on the interest income are deferred until withdrawals begin	
Front-end & Handling Fees	None	
Withdrawal Provision	Up to 12 percent of the account value may be withdrawn during a 12-month period, with no surrender charges	Up to 10 percent of the account value may be withdrawn during a 12-month period, with no surrender charges
Surrender Charges	Applicable to amounts above the 12 percent withdrawal provision, in decreasing amounts during the first eight policy years	Applicable to amounts above the 10 percent withdrawal provision, in decreasing amounts during the first nine policy years
Nursing Home Provision	Full account value may be withdrawn without penalty if the annuitant is confined in a nursing home 30 consecutive days or longer	
Disability Provision	Full account value may be withdrawn without penalty if the annuitant should become totally disabled, prior to age 65, from an accident or illness	

Annuity Form Nos. I A1931 (Qualified), I A1930 (Non-Qualified)
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 Product availability, features and rates may vary by state

1. Current and other interest rates are posted at the first of each month in the Interest Rate Bulletin on AssureLINK. Or, for more information about interest rates, contact 800-276-7619 Ext. 4264.

2. Interest rates for any supplemental contributions are calculated at the current rate at the time of each supplemental deposit.

Notes

Notes



Who We Are

For over 130 years, Assurity has been a source of stability for middle-income American families. We embrace our mission to help people navigate life's toughest moments, offering peace of mind you can rely on.

We're driven to deliver accessible insurance solutions to protect what matters most. Whether through our life, annuity, disability income, or supplemental health products, we empower families to safeguard their futures with simple, affordable protection.

As a mutual organization and Certified B Corporation, we prioritize people over profits, taking the long view and ensuring our customers always come first. We believe in the power of communities to support each other in times of need.

**Together, we're building stronger families,
stronger communities, and a brighter tomorrow.**

Customer Service

800-276-7619

Ext. 4264

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

Certified



This company meets the
highest standards of social
and environmental impact

Corporation

These policies 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.

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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, New York. Product availability, features and rates may vary by state.