

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

2023 Financial Results

As of Dec. 31, 2023, Assurity's strong statutory financial results included:

\$2.5 billion in total assets

\$23.4 billion of total life insurance in force

\$482.8 million in total capital

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

\$208.9 million in total benefits and dividends paid to policyholders

**\$2.5
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

| | |
|--|---|
| Whole Life Insurance with Accelerated Underwriting | 4 |
| Single Premium Whole Life Insurance | 5 |
| Accidental Death Insurance Plus | 6 |
| Term Life Insurance with Accelerated Underwriting | 7 |
| Universal Life Insurance | 8 |

Whole Life Insurance with Accelerated Underwriting

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|---|---|
| Issue Ages and Premium-Paying Periods | 10-Pay, 20-Pay and Pay for Life: 15 days through 85 years (age last birthday as of issue date) Pay to Age 65: 15 days through 54 years (age last birthday as of issue date) |
| 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 \$10,000 - \$99,999 Band II – Face Amounts \$100,000 - \$249,999 Band III – Face Amounts \$250,000+ |
| Rate Structure | Level and guaranteed; based on gender, underwriting class, age, face amount and premium-paying period. |
| Death Benefit | Level death benefit; guaranteed premiums through maturity at age 121 |
| Non-Medical Limits | Individuals (standard risk class): 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. |
| Dividend Options | Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-up Additions, Reduce Premiums/Accumulate at Interest, Paid in Cash, Loan Reduction |
| 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. |
| 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) |
| Additional Riders | <ul style="list-style-type: none"> 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 <i>(additional premium)</i> | <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 Level Term Rider Paid-Up Additions Rider - Periodic Premium Paid-Up Additions Rider - Single Premium Payor Benefit Rider |
| Policy Fee | Issue Ages 18 through 85: \$65 annually, commissionable Issue Ages 15 days through 17 years: \$25 annually, commissionable |

Policy Form No. 1 L1901
FOR PRODUCER USE ONLY

Product availability, features and rates may vary by state.

Single Premium Whole Life Insurance

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|-----------------------------|---|
| 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

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| 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

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|-----------------------------------|---|
| 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

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| 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

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| 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
FOR PRODUCER USE ONLY

Product availability, features and rates may vary by state.



Disability Income Insurance Products

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| Century+ Individual Disability Income Insurance | 10 |
| Income Protection Individual Disability Income Insurance | 11 |
| Business Overhead Expense Disability Income Insurance | 12 |
| Graded Benefit Disability Income Insurance | 13 |

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 <i>(additional premium, not available in all states)</i> | <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

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| 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 \$600 weekly: for Self-Employed or Commissioned Salesperson \$50 to \$1,000 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 Family Care 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

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| 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

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| 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 | <p>4A: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent</p> <p>3A: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse</p> <p>2A: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber</p> <p>1A: construction laborer, custodian, exterminator, firefighter¹, police officer¹, roofer, truck driver</p> |
| 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

15



Critical Illness Insurance

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| 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"> <input checked="" type="checkbox"/> Heart Attack* – 100% <input checked="" type="checkbox"/> Coronary Artery Bypass Surgery – 25% <input checked="" type="checkbox"/> Angioplasty – 25% <input checked="" type="checkbox"/> Stroke – 100% <input checked="" type="checkbox"/> Invasive Cancer – 100%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% <input checked="" type="checkbox"/> Non-Invasive Cancer – 25%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% <input checked="" type="checkbox"/> Kidney (Renal) Failure – 100% <input checked="" type="checkbox"/> 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 <input checked="" type="checkbox"/> Advanced Alzheimer's Disease – 100% <input checked="" type="checkbox"/> Paralysis – 100% <input checked="" type="checkbox"/> 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"> <li style="width: 50%;">• Accidental Death Benefit Rider <li style="width: 50%;">• Increasing Benefit Rider <li style="width: 50%;">• Additional Critical Illness Rider <li style="width: 50%;">• Loss of Independent Living Rider <li style="width: 50%;">• Child Critical Illness Rider <li style="width: 50%;">• Reoccurrence Rider <li style="width: 50%;">• Critical Accident Rider <li style="width: 50%;">• Return of Premium Rider <li style="width: 50%;">• Disability Waiver of Premium Rider <li style="width: 50%;">• 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

17

Accident Insurance

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| 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 19

Family of Single-Premium
Deferred Fixed Annuities 20

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 (3 percent for policies issued in 2024) | |
| 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 | |

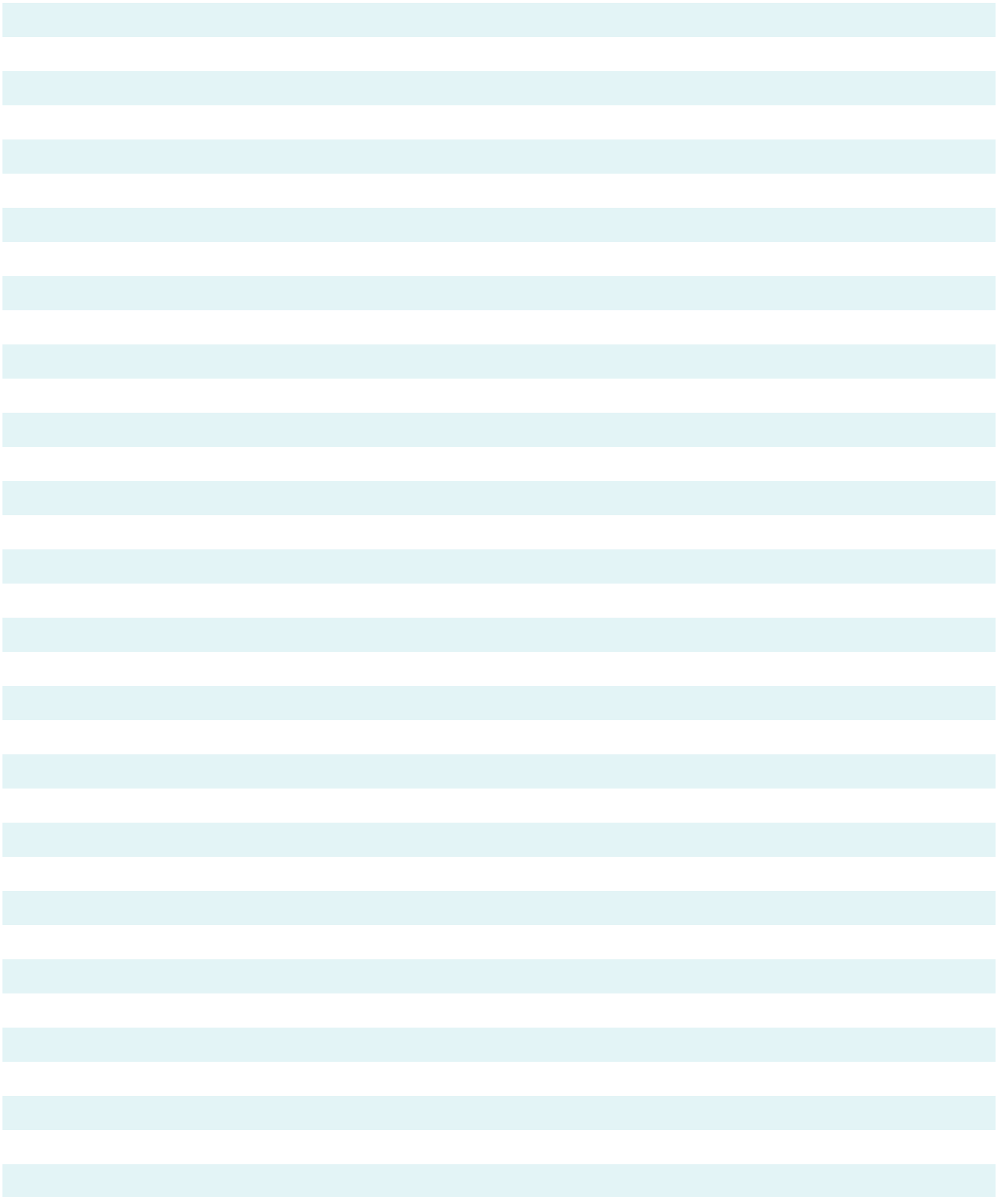
Assurity also offers the **Single Premium Immediate Annuity**. Please contact Assurity for more information.

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.

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 Annuity Form Nos. I A1931 (Qualified), I A1930 (Non-Qualified) underwritten by Assurity Life Insurance Company of 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, New York. Product availability, features and rates may vary by state.

Notes



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Notes

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Notes

The image displays a series of 20 horizontal, light blue lines, evenly spaced, intended for writing notes. The lines span the width of the page, starting below the 'Notes' header and extending to the bottom of the page.



Why we're different.

Mutual strength

For over 130 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)

Certified



Corporation

This company meets the highest standards of social and environmental impact

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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