Assurity Quick Reference Guide

- ☑ Full portfolio of products designed to protect against life's three risks - death, disability, and illness
- ☑ Range of underwriting options, from simplified (for fastest issue) to full medical underwriting
- ☑ One-stop shop for your middle-income clients
- ☑ Easy-to-use tools for quoting and submitting online applications at **myquote.assurity.com**

Participating Whole Life Insurance

Whole Life Protect+ Insurance: Maximizes death benefit protection at an affordable cost
Whole Life Perform+ Insurance: Leverages cash value accumulation
(Policy Form No. I L2418 and Rider Form No. R I2422)

- Accelerated Underwriting - No Exams:
  - Up to $1 million ages 0 - 50
  - Up to $500,000 ages 51 – 65
  - Up to $100,000: Ages 66 to 85
- Built-in Living Benefits: acceleration for critical, chronic or terminal illness
- Limited Pay Options: 10-Pay, 20-Pay, Pay to Age 65, Pay to Age 100
- Optional riders for: Cash value growth: Paid-Up Additions Riders (R I1909, R I1910). Perm/Term blend: 10, 20 or 30 years, up to 10x base and convertible (Level Term Rider R I1908). More living benefits with Critical Illness Rider (R I1905)
- Children's policies : $10,000 to $100,000 - no financial verification. Grandparents can sign the application, and own the policy. Optional riders like Guaranteed Insurability (R 1907) and Payor Benefit (R I1911)

Applications
- Full App Electronic, Full App Paper

info.assurity.com/sellmorelife-childwholelife
info.assurity.com/sellmorelife-wholelife

Single-Premium Whole Life Insurance (Participating)

(Policy Form No. I L1802)

- Clients age 60+, relatively healthy, with non-qualified assets, desiring the ability to access to cash in case of emergency
- Non-medical limits
  - $700,000 – ages 0–60
  - $450,000 – ages 61–85
- Acceleration benefits for chronic or terminal illness - 101(g)
- 1035 rescue product
- Wealth transfer

spwl.assurity.com

Applications
- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper

Term Life Insurance

Term Life Insurance with Accelerated Underwriting

(Policy Form No. I L1702)

- Face amounts starting at $25,000 up to $10 million
- Accelerated Underwriting and instant decision available up to $1 million for ages 18–50 and $500,000 for ages 51-65
- Add CI and DI Riders that pay in addition to the death benefit *(CI - R I0762, R I0763; DI - R I0825-T, R I0827-T)*
- Conversion available to a permanent policy prior to age 65

info.assurity.com/sellmorelife-termlife

Applications
- Full App Electronic, **quickstart.assurity.com/Agent-TermLife**
  TeleApp Electronic, TeleApp Paper, Full App Paper

StartSmart

(Policy Form No. I L1702 and Rider Form Nos. R I0762 and R I0825-T)

- 3-in-1 insurance bundle: Term Life + Critical Illness + Income Protection
- One application – one premium
- Living benefit riders don't deduct from the death benefit
- Convert the Term policy and riders to permanent coverage without additional underwriting

Flexible coverage amounts:
- Term Life: $25,000 to $1 million available with instant decision for ages 18-50
- Critical Illness Benefit Rider: $20,000 - $100,000
- Monthly Disability Income Rider: $300 - $3,000 monthly benefit

assurity.com/StartSmart

Applications
- Full App Electronic, **quickstart.assurity.com/StartSmart**

Universal Life Insurance

Universal Life Insurance (Current Assumption UL)

(Policy Form No. I L1921)

- Cash accumulation scenarios (funding over target)
- Perm/term blend (Level Term Rider 10-year, 20-year or 30-year; up to 10x base and convertible) *(R I1928)*
- Non-medical limits
  - up to $300,000 – ages 15 days–17 years
  - up to $200,000 – ages 18–45
  - up to $150,000 – ages 46–60
  - up to $100,000 – ages 61–85
- $25,000 minimum face amount
- Acceleration benefits for chronic or terminal illness - 101(g)
- Add CI Rider that pays for each different covered critical illness, in addition to the death benefit *(CI - R I1925)*
- Feature differentiators
  - Premium Protection Period: No lapse guarantee period from 5 to 20 years based on issue age
  - Enhanced Guaranteed Surrender Value: 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, up to 100%
  - 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
  - Disability Waiver Rider: provides a monthly waiver benefit during an insured person's total disability *(R I1926)*
- Interest Rate
  - Guaranteed crediting rate: 2%
  - Interest Rate Bonus: additional 0.50% may be credited beginning in policy year 21

info.assurity.com/sellmorelife-universallife

Applications
- Full App Paper

Accidental Death Insurance

Accidental Death Insurance Plus

(Policy Form No. I H2004 and I H2011)

- Up to $350,000 accidental death benefit ages 18–70
- Common Carrier Benefit and Automobile Seatbelt Benefit included
- Dismemberment Benefit included in *I H2011*
- No health questions
- Mortgage protection/inexpensive alternative
- Accident-Only Disability Rider (in most states) *(R I2005)*

Applications
- Full App Electronic, **quickstart.assurity.com/Agent-AccidentalDeath**
  Full App Paper

Accident Insurance

Accident Insurance

(Policy Form No. I H2203)

- 3 plans with options for policy benefits and benefit amounts
- Coverage options: 24-hour or off-the-job
- Guaranteed issue - no medical exams or tests to qualify
- Coverage for families, individuals, or unique juvenile-only plans
- Included Accidental Death Rider with Common Carrier Benefit and Automobile Seatbelt Benefit (Form No. R I2204)
- Guaranteed renewable until the policy anniversary following the Primary Insured Person's 80th birthday
- Optional Accident-Only Disability Income Rider (Form No. R I2208) and Preventive Care Rider (Form No. R I2205)

Applications
- Full App Electronic, **quickstart.assurity.com/Agent-Accident**

Critical Illness Insurance

Critical Illness Insurance

(Policy Form No. I H1820)

- Great addition for health, Medicare and P&C agents
- Complement to high-deductible health plans
- Mortgage protection solution
- Simplified underwriting benefit amounts: $5,000 to $75,000
- Fully underwritten benefit amounts: $75,001 to $500,000
- Non-medical limits
  - up to $99,999 benefit amount – ages 18–45
  - up to $75,000 benefit amount – ages 46–70
- Multiple benefit payouts on all conditions with a 6-month separation period
- 11 covered conditions
- 10 optional riders including return of premium *(R I1829)*, increasing benefit *(R I1826)*, additional critical illness coverage *(R I1822)* and more
- Return of premium provision built into the policy upon death from a cause other than a specified critical illness
- Guaranteed renewable for life

info.assurity.com/supphealth

Applications
- Full App Electronic, **quickstart.assurity.com/Agent-CriticalIllness**
- Full App Paper

Disability Income Insurance

Century+ Individual Disability Income Insurance

(Policy Form No. I H0920)

- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Up to $20,000 monthly benefit for some occ classes
- Discounts available for business owners and for three or more policies issued per employer
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination Periods 30, 60, 90, 180 or 365 days: Benefit Periods 1, 2, 5, 10 years, to-age-65 or to-age-67
- Non-medical underwriting
  - $6,000 – ages 18–55
  - $4,500 – ages 56–60
- No income documentation needed for benefit of $6,000 or less ($4,000 for 1099 employees and/or self-employed)

info.assurity.com/sellmoredi-centuryplus

Applications
- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper

Income Protection Individual Disability Income Insurance

(Policy Form No. I H2016)

- Accident and Sickness or Accident-Only coverage
- Weekly benefits $50 to $1,500 – issue ages 18-60 (age last birthday)
- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Considers more than one occupation for full-time employment
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination periods starting at 0 to 90 days; Benefit periods: 13 wk, 26 wk, 1 yr and 2 yr
- No income verification
- No medical exams
- Stay-at-home spouse optional rider *(R I2024)*

info.assurity.com/sellmoredi-ip

Applications
- Full Quote-to-App Electronic, **quickstart.assurity.com/Agent-IncomeProtection**

Graded Benefit Disability Income Insurance

(Policy Form No. A D120)

- Impaired risk coverage with a long list of medical conditions considered
- Graded benefits for the first two years of the contract

info.assurity.com/sellmoredi-gbdi

Applications
- Full App Paper

Business Overhead Expense Disability Income Insurance

(Policy Form No. A D106)

- For small businesses and self-employed
- Covered expenses include: lease or mortgage payments; employees' salaries, wages and benefits; utilities; business insurance premiums, including property and liability insurance; accounting, billing and collection service fees; property and payroll taxes; interest payments on debts; equipment and furniture; office maintenance; janitorial and laundry services; and other fixed expenses
- One- or two-year benefit
- Affordable premiums that are generally tax deductible

info.assurity.com/sellmoredi-boe

Applications
- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper

Assurity®

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

Certified B Corporation — This company meets the highest standards of social and environmental impact

Contact Assurity with Questions: 800-276-7619

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Case studies, pending requirements, illustrations, E-apps or Agent Center assistance

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.