

Assurity®

Group Whole Life



Pictured: Assurity employees Thuy and Tien with family.

Group Whole Life Insurance

Protection for you and your family

A whole life insurance plan from Assurity provides a permanent benefit that can protect those you love, now and in the future.



Replace lost income



Pay for final expenses



Pay off a mortgage or debt



Pay for education or retirement

Why Whole Life?

Group Whole Life provides a level of security above coverage you may already have from your employer or term insurance you've purchased on your own. It offers:

- ☑ **Portable coverage**—if you switch jobs or retire you can take your coverage with you¹
- ☑ **No medical exams**—coverage is guaranteed-issue²
- ☑ **Affordable group rates**
- ☑ **Convenient payroll deduction**
- ☑ **Death benefit amounts that won't decrease³** and premiums that won't increase
- ☑ **Access to cash value**

Accelerated Benefits

In the event of a terminal illness or chronic illness,³ you have the option to advance a portion of the death benefit to help with necessary expenses.



A quick estimate

Do you have enough life insurance?

Everyone's needs are different, but consider that your family may depend on your insurance benefit for years to come. Use this worksheet to quickly determine your true need for coverage.



1. **Immediate needs** (Income replacement, final expenses)

2. **Ongoing expenses** (Mortgage, childcare, living expenses)

+

3. **Future expenses** (Education, retirement)

+

Life Insurance Needed

=

Product Highlights

Issue Ages

Employee: 18+

Spouse: 18-70

Children/

Grandchildren: 15 days–25 years

Benefit Amounts

Employee: \$2,500–\$200,000⁵

Spouse: \$2,500–\$50,000⁶

Children: \$2,500–\$25,000⁷

Optional Riders

The following riders are available to enhance coverage:

Accidental Death Benefit Rider

Pays a benefit equal to your certificate face amount if your death results directly from an accidental injury within 180 days of that injury, independent of other causes, and prior to your 70th birthday.

Children's Term Rider

Provides \$5,000 or \$10,000 of level term life insurance coverage on all of your eligible children/grandchildren until age 26.

Disability Waiver of Premium Rider

Provides for waiver of all certificate and rider premiums while you're totally disabled, if you're totally disabled for more than six months prior to your 65th birthday.

Level Term Rider

Provides level-premium, level-benefit term life insurance for a 10-year period. Coverage is renewable after each 10-year term period without evidence of insurability.

Conditions, Limitations and Exclusions

Actively Employed – The employee must be actively employed to be eligible for coverage.

Suicide – If an insured person dies by suicide within two years of the issue date or last reinstatement date, Assurity's liability is limited to a refund of premiums paid for coverage provided for that insured person.

Limitations – The Waiver of Premium Rider contains limitations. The premium waived will correspond to the premium mode. Premiums will only be waived while the insured person is alive. Premiums will only be waived until the Waiver of Premium Rider terminates. Premiums will be refunded from the date of total disability, but in no event will premiums be refunded more than one year prior to the date notice of claim is received at Assurity's administrative office. Premiums must continue to be paid when due until the insured person's total disability claim is approved. If total disability starts during a grace period, the premium due must be paid before subsequent premiums will be waived. Coverage cannot be changed while premiums are being waived.

Right to Cancel – The contract contains a 30-day free look period.

Termination – Coverage will terminate on the earliest of the following: the date the policy terminates; the anniversary after the insured person's 121st birthday (the expiration date listed on the schedule); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate unless the notice specifies a later date; or upon the insured person's death.

Coverage under any riders attached to the contract will terminate on the earliest of the following: for the Accelerated Death Benefits Rider, the date the policy's nonforfeiture option becomes effective; for the Accidental Death and Level Term Riders, the anniversary following the insured person's 70th birthday; for the Level Term Rider, the date any portion of the face amount is converted; for the Waiver of Premium Rider, the anniversary following the insured person's 65th birthday, unless the total disability begins prior to the anniversary following their 60th birthday and they remain totally disabled on the anniversary following their 65th birthday; when the contract terminates for any reason; when premiums are not paid by the end of the grace period; or the date Assurity receives written notice to terminate unless the notice specifies a later date.

Exclusions – The Accidental Death Rider does not pay benefit for losses that are caused by or are the result of the insured person(s) operating, learning to operate, or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing or parakiting; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; sickness, disease or infection other than infection from accidental bodily injury received while this rider is in force; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during the active duty training of less than 60 days; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; engaging in an illegal occupation; intentionally self-inflicting an injury; committing or attempting to commit suicide, while sane or insane; or traveling outside the United States or Canada for more than 14 days. The Waiver of Premium rider does not cover any total disability caused by being exposed to war or any act of war, declared or undeclared; or intentionally self-inflicting an injury or sickness.

Customer Service

800-276-7619 Ext. 4210

Find out more

assurity.com

1. The insured person's certificate must be in force for at least 6 consecutive months before coverage terminates and a written request with first premium payment for the portable coverage must be received by Assurity within 90 days of the certificate termination date.
2. Maximum guaranteed issue limits determined by issue age and group size (per issue guidelines).
3. If premiums are paid when due and no loan balance.
4. Accelerated Death Benefit for Chronic Illness Rider is included at no additional cost through issue age 70 in states where allowed.
5. Maximum determined by underwriting basis and group size.
6. Maximum determined by underwriting basis and not to exceed employee benefit amount selected.
7. Not to exceed employee benefit amount selected

This policy may contain reduction of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance professional, Assurity or ask to review the policy for more information.

NOT AVAILABLE IN NEW YORK.

Policy Form Nos. G L1913/G L1913C and Rider Nos. R G1914C, R G1915C, R G1916C, R G1917C and R G1918C 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, New York. Product availability, features and rates may vary by state.

The Assurity logo consists of the word "Assurity" in a bold, red, sans-serif font, followed by a registered trademark symbol (®).