



Group Term Life Insurance

Product Highlights

Issue Ages	10-year planned level premium period – 18 through 70 20-year planned level premium period – 18 through 60 To Age 70 planned level premium period – 18 through 60
Underwriting Classes	Unisex; Non-tobacco /Tobacco or Unismoke.
Amounts	\$25,000–\$250,000 (up to \$150,000 guaranteed issue). Maximum determined by underwriting basis and group size and issue age.
Renewability	Renewable without evidence of insurability, as follows: <ul style="list-style-type: none">• 10-year period – renewable in 10-year periods through issue age 70; then, Annual Renewable to age 95• 20-year period – Annual Renewable to age 95 after initial level premium period• To-Age-70 period – Annual Renewable to age 95 after level premium period
Death Benefit	Level death benefit to age 95.
Rate Structure	Premiums vary by planned level period, underwriting class and age.
Portability	Coverage may continue with the existing certificate for all insured persons when employment ends with the policyholder or the employer's policy terminates. A written request and first premium payment for the portable coverage must be received by Assurity within 90 days of the certificate termination date. Some states will not allow certificates to remain in force if the master policy has terminated, where individual term life policies will be issued as requested.
Conversion Option	All or part of the face amount from \$10,000 up to the face amount may be converted to a whole life policy without evidence of insurability up to 60 days prior to the expiration date. Premiums for the new policy will be based on the insured's age and Assurity rates in effect on the new policy's date of issue.
Accelerated Benefit for Terminal Illness (included in the policy)	Provides the insured the option to receive advance payment of a portion of the death benefit if he or she is diagnosed with a terminal illness that results in an expected life span of 12 months or less, as certified by a physician. The insured may elect all eligible proceeds up to \$250,000 such that at least \$10,000 face amount remains.

Optional Riders

- Accidental Death Benefit Rider (Form R G2308C)**
Pays a benefit equal to the certificate face amount if death results directly from an accidental injury within 180 days of that injury, independent of other causes, and prior to insured's 70th birthday (all combined accidental death coverage may not exceed \$250,000).
- Disability Waiver of Premium Rider (Form R G2311C)**
Provides for waiver of all certificate and rider premiums during an insured person's total disability which occurs prior to their 65th birthday and lasts at least 6 months. Employee only.
- Children's Term Rider (Form R G2310C)**
Provides level term life insurance to age 26, while they meet the definition of an eligible person. The benefit amount is equal to 10 percent of the employee's benefit amount.
- Spouse Term Rider (Form R G2309C)**
Provides level-benefit term life insurance on the insured for a 10-year or 20-year period, with level, guaranteed premiums. The benefit amount is equal to 30 percent of the employee's benefit amount.

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Policy Form Nos. G L2307/G L2307C and Rider Nos. R G2308C, R G 2310C, R G 2311C and R G2309C underwritten by Assurity Life Insurance Company, Lincoln, NE.

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