Assurity®

Product Overview

Assurity®

Sales Support

Individual Insurance Products

Disability Income

Critical Illness

Term Life

Whole Life

Universal Life

Accidental Death

Annuities

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Century+ Individual Disability Income Insuranc

Product Highlights

- Issue Ages: **18 - 60**
- Occupation Classes: 4A, 3A, 2A
- Monthly benefit amounts from **$**
  $20,000
- Benefit Periods: 5-, 10-year, to-a
  to-age-67
- Elimination Periods: 30, 60, 90,
  days
- Guaranteed renewable to age 6
  conditionally renewable to age 7
- **No medical exams*** for ages 18
  benefit amounts up to $5,000
- **No income verification** for W-2
  who aren't self-employed up to

*We reserve the right to require a medical exam and/or
requirements on any applicant.

Optional Riders

- Supplemental Disability Incom
- Residual Disability Benefit Ric
- Return of Premium Benefit Ri
- Own Occupation Rider
- Critical Illness Benefit Rider
- Catastrophic Disability Benefi
- Retroactive Injury Benefit Rid
- Guaranteed Insurability Rider
- Automatic Benefit Increase Ri
- Non-Cancelable Rider

Additional premium, not available in all states

Disability Target Markets

Middle Income America

- 25- to 55-year-old working Ameri
- Household incomes of $35,000 to $150,000

Occupations

- Nurses
- Realtors
- Management occupations
- IT specialists
- Chiropractors
- Contractors
- Police/fire/EMS

Small Business Owners

- 20% income enhancer
- One occupation class upgrade
- 15% multi-life discount

Short Term DI

Unique Product Advantages

- Weekly benefit payments
- Highly customizable elimination and b
- **Affordable coverage for any budget**
- Optional Return of Premium Rider
- Portable coverage renewable to age 6

Simplifying Underwriting

- No Medical Exams
- No Income Verification
- Instant Decision Underwriting

Focus on the women's market

- Built-in Childbirth Benefit
- Optional Family Care Rider
- Optional Stay-at-Home Spouse Rider

Critical Illness Insurance

Product Highlights

- One streamlined product
  - Simplified Underwriting: **$5,000**
  - Fully Underwritten **$75,001 - $5**
- Issue Ages: **18-70**
- 11 covered conditions
- Pays on each covered condition
  6-month separation period
- Guaranteed renewable for life
- Return of premium upon death if
  other than a specified critical illn

Covered Conditions

- Heart Attack*
- Coronary Artery Bypass Surgery
- Angioplasty
- Stroke
- Invasive Cancer
- Non-Invasive Cancer
- Kidney (Renal) Failure
- Major Organ Transplant
- Advanced Alzheimer's Disease
- Paralysis

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

Optional Riders

- Return of Premium Rider
- Additional Critical Illness Rider
- Critical Accident Rider
- Increasing Benefit Rider
- Loss of Independent Living Ride
- Reoccurrence Rider
- Disability Waiver of Premium Ri
- Accidental Death Benefit Rider
- Spouse Critical Illness Rider
- Child Critical Illness Rider

Additional premium, not available
in all states

Critical Illness Target Markets

- Complement to high-deductible [illegible] plans
- Income replacement
- Mortgage protection solution
- Debt elimination
- Package with DI to cover elimina[illegible] or monthly income shortage
- Alternative to DI coverage for ine[illegible] occupations

Term Life Insurance with Accelerated Underwriting

Product Highlights

- Face Amounts: **$25,000 to $10 r**
- Level Term Periods: 10, 15, 20 o
- **Accelerated underwriting and decision** available up to:
  - **$500,000** for ages **18-50**
  - **$350,000** for ages **51-65**
- Underwriting Classes:
  Non-Tobacco-Preferred Plus, Pr
  Standard; Tobacco – Preferred,
- Premiums based on age of last b
- Annually renewable after initial te
  to age 95

Optional Riders

- Endowment Benefit Rider (Return of Premium)
- Critical Illness Benefit Rider
- Monthly Disability Income Rider
- Accident-Only Disability Income
- Children's Term Rider
- Disability Waiver of Premium Ric
- Other Insured Riders
  - Other Insured Level Term Rider
  - Accident-Only Disability Income
  - Critical Illness Benefit Rider
  - Monthly Disability Income Rider

Additional premium, not available in all states

Term Life Target Markets

- Affordable coverage for Millennia
- Supplement to existing life insura
- Mortgage protection
- Family coverage

Single Premium Whole Lif
Insurance

Product Highlights

- Participating whole life
- Issue Ages: **15 days - 85 yea**
  birthday)
- **Benefit Amounts:**
  - **Age 15 days – 54 years: $10,0**
  - **Ages 55 – 85: $5,000 and abo**
- **No medical exams***
  - Up to $700,000 for ages 0 – 60
  - Up to $450,000 for ages 61 -85

*We reserve the right to require a medical exam and/or
requirements on any applicant.

Single Premium Whole Life Target Markets

- Wealth transfer
- Pre-Retirement
- Grandparents who want to leave their grandchildren
- 1035 rescue product
- Alternative to CDs
- Alternative to burial expense

Whole Life Insurance with Accelerated Underwriting

Product Highlights

- Issue Ages:
  15 days to **85 years (10-Pay, 20-Pa
  Life)**
  15 days to **54 years (Pay to Age 6**
- Accelerated Underwriting available f
  amounts:
  - up to $300,00 for ages 0-17
  - up to $200,000 for ages 18-45
  - up to $150,000 for ages 46-60
  - up to $100,00 for ages 61-85
- Underwriting classes: Non-Tobacco
  Plus, Preferred, Standard; Tobacco
  Standard; Juvenile
- Premiums based on age last birthda

Optional Riders

- Accidental Death Benefit Rider
- Children’s Term Rider
- Critical Illness Rider
- Disability Waiver of Premium Rid
- Guaranteed Insurability Rider
- Level Term Rider
- Paid-Up Additions Rider Periodic
- Paid-Up Additions Rider Single P
- Payor Benefit Rider

Additional premium, not available in all states

Whole Life Target Markets

- Term perm blend
- Children’s whole life policies
- College funding

Accelerated Death Benefit Rider

- Chronic Illness
- Terminal Illness

Accelerated Death Benefit Rider is included in states w
allowed. The chronic illness benefit is included through
75. The death benefit, policy values and premiums will
accordingly with the amount accelerated at election.

Accidental Death Insurance Plus

Product Highlights

- Issue Ages: **18–70**
  (depending on coverage period)
- Benefit Amounts: **$5,000–$350,0**
- **Customizable Coverage Perio**
  15, 20 or 30 years; or to age 80
- Affordable, level premiums
- Common carrier and automobile
  benefit
- Simplified app – **no health ques**
  medical exams
- 1-day service guarantee on e-ap

Optional Riders

- Accident-Only Disability Income
- Return of Premium Rider
- Critical Accident Rider
- Disability Waiver of Premium Ric
- Spouse Accidental Death Rider
- Child Accidental Death Rider Plu

Additional premium, not available
in all states

Accidental Death Target Markets

- Young adults just starting out
- Individuals declined for traditiona
- People searching for supplemen
- Risky professions – police officer workers, firefighters
- Mortgage protection inexpensive

Why Assurity?

Mutual
strength

A force for
good

We make
it easy

Per
s

Assurity®

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