

Assurity®

Group Term Life

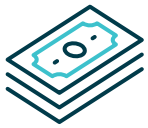


Pictured: Assurity associate Dave with daughter

Group Term Life Insurance

Affordable protection for you and your family

A Group Term Life insurance plan from Assurity can protect those you love, now and in the future. It fits most budgets, and the coverage can stay with you, no matter your job, and even into retirement.



Replace lost income



Pay for final expenses



Pay off a mortgage or debt



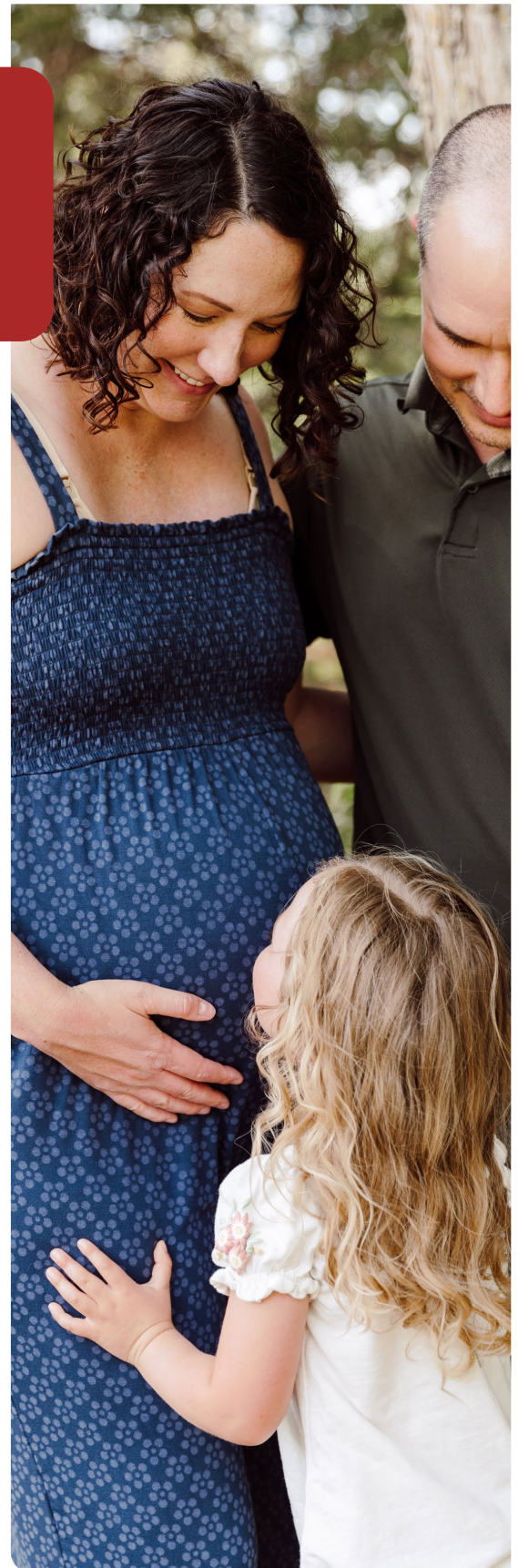
Pay for education or retirement

Why Group Term Life?

Group Term Life provides a level of financial security above coverage you may already have from your employer – and you pick your terms.

Its staying power sets it apart from some similar products. You can take its portable coverage with you if you switch jobs or retire.¹ If life changes and calls for a permanent policy, you can convert all or part of the benefit amount to a whole life policy without medical exams.²

- ☑ **No medical exams** – guaranteed issue available³
- ☑ **Renewable** - without evidence of insurability
- ☑ **Affordable group rates**
- ☑ **Convenient payroll deduction**
- ☑ **Death benefit amounts that won't decrease⁴**
- ☑ **Riders to enhance benefits and extend coverage to your family**



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 age is last birthday as of issue date.

- **10-Year planned level premium:** available to ages 18-70
- **20-Year planned level premium:** available to ages 18-60
- **To-Age-70 planned level premium:** available to ages 18-60

Benefit Amounts

Employee: \$25,000 - \$250,000⁵

Optional Riders

The following riders are available to enhance coverage:

- Accidental Death Benefit Rider (Employee Only)**
Pays a benefit equal to your certificate benefit 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 level term life insurance coverage equal to 10 percent of the employee's certificate benefit amount on all eligible children until age 26.
- Disability Waiver of Premium Rider (Employee Only)**
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.
- Spouse Term Rider**
Provides level term insurance coverage equal to 30 percent of the employee's certificate benefit amount on the insured spouse.⁶

Accelerated Benefits

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

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 95th birthday (individually each insured's child at age 26); 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 Accidental Death Rider, the anniversary following the insured person's 70th birthday; for the Spouse Term Rider, the date any portion of the benefit 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



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1. Portable coverage: The insured's certificate must be in force for least 30 consecutive days before coverage terminates and 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.
 2. Conversion option: All or part of the benefit 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 policy expiry. 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.
 3. Guaranteed issue may be available up to \$150,000. Maximum amount is determined by underwriting basis, group size and issue age.
 4. If premiums are paid when due.
 5. Maximum determined by underwriting basis.
 6. 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 L2307/G L2307C and Rider Nos. R G2308C, R G2310C, R G2311C and R G2309C 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.

Assurity®