Voluntary Benefit Options

for GROUP TERM LIFE PLAN

Term Life

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Term Life Insurance

for GROUP TERM LIFE PLAN

Term life insurance is designed as an inexpensive solution to short-term insurance needs. As the name implies, this coverage lasts for a specified period of time, often when a family is most vulnerable to losing income if something happens to the insured.

Key Features

- **Easy-to-understand** life coverage for shorter-term or specific needs
- **Guaranteed, level premium periods**
- **Affordable** coverage through payroll deduction
- Coverage is **available for you, your spouse and children**
- Excellent option to **supplement permanent life benefits**
- Coverage may be **converted to permanent life insurance**
- **Portable coverage**—if you switch jobs or retire you can take your coverage with you, after 30 days of continuous coverage

Know you and your family are protected.

It's easy — sign up today

Group Term Life Benefits - Arizona

Forms G L2307/G L2307C

Provides level benefit, non-participating term life insurance on the employee. Premiums are planned to be level during the selected period, with coverage annually renewable without evidence of insurability to age 95.

Children's Term Rider (Form R G2310C)	Provides level benefit term life insurance to age 26 on the insured employee's children meeting eligibility conditions and listed on the original application or born to or adopted by the insured employee while the policy and this rider are in force. The benefit amount selected during enrollment is 10 percent of the employee's term coverage. Eligible children includes any natural child, stepchild or legally adopted child of the employee who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible.
Accelerated Death Benefit - Terminal Illness	Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a terminal illness resulting in a significantly reduced life expectancy (typically 12 months or less) as certified by a physician. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision.
Spouse Term Rider (Form R G2309C)	Provides level premium, level benefit term life insurance on the employee's spouse for a 10-year or 20-year period. The benefit amount selected during enrollment is 30 percent of the employee's term coverage. Coverage for spouse terminates at the end of spouse rider term period.

Group Term Life Weekly Premiums - Arizona

Forms G L2307/G L2307C

Guaranteed issue benefit maximum is $100,000 for issue ages 18-60 and $50,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

Employee-only, 10-Year Level Premium, Blended

Employee Age	Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
	Under 26	$0.75	$1.51	$2.26	$3.02
	26-30	$0.84	$1.68	$2.52	$3.37
	31-35	$1.25	$2.49	$3.74	$4.98
	36-40	$1.76	$3.53	$5.29	$7.06
	41-45	$2.22	$4.43	$6.65	$8.87
	46-50	$3.00	$6.00	$9.00	$12.00
	51-55	$4.48	$8.95	$13.43	$17.90
	56-60	$6.82	$13.64	$20.47	$27.29
	61-65	$10.75	$21.51	n/a	n/a
	66-70	$17.22	$34.44	n/a	n/a

Employee and Spouse, 10-Year Level Premium, Blended

Employee Age	Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000
	Under 26	$1.05	$2.11	$3.16	$4.22
	26-30	$1.16	$2.32	$3.48	$4.66
	31-35	$1.71	$3.42	$5.13	$6.84
	36-40	$2.42	$4.85	$7.26	$9.69
	41-45	$3.05	$6.09	$9.14	$12.19
	46-50	$4.11	$8.23	$12.34	$16.46
	51-55	$6.14	$12.26	$18.40	$24.52
	56-60	$9.34	$18.68	$28.03	$37.37
	61-65	$14.74	$29.48	n/a	n/a
	66-70	$23.63	$47.26	n/a	n/a

Employee and Child, 10-Year Level Premium, Blended

Employee Age	Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
	Children Benefit Amt.	$2,500	$5,000	$7,500	$10,000
	Under 26	$0.99	$1.99	$2.97	$3.97
	26-30	$1.08	$2.16	$3.23	$4.32
	31-35	$1.49	$2.97	$4.45	$5.93
	36-40	$2.00	$4.01	$6.00	$8.01
	41-45	$2.46	$4.91	$7.36	$9.82
	46-50	$3.24	$6.48	$9.71	$12.95
	51-55	$4.72	$9.43	$14.14	$18.85
	56-60	$7.06	$14.12	$21.18	$28.24
	61-65	$10.99	$21.99	n/a	n/a
	66-70	$17.46	$34.92	n/a	n/a

Family, 10-Year Level Premium, Blended

Employee Age	Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000
	Children Benefit Amt.	$2,500	$5,000	$7,500	$10,000
	Under 26	$1.29	$2.59	$3.87	$5.17
	26-30	$1.40	$2.80	$4.19	$5.61
	31-35	$1.95	$3.90	$5.84	$7.79
	36-40	$2.66	$5.33	$7.97	$10.64
	41-45	$3.29	$6.57	$9.85	$13.14
	46-50	$4.35	$8.71	$13.05	$17.41
	51-55	$6.38	$12.74	$19.11	$25.47
	56-60	$9.58	$19.16	$28.74	$38.32
	61-65	$14.98	$29.96	n/a	n/a
	66-70	$23.87	$47.74	n/a	n/a

Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined group Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Group Term Life Weekly Premiums - Arizona

Forms G L2307/G L2307C

Guaranteed issue benefit maximum is $100,000 for issue ages 18-60. Benefit amounts above those limits are subject to underwriting.

Employee-only, 20-Year Level Premium, Blended

Employee Age / Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
Under 26	$0.77	$1.54	$2.31	$3.08
26-30	$0.91	$1.83	$2.74	$3.65
31-35	$1.30	$2.60	$3.89	$5.19
36-40	$1.83	$3.65	$5.48	$7.31
41-45	$2.39	$4.78	$7.17	$9.56
46-50	$3.33	$6.66	$9.99	$13.33
51-55	$5.03	$10.06	$15.09	$20.11
56-60	$7.72	$15.43	$23.15	$30.86

Employee and Spouse, 20-Year Level Premium, Blended

Employee Age / Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000
Under 26	$1.07	$2.15	$3.22	$4.29
26-30	$1.26	$2.53	$3.78	$5.04
31-35	$1.79	$3.57	$5.35	$7.13
36-40	$2.51	$5.01	$7.52	$10.03
41-45	$3.28	$6.56	$9.84	$13.13
46-50	$4.57	$9.13	$13.70	$18.28
51-55	$6.89	$13.78	$20.67	$27.55
56-60	$10.57	$21.13	$31.70	$42.26

Employee and Child, 20-Year Level Premium, Blended

Employee Age / Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
Children Benefit Amt.	$2,500	$5,000	$7,500	$10,000
Under 26	$1.01	$2.02	$3.02	$4.03
26-30	$1.15	$2.31	$3.45	$4.60
31-35	$1.54	$3.08	$4.60	$6.14
36-40	$2.07	$4.13	$6.19	$8.26
41-45	$2.63	$5.26	$7.88	$10.51
46-50	$3.57	$7.14	$10.70	$14.28
51-55	$5.27	$10.54	$15.80	$21.06
56-60	$7.96	$15.91	$23.86	$31.81

Family, 20-Year Level Premium, Blended

Employee Age / Emp. Benefit Amt.	$25,000	$50,000	$75,000	$100,000
Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000
Children Benefit Amt.	$2,500	$5,000	$7,500	$10,000
Under 26	$1.31	$2.63	$3.93	$5.24
26-30	$1.50	$3.01	$4.49	$5.99
31-35	$2.03	$4.05	$6.06	$8.08
36-40	$2.75	$5.49	$8.23	$10.98
41-45	$3.52	$7.04	$10.55	$14.08
46-50	$4.81	$9.61	$14.41	$19.23
51-55	$7.13	$14.26	$21.38	$28.50
56-60	$10.81	$21.61	$32.41	$43.21

Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined group Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Group Term Life - Arizona

Form G L2307 / G L2307C

Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy. Provisions may vary by state.

Limitations - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

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, less any benefits paid under this Certificate or any riders.

Coverage Conditions

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

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

Termination – Term life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason (portability available); the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the anniversary after the Insured Person's 95th birthday (the expiration date listed on the schedule); the date Assurity receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision – see rider language for details.

We are never more than one call away.

Customer Service
800-276-7619, Ext. 4210
7:30am - 5:00pm CST

Claims
800-869-0355, Ext. 4484

Policy Services
800-869-0355, Ext. 4279
FAX: 888-255-2060

Email
claimsinfo@assurity.com

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Lincoln, NE 68501-2533

Connect Online
assurity.com
linkedin.com/company/assurity-life

Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified B Corporation