Assurity

Critical Illness Insurance Portfolio
Product Comparison

	Simplified Critical Illness Insurance	Quick Issue Critical Illness Insurance
Issue Ages	18 through 70 (age last birthday)	18 through 64 (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco	Male/Female, Tobacco/Non-Tobacco
Coverage Amounts	$5,000 - $75,000	$5,000 - $50,000
Covered Conditions	**Heart Attack*** - 100% **Coronary Artery Bypass Surgery –** 25% **Angioplasty –** 25% **Stroke –** 100% **Invasive Cancer**** – 100% **Non-Invasive Cancer**** – 25% **Kidney (Renal) Failure** – 100% **Major Organ Transplant** – 25% when placed on registry, 75% upon transplant completion **Advanced Alzheimer's Disease** – 100% **Paralysis** – 100% **Coma** – 100%	**Heart Attack*** - 100% **Stroke** – 100% **Invasive Cancer**** - 100% **Non-Invasive Cancer**** - 25% **Skin Cancer benefit** - $250 per calendar year **Advanced Alzheimer's Disease** – 100%
Additional Diagnosis Benefit	Yes, 6-month separation period	Yes, 6-month separation period
Return of Premium Upon Death	Yes	No
Waiting Period	No cancer benefits paid for first 30 days of the policy.	No cancer benefits paid for first 30 days of the policy.
Renewability	Guaranteed for life. Benefit amount reduced by 50% in the later of the third policy year or the policy year following the insured's 70th birthday.	Guaranteed for life. No benefit reduction.
Optional Riders	Yes	No
Electronic Application	Yes	Yes
Policy Fee	$25, non-commissionable	$25, non-commissionable

Sample Rate Comparison (Monthly)

	$10,000 Benefit		$25,000 Benefit		$50,000 Benefit	
	Simplified Critical Illness Insurance	Quick Issue Critical Illness Insurance	Simplified Critical Illness Insurance	Quick Issue Critical Illness Insurance	Simplified Critical Illness Insurance	Quick Issue Critical Illness Insurance
Female, age 35	$8.51	$8.99	$18.02	$18.90	$33.86	$35.43
Male, age 35	$9.74	$9.11	$21.08	$19.25	$39.99	$36.15
Female, age 50	$16.00	$16.96	$36.75	$38.59	$71.32	$74.64
Male, age 50	$22.29	$21.69	$52.46	$50.25	$102.74	$97.85

Illustrations based on non-tobacco, Nebraska

Producers selling critical illness insurance must have a health insurance license.

*Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.
**Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100%