Assurity®

Quick Issue Critical Illness Insurance
Product Highlights

Issue Ages	18 through 64 (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	$5,000 – $50,000
Additional Diagnosis Benefit	The insured may receive a benefit for each different critical illness covered if the date of diagnosis or procedure is separated from the prior critical illness by at least 6 consecutive months, and the new critical illness is not caused by or contributed to by a critical illness for which benefits have already been paid.
Covered Conditions	☑ **Heart Attack*** – 100% ☑ **Stroke** – 100% ☑ **Invasive Cancer** – 100%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% ☑ **Non-Invasive Cancer** – 25%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% ☑ **Skin Cancer benefit** - $250 per calendar year ☑ **Advanced Alzheimer's Disease** – 100%
Waiting Period *(not applicable in MD and NJ)*	No benefits will be paid for diagnosis of Invasive Cancer or Non-Invasive Cancer during the first 30 days of the policy. If cancer is diagnosed during the 30-day waiting period, benefits will be paid for a subsequent diagnosis of cancer if the insured person is symptom and treatment-free for at least 12 consecutive months and in complete remission prior to the subsequent diagnosis. Coverage begins immediately for all other covered conditions.
Renewability	Guaranteed for life. Benefits do not reduce.
Electronic Application	E-app is available
Policy Fee	$25 annually, non-commissionable

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.

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Policy Form No. I H1820 underwritten by Assurity Life Insurance Company, Lincoln, NE.