

Assurity®

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# 终身保障 + 保险





# 保护 最重要的人

购买 Assurity 终身寿险，确保您离世后依赖您的人有所依靠。  
这是一种经济实惠的保障，可以终身享用，无论生活有何变化，  
都能帮助您的家庭保持正常生活。



# 实惠的终身保障及更多

Assurity 的“终身保障+”保险是一种永久保障，旨在满足您一生的需求。该保险提供**保证身故赔偿金**，即在您身故后赔付给您亲人的钱，同时还提供**生前福利**<sup>1</sup>，即您在生病时可以将其用来获取现金。申请简便，甚至可能不需要体检。

## 终身保障+ 的优势：

### ☑ 终身保障

无论您未来健康状况如何，都可享有免所得税的高额身故赔偿金，且价格和保额保持不变。

### ☑ 增加现金价值

在您的保单中添加一个名为现金价值的内置储蓄部分。您可以灵活地从中提款或借款<sup>2</sup>，用于支付大学、退休或其他需要的费用。

### ☑ 赚回红利

从 Assurity 的成功中获益，通过每年名为红利的潜在支付<sup>3</sup>，您可以将红利用于增加保额、减少保费或作为现金使用。

### ☑ 添加可选附加险

通过附加险定制您的保单，以满足您的需求。通过这些附加险，您可以增加额外的人寿保险、在因完全残疾而无法工作时暂停缴付保险金等。

## 终身寿险帮助依赖您的人：



支付丧葬费用



偿清房贷或其他债务



维持家庭开支



为大学留钱



保持家族企业的经营

# 终身寿险的生前福利

您的保单允许您提前一次性领取部分身故赔偿金，帮助减轻您家人的护理负担，而且无需支付额外费用。<sup>1</sup> 当您被诊断出符合条件的健康事件时，可将其用于支付医疗账单、日常开支或任何其他所需费用：

- **慢性疾病**，在这种情况下，您需要他人帮助完成像吃饭、洗澡、移动、穿衣和使用厕所这样的基本任务
- **重大疾病**如心脏病、中风和癌症
- **绝症**，预期生命只有 12 个月或更短

## 凯文的故事

凯文在 64 岁时，利用终身寿险中的生前福利，帮助自己度过了与前列腺癌抗争的艰难时期。凯文将其 100,000 美元身故赔偿金中的 30,000 美元加速支付，从而获得了**超过 21,000 美元**，用于支付其康复期间的费用。加速后，凯文仍有 70,000 美元的永久身故赔偿金，这将是他和家人未来可依靠的保障。



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## 保证稳定性

您的终身寿险保单的现金价值保证会随着时间不断增长。这能使其在不确定时期成为应对市场不稳定的绝佳选择。

示例基于 54 岁男性、首选非烟草、支付至 100 岁。支付的附加险净收益是通过将加速身故赔偿金的现值减去管理费来计算的。保单的身故赔偿金、保费和保单价值将根据加速领取的身故赔偿金百分比相应减少。



# 定制您的保单

人寿保险应该符合您的独特需求和预算。您的财务顾问能够指导您了解各种选择，以便您对家庭和未来的保护感到自信。

## 保险金额

保额为 10,000 美元及以上，以便为您的亲人提供财务安全网。

## 缴费方式

有多种缴费周期可供选择，以符合您的目标和预算：10 年、20 年、至 65 岁或至 100 岁。<sup>4</sup>

## 额外福利

您可以在保单中添加额外保障和功能，但需支付额外费用。

意外死亡福利附加险	如果您因事故身故，您的亲人可以获得额外赔付。
少儿附加险	为您的孩子提供定期寿险保障，直至他们年满 25 岁。
危疾附加险	当您面临心脏病发作、中风或癌症等严重疾病时，将向您支付一笔一次性现金补助。
残疾豁免保费附加险	当您完全丧失劳动能力，无法再工作时，暂停缴付保单费用。
保证可保项附加险	允许您在 40 岁生日之前最多购买五次额外保险，无需核保。
定期付款附加险	提供 10 年、20 年或 30 年的定期人寿保险。
增额追加附加险 (定期保费或单次保费)	允许您一次性或终身向您的保单投入资金，以增加现金价值和身故赔偿金。
投保人福利附加险	如果您去世或因完全残疾而无法工作，将在您孩子 25 岁生日之前免除其保险费用。

# 我需要多少保额？

在人寿保险方面，没有一个放之四海而皆准的答案，您的家人可能在未来多年依赖您的保险金。您的保险专业人员可以帮助您全面了解情况。

快速估算您的保险需求。

## 即时需求

(收入替代、丧葬费用)

+

## 长期开支

(房贷、育儿费用、生活开销)

+

## 未来支出

(教育、退休、其他目标)

=

## 总计所需人寿保险

# 费用是多少？

您的保险费用取决于多种因素。无论您的价格是多少，保证不会因为您年龄的增长而改变。此外，每份保单都包含内置的生前福利<sup>1</sup>，而且现金价值都会增长。下面举例说明保险的实惠程度——一位 30 岁的女性可以获得一份价值 100,000 美元的保单，具备以下所有特点：

**100,000 美元  
终身寿险**

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**61.<sup>16</sup> 美元 / 月。**

- 永久保障
- 生前福利
- 现金价值
- 潜在分红

示例基于 30 岁女性、首选非烟草、支付至 100 岁



**终身保障 + 无论现在还是未来，始终伴您左右。为您的亲人提供他们所需的财务保障，以保护您已经建立的生活。**



# Assurity®

## 关于我们

130 多年来，Assurity 一直是美国中等收入家庭稳定的来源。我们肩负着帮助人们渡过生活中最艰难时刻的使命，为您提供值得信赖的安心保障。

我们致力于提供易于获取的保险解决方案，以保护最重要的事物。无论是通过我们的人寿保险、年金、伤残收入，还是补充健康产品，我们都致力于帮助家庭以简单、实惠的保护来保障他们的未来。

作为一个互助组织和 B 类认证公司，我们优先考虑人，而不是利润，注重长远，以确保客户始终至上。我们相信社区在需要时相互支持的力量。

**我们一起构建更坚固的家庭、**

**更强大的社区和更光明的明天。**

### 客户服务热线

800-276-7619

分机号 4264

[assurity.com](http://assurity.com)

认证



本公司符合最高的社会  
和环境影响标准

企业



1. 若情况允许，某些州的保单中涵盖预提身故抚恤金附加条款。70 岁以前投保的保单包含慢性病和重大疾病福利。
2. 提取分红或缴足增值，或进行保单贷款将减少您的身故赔偿金额。必须保留最低金额，以保证保单有效。提款可能需要缴费。Assurity 对保单贷款收取利息。
3. Assurity 不对分红作出保证，取决于 Assurity 在人寿保险预计死亡率、投资效益和费用方面的经验。
4. 10 年缴、20 年缴和缴费至 100 岁的投保年龄范围：15 天至 85 岁；65 岁时支付的投保年龄：15 天至 54 岁

**解除权** - 该保单具有 30 天的犹豫期。

**可续保** - 该保单可续保至 121 岁。

**可抗辩** - Assurity 有权根据申请中的重大失实陈述对保单或任何附加条款的有效性提出异议。保单或任何附加条款自签发之日起生效两年后，Assurity 不得对其有效性提出异议，但经保单签发州法律许可，可对申请中存在的欺诈性错误陈述提出异议。

**自杀** - 如果被保人在保单签发日 / 最后复效日后两年内自杀身亡，Assurity 的责任仅限于退还已支付的保费（减去按照任何附加条款支付的保险金）。

**年龄 / 性别误告** - 如果申请中误告了被保人的年龄和 / 或性别（如果保单基于性别差异签发），Assurity 将修改保单及任何适用附加条款的保险受益额，调整至正确年龄和 / 或性别的保费所对应的金额。

**终止** - 出现以下情况，保单将提前终止，以先到者为准：在宽限期结束时未能支付保费；Assurity 收到终止的书面通知之日；被保人身故；贷款余额超过贷款价值之时；或保险单所列到期之日。附加条款可能包含其他条件或限制。

**除外责任** - 根据加速身故赔偿附加条款，对于以下几种情况，Assurity 将不会向被保人支付赔偿金：在神志清醒或精神失常的情况下自伤或自杀未遂所导致的疾病；依据法律或政府的要求，使用附加险来支付债权人的索赔（无论是破产还是其他情况）；或申请、获得或保留政府福利或权利。根据意外死亡赔偿附加条款，对于以下原因引起或造成的损失，Assurity 将不会向被保人支付赔偿金：操纵、学习操纵任何飞机或担任任何飞机的机组人员；参加悬挂式滑翔、热气球搭乘、蹦极、跳伞、潜水、风帆滑翔、驾帆船滑翔、风筝伞滑翔、登山或攀岩、B.A.S.E. 跳伞、高空跳伞或洞穴潜水等运动；在有组织的比赛、特技表演或速度试验中乘坐或驾驶任何机动车辆；主持、指导、练习或参加任何半职业或职业竞技体育比赛，并为此获得任何类型的补偿或报酬；在本附加条款有效期内非因意外人身事故而引致的身体不适、疾病或传染病；遭受战争或者任何宣战或未宣战的战争行为；现服役于任何武装部队或其附属单位，包括国民警卫队或陆军预备役，现役训练期不足 60 天的情况除外；吸毒成瘾或酗酒；受兴奋剂、镇静剂、致幻剂、麻醉剂或任何其他药物或致醉剂的药力作用，包括医生给开具处方，由被保人滥用的情况；醉酒（根据发生损失的管辖区内管理机动车辆操作的法律来确定）或受违禁药物 / 麻醉剂的药力作用（医生为被保人开具的处方中使用的麻醉剂除外）；犯下或企图犯下重罪；监禁于刑事监禁所或政府拘留设施中；参与骚乱、暴动或叛乱；为获取工资、酬劳或盈利而驾驶任何出租车；从事非法职业；故意自我伤害；或者企图自杀（无论精神是否失常）；在美国或加拿大境外旅行超过 14 天。根据重大疾病附加条款，对于以下原因引起或造成的情况，Assurity 将不会向被保人支付赔偿金：遭受战争或者任何宣战或未宣战的战争行为；现服役于任何武装部队或其附属单位，包括国民警卫队或陆军预备役，现役训练期不足 60 天的情况除外；参加悬挂式滑翔、热气球搭乘、蹦极、跳伞、潜水、风帆滑翔、机动车辆竞速、驾帆船滑翔、风筝伞滑翔、登山或攀岩、B.A.S.E. 跳伞、高空跳伞或洞穴潜水等运动；吸毒成瘾或酗酒；醉酒（根据发生损失的管辖区内管理机动车辆操作的法律来确定）或受违禁药物 / 麻醉剂的药力作用（医生为被保人开具的处方中使用的麻醉剂除外）；犯下或企图犯下重罪；监禁于刑事监禁所或政府拘留设施中；从事非法职业；故意自我伤害；或者企图自杀（无论精神是否失常）。残疾豁免保费附加条款不包含以下原因导致的完全伤残：遭受战争或者任何宣战或未宣战的战争行为；在武装部队或其附属单位服役期间受到的任何伤害；醉酒（根据发生损失的管辖区内管理机动车辆操作的法律来确定）或受违禁药物 / 麻醉剂的药力作用（医生为被保人开具的处方中使用的麻醉剂除外）；犯下或企图犯下重罪；参与骚乱、暴动或叛乱；企图自杀（无论精神是否失常）；故意自我伤害或造成疾病（无论精神是否失常）。根据投保人保险金附加条款，对于以下原因引起或导致的完全伤残 / 死亡，Assurity 将不会向保费投保人支付赔偿金：遭受战争或者任何宣战或未宣战的战争行为；在武装部队或其附属单位服役期间受到的任何伤害；醉酒（根据发生损失的管辖区内管理机动车辆操作的法律来确定）或受违禁药物 / 麻醉剂的药力作用（医生为保费投保人开具的处方中使用的麻醉剂除外）；犯下或企图犯下重罪；参与骚乱、暴动或叛乱；自杀或企图自杀（无论精神是否失常）；故意自我伤害或造成疾病（无论精神是否失常）。

第 230 号通告披露：本通讯稿中所涵盖的任何美国税务信息不拟用于或写下以用于，且不得用于以下用途：(i) 规避“国内税收法案”规定的处罚，或 (ii) 向另一方推销、营销或推荐本文中所述任何事项。

不适用于纽约州。

保单表格编号 IL2418 和附加险表格编号 R11903、R11904、R11905、R11906、R11907、R11908、R11909、R11910、R11911 和 R12422 由内布拉斯加州林肯市的 Assurity Life Insurance Company 承保。

Assurity 是共同控股公司 Assurity Group, Inc. 及其子公司的销售名称。子公司包括但不限于：Assurity Life Insurance Company 和 Assurity Life Insurance Company of New York。保险产品和服务由位于所有州（纽约州除外）的 Assurity Life Insurance Company 提供。纽约州的保险产品和服务由位于该州奥尔巴尼的 Assurity Life Insurance Company of New York 提供。产品的可得性、功能和费率因各州而异。

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The English language version of this material is the official version for purposes of application and interpretation and the Mandarin version is provided for informational purposes only. The insurance policy(s) referenced or advertised herein is only available in English, and the English version of this material and the policy will control in the event of a dispute. Statements contained in this material do not necessarily, as a result of possible linguistic differences, reflect the contents of the policy written in English.



**Assurity**<sup>®</sup>

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# Whole Life Protect+ Insurance





# Protect Those Who Matter Most

Make sure the people who depend on you have something to rely on once you're gone with Assurity's whole life insurance. It's budget-friendly protection that stays with you your entire life, helping your family stay on track no matter what life brings.





# Affordable Lifetime Coverage and More

Assurity's Whole Life Protect+ Insurance is permanent protection, designed to meet your needs throughout your life. It provides a **guaranteed death benefit**, which is money paid to your loved ones after you die, as well as **living benefits**<sup>1</sup> you can use to access cash if you get sick. It's easy to apply – you may not even need a medical exam.

## Whole Life Protect+ Advantages:

☑ **Keep It for Life**

Get a strong, income-tax free death benefit with a price and coverage that stays the same regardless of future health.

☑ **Grow Cash Value**

Get a built-in savings component with your policy called cash value. You can flexibly withdraw or borrow<sup>2</sup> from it for expenses like college, retirement, or other needs.

☑ **Earn Dividends Back**

Benefit from Assurity's success through a potential yearly payout called a dividend,<sup>3</sup> which you can use to increase your coverage, reduce your premiums, or take as cash.

☑ **Add Optional Coverage**

Customize your policy to meet your needs with riders that add extra life insurance, pause payments if you can't work due to a total disability, and more.

## Whole life helps the people who depend on you:



Cover funeral costs



Pay off the mortgage or other debts



Stay on top of household expenses



Leave money for college



Keep a family business going

# Living Benefits for Whole Life

Your policy allows you to advance a lump-sum portion of your death benefit early, **helping ease the burden of care** for your family at no extra cost.<sup>1</sup> Use it for medical bills, regular expenses or anything else you need when diagnosed with a qualifying health event:

- **Chronic illnesses**, where you require help for basic tasks like eating, bathing, moving, dressing, and using the bathroom
- **Critical illnesses** like heart attack, stroke and cancer
- **Terminal illnesses**, where you have 12 months or less to live

## Kevin's Story

Kevin was 64 when he used the living benefits in his whole life policy to help him through a tough time battling prostate cancer. By accelerating \$30,000 of his \$100,000 death benefit, Kevin **received over \$21,000 to help cover expenses during his recovery**. After acceleration, Kevin still has \$70,000 in permanent death benefit protection – something he and his family can rely on in the future.

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## Guaranteed Stability

Your whole life policy's cash value is guaranteed to grow over time. This can make it a great choice for staying ahead of market instability during uncertain times.

Illustration based on male, Age 54, Preferred Non-Tobacco, Pay to age 100. The net rider benefit paid is calculated as the present value of the accelerated death benefit amount less an administrative fee. The policy's death benefit, premiums and policy values will be reduced by the percentage of the death benefit accelerated.



# Customize Your Policy

Life insurance should fit your unique needs and budget. Your financial professional can guide you through your options so you can feel confident your family and future are protected.

## Benefit Amounts

Coverage starts at \$10,000 or more to help provide your loved ones a financial safety net.

## Payment Options

A variety of payment periods are available to fit your goals and budget: 10 years, 20 years, to age 65, or to age 100.<sup>4</sup>

## Extra Benefits

You can add extra protection and features to your policy for an additional cost.

<b>Accidental Death Benefit Rider</b>	Provides an added payout to your loved ones if you die as the result of an accident.
<b>Children's Term Rider</b>	Covers your children with term life insurance until they turn 25.
<b>Critical Illness Rider</b>	Pays you a lump-sum cash benefit when facing a serious illness or condition like a heart attack, stroke, or cancer.
<b>Disability Waiver of Premium Rider</b>	Pauses payments on your policy while you're totally disabled and can't work.
<b>Guaranteed Insurability Rider</b>	Allows you to purchase additional insurance up to five times before your 40th birthday without underwriting.
<b>Level Term Rider</b>	Provides term life insurance for a 10, 20 or 30-year term period.
<b>Paid-Up Additions Rider (Periodic Premium or Single Premium)</b>	Lets you put money into your policy to increase the cash value and death benefit either once or throughout your life.
<b>Payor Benefit Rider</b>	Waives payments for your child's insurance until their 25th birthday if you die or can't work due to a total disability.

# How Much Do I Need?

There's no one-size-fits-all answer when it comes to life insurance—your family might depend on your benefit for years to come. Your insurance professional can help you get a complete picture.

Get a quick estimate of your coverage needs.

<b>Immediate needs</b> (Income replacement, funeral costs)	<input type="text"/>
	+
<b>Ongoing expenses</b> (Mortgage, childcare, living expenses)	<input type="text"/>
	+
<b>Future expenses</b> (Education, retirement, other goals)	<input type="text"/>
	=
<b>Total Life Insurance Needed</b>	<input type="text"/>

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# How Much Does It Cost?

The cost for your coverage depends on many things. No matter what your price is, it's guaranteed to never change as you get older. Plus, every policy comes with built-in living benefits<sup>1</sup> and cash value growth. Here's an example of how affordable coverage can be—a 30-year-old female can get a \$100,000 policy with all these features:

<b>\$100,000 Whole Life</b> ..... <b>\$61.<sup>16</sup>/mo.</b>	<ul style="list-style-type: none"><li><input checked="" type="checkbox"/> <b>Permanent Protection</b></li><li><input checked="" type="checkbox"/> <b>Living Benefits</b></li><li><input checked="" type="checkbox"/> <b>Cash Value</b></li><li><input checked="" type="checkbox"/> <b>Potential Dividends</b></li></ul>
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Illustration based on female, Age 30, Preferred Non-Tobacco, Pay to age 100



**Whole Life Protect+ is there for you now and in the future. Give your loved ones the financial security they need to protect the life you've built.**





## Who We Are

For over 130 years, Assurity has been a source of stability for middle-income American families. We embrace our mission to help people navigate life's toughest moments, offering peace of mind you can rely on.

We're driven to deliver accessible insurance solutions to protect what matters most. Whether through our life, annuity, disability income, or supplemental health products, we empower families to safeguard their futures with simple, affordable protection.

As a mutual organization and Certified B Corporation, we prioritize people over profits, taking the long view and ensuring our customers always come first. We believe in the power of communities to support each other in times of need.

**Together, we're building stronger families, stronger communities, and a brighter tomorrow.**

### Customer Service

800-276-7619  
Ext. 4264

[assurity.com](https://www.assurity.com)

Certified



This company meets the highest standards of social and environmental impact

Corporation



1. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.
2. A withdrawal of dividends or paid-up additions, or taking a policy loan will reduce your death benefit amount. A minimum amount must be retained to keep the policy in force. Withdrawals may be subject to a fee. Assurity charges interest for policy loans.
3. Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.
4. Issue ages for 10-pay, 20-pay and pay to Age 100: 15 days through 85 years; Issue ages for pay to age 65: 15 days through 54 years

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

**Renewability** – The policy is renewable to age 121.

**Contestability** – Assurity has the right to contest the validity of the policy or any attached riders based on material misrepresentations made in the application. Assurity cannot contest the validity of the policy or any attached riders after it has been force for two years from the issue date, except for fraudulent misstatements made in the application, when permitted by the law of the state where the policy is issued.

**Suicide** – If the insured person dies by suicide within two years of the issue date or two years of the last reinstatement date, Assurity's liability is limited to a refund of premiums paid, less benefits paid under any riders.

**Misstatement of Age and/or Gender** – If the insured person's age and/or gender is misstated in the application, Assurity will revise the policy and any applicable riders' benefit amounts to the amount the premium would have purchased for the correct age and/or gender.

**Termination** – The policy will terminate the earliest of the following: when premium is not paid by the end of the grace period; the date Assurity receives written notice to terminate; upon the insured person's death; when the loan balance exceeds the loan value; or on the expiration date listed on the policy schedule. Riders may contain additional conditions or limitations.

**Exclusions** – The Accelerated Death Benefit Rider does not pay benefits for illnesses that are the result of a self-inflicted injury or an attempted suicide while sane or insane; if required by law or government to use the rider to pay creditors' claims, whether in bankruptcy or otherwise; or to apply for, obtain, or keep a government benefit or entitlement. The Accidental Death Benefit Rider does not pay benefits for losses that are caused by or are the result of the insured person 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, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; having a sickness, disease or infection other than infection from an 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 addicted to drugs or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed to the insured person 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; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; driving any taxi for wage, compensation or profit; 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 Critical Illness Rider does not pay benefits for conditions that are caused by or are the result of the insured person 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 active duty training of less than 60 days; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, motor vehicle racing, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; being addicted to drugs or suffering from alcoholism; 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; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane. The Disability Waiver of Premium Rider does not cover total disability caused by war or any act of war, declared or undeclared; any injuries received while serving in the armed forces or units auxiliary thereto; being intoxicated (as defined by the laws governing the operation of 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; participating in a riot, insurrection or rebellion; attempting to commit suicide, while sane or insane; or intentionally self-inflicting an injury or sickness, while sane or insane. The Payor Benefit Rider does not pay benefits for the premium payor's total disability or death caused by or the result of war or any act of war, declared or undeclared; any injuries received while serving in the armed forces or units auxiliary thereto; being intoxicated (as defined by the laws governing the operation of 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 premium payor by a physician); committing or attempting to commit a felony; participating in a riot, insurrection or rebellion; committing or attempting to commit suicide, while sane or insane; or intentionally self-inflicting an injury or sickness, while sane or insane.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I L2418 and Rider Form Nos. R I1903, R I1904, R I1905, R I1906, R I1907, R I1908, R I1909, R I1910, R I1911 and R I2422 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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, NY. Product availability, features and rates may vary by state.