Assurity®

Individual Product Portfolio

Assurity, a carrier that's a cut above

In selecting Assurity, you chose a company dedicated to helping you grow your business – and so much more. What sets us apart?

Strength

We have over 130 years of protecting individuals, families and small businesses, plus the financial strength to back it up.

Competitive Advantage

Our distinctive and diverse products are competitively priced to cater to the needs of a variety of clientele.

AM Best Rating

We earned a rating of A- (Excellent) from AM Best*, the industry's leading independent evaluator, with a stable outlook.

Prompt & Personal

You can expect high-touch service and we're never more than a quick call away.

We're Mutual

Owned by our policyholders, we are in the business to serve the interest of our customers.

A Force for Good

As a Certified B Corporation™, we're committed to social and environmental responsibility.

Providing the coverage people need

- Life and Accidental Death Insurance Policies
- Disability Income Insurance Policies
- Critical Illness Insurance Policies
- Accident Insurance Policies
- Annuities

2025 Financial Results

As of Dec. 31, 2025, Assurity's strong statutory financial results included:

$2.5 billion in total assets

$24.3 billion of total life insurance in force

$507 million in total capital

20.5% ratio of capital to assets, a historically strong measure of our financial stability

$228.4 million in total benefits and dividends paid to policyholders

$2.5 Billion

Total Assets

For more financial information, visit Assurity.com

*Our holding company, Assurity Life Insurance Company is headquartered in Lincoln, Nebraska. AM Best ratings range from A++ (Superior) to F (in liquidation). Rating assigned December 2025. For the latest Best's Credit Rating, access www.ambest.com

Life & Accidental Death Insurance Products

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Whole Life Protect+ Insurance & Whole Life Perform+ Insurance

Issue Ages	15 days through 85 years (age last birthday)	
Face Amounts	Starting at $10,000	
Accelerated Underwriting, No Exams	**Up to $300,000*:** Ages 15 days to 17 **Up to $1 million:** Ages 18 to 50 **Up to $500,000:** Ages 51 to 65 **Up to $100,000:** Ages 66 to 85 We reserve the right to require a medical exam and/or other medical requirements on any applicant *Financial documentation required for benefit amounts over $100,000	
Payment Options	• 10-Pay • 20-Pay	• Pay to Age 65 • Pay to Age 100
Underwriting Classes	• Preferred Plus Non-Tobacco • Preferred Non-Tobacco • Preferred Tobacco	• Standard Non-Tobacco • Standard Tobacco • Juvenile
Rate Structure	Level and guaranteed; based on gender, underwriting class, age, face amount and premium-paying period.	
Premium Banding	Band I – Face Amounts $10,000 to $99,999 Band II – Face Amounts $100,000 to $249,999 Band III – Face Amounts $250,000+	
Death Benefit	Level death benefit; through maturity at age 121	
Dividend Options	• Paid-up Additions • Accumulate at Interest • Paid in Cash	• Reduce Premiums/Paid-up Additions • Reduce Premiums/Accumulate at Interest • Reduce Premiums/Cash
Built-In Rider	Accelerated Death Benefit Rider **(acceleration benefits for chronic, terminal or critical illness.)** Included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.	
Optional Riders (additional premium)	• Accidental Death Benefit Rider • Accident-Only Disability Income Rider • Children's Term Rider • Disability Income Rider • Critical Illness Rider • Disability Waiver of Premium Rider • Guaranteed Insurability Rider	• Level Term Rider • Paid-Up Additions Rider Periodic Premium • Paid-Up Additions Rider Single Premium • Payor Benefit Rider
Illustrations	Required, software available	
Policy Loans	Available when policy has cash surrender value. Premier policy loans are available with qualifications.	
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)	
Policy Fee	Issue Ages 18 through 85: $65 annually, commissionable Issue Ages 15 days through 17 years: $25 annually, commissionable	

Policy Form No. I L2418, R I2502
FOR PRODUCER USE ONLY

 Product availability, features and rates may vary by state.

Children's Whole Life Insurance

Issue Ages	Ages 15 days - 17 years (age last birthday)
Accelerated Underwriting, No Exams	• $10,000 to $300,000,[1] higher amounts available with approval • Grandparents signature accepted for amounts up to $100,000 * Financial documentation required for benefit amounts over $100,000
Payment Options	• 10-Pay • 20-Pay • Pay to Age 65 • Pay to Age 100
Key Features	• Participating policy builds cash value and is eligible for dividends • Automatic transfer of ownership when the child reaches age 25 • Premiums guaranteed never to increase, benefits never decrease • Loans available from cash value • Renewable to age 121
Dividend Options	• Paid-up Additions • Accumulate at Interest • Paid in Cash • Reduce Premiums/Paid-up Additions • Reduce Premiums/Accumulate at Interest • Reduce Premiums/Cash
Built-In Rider	Accelerated Death Benefit Rider (acceleration benefits for chronic, terminal or critical illness.) Included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.
Optional Riders	• Guaranteed Insurability Rider: expand coverage up to 5 times before age 40 without evidence of insurability[1] • Paid-Up Additions Riders: gives the option to increase cash value by paying an additional premium • Payor Benefit Rider: Waives premiums if the payor dies or becomes totally disabled before the child turns 25 • And more
Illustrations	Required, software available
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Policy Fee	$25 annually, commissionable

Policy Form No. I L2418
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Single Premium Whole Life Insurance

Issue Ages	15 days through 85 years (age last birthday)
Underwriting Classes	Male/Female, Non-Tobacco/Tobacco **Ages 15 days through 54:** minimum $10,000; **Ages 55 through 85:** minimum $5,000
Death Benefit	Level death benefit through maturity at age 121
Premium	Single premium
Non-Medical Limits	**Ages 0 through 60:** up to $700,000 **Ages 61 through 85:** up to $450,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Illustrations	Is required, software available
Dividend Options	Paid-up Additions, Accumulate at Interest, Loan Reduction, Paid in Cash
Policy Loans	Available when policy has loan value (cash value less any policy debt); variable loan interest paid in advance
Additional Riders	• Single Premium Insurance Rider – a paid-up insurance purchase option rider • Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
Policy Fee	$75, commissionable

Policy Form No. I L1802
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Accidental Death Insurance Plus

Issue Ages	Age last birthday: Guaranteed renewable to age 80, 18 through 70; 5, 7 and 10-year level premium period, 18 through 70; 15-year level premium period, 18 through 65; 20-year level premium period, 18 through 60; 30-year level premium period, 18 through 50
Coverage Periods	Guaranteed renewable to age 80; or term periods of 5, 7, 10, 15, 20 or 30 years
Benefit Amounts	$5,000 – $350,000
Underwriting Classes	Male/Female; unismoke
Premium modes	Annual, semi-annual, quarterly, monthly
Convertible	No
Included Benefits	• Common Carrier Benefit • Automobile Seatbelt Benefit
Optional Riders *(additional premium, not available in all states)*	• **Accident-Only Disability Income Rider** • Child Accidental Death Rider Plus • Critical Accident Rider • Disability Waiver of Premium Rider • Return of Premium Rider • Spouse Accidental Death Rider Plus
Policy Fee	$25 annually, commissionable

Policy Form Nos. I H2004 and I H2011
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Accident-Only Disability Income Rider

Issue Ages	18 through 60 (age last birthday)
Elimination/Benefit Period	90 days/2 years
Underwriting	Simplified
Minimum Issue	$300 monthly benefit
Maximum Issue	Lesser of $3,000 per month or 1.5 percent of base policy benefit amount. The rider benefit amount is limited to a maximum of 60 percent of the applicant's gross earned monthly income and based on the total of all in-force and applied-for individual and group disability income benefits.
Renewability	Guaranteed renewable through the earlier of: • End of the initial level premium period of the base policy to which it is attached • Attained age 65 of the insured

Producers selling Accidental Death Insurance Plus must have a health insurance license.

Term Life Insurance with Accelerated Underwriting

Term Periods	10, 15, 20, 30 years
Issue Ages	Age last birthday, based on level term period: 10-year level premium period, 18 through 75 15-year level premium period, 18 through 70 20-year level premium period, 18 through 65 30-year level premium period, 18 through 55 (Non-Tobacco); 18 through 50 (Tobacco)
Underwriting Classes	Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco, Standard Tobacco
Issue Amounts	$25,000 – $10 million
Accelerated Underwriting	Accelerated Underwriting and instant decision available up to $1 million for ages 18 through 50, $500,000 for ages 51 through 65 and $100,000 for ages 66-75
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years; annually renewable after the initial term to age 95
Premium Bands	$25,000 - $249,999; $250,000 - $499,999; $500,000 - $999,999; $1,000,000 and above
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to the end of level term period for 10-year plan; or, two years prior to the end of level term period on 15-, 20- and 30-year plans; or, policy anniversary on which the insured attains age 65.
Illustrations	Not required, but software is available
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Additional Rider *(no additional premium)*	Accelerated Benefits Rider
Optional Riders *(additional premium)*	Accident Only Disability Income Rider – Base Policy Insured and Other Insured, Children's Term Rider, Critical Illness Benefit Rider – Base Policy Insured and Other Insured, Disability Waiver of Premium Rider, Endowment Benefit Rider (also known as Return of Premium Rider) - available on 20-year and 30-year policies; returns premium paid on base policy and Return of Premium Rider only, Monthly Disability Income Rider – Base Policy Insured and Other Insured, Other Insured Level Term Rider
Electronic Application	E-app is available
Policy Fee	$70, non-commissionable

Policy Form No. I L1702
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Universal Life Insurance

Issue Ages	15 days through 85 (age last birthday)
Renewability	Renewable to age 121. If the policy is in force beyond the anniversary date following age 121, the death benefit will equal the surrender value.
Underwriting Classes	**Ages 18 through 85:** Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco **Ages 15 days through 17 years:** Juvenile
Premium Banding	**Band I** - Face Amounts $25,000 - $99,999 **Band II** - Face Amounts $100,000+
Non-Medical Limits	**Ages 15 days to 17:** up to $300,000 **Ages 18 to 45:** up to $200,000 **Ages 46 to 60:** up to $150,000 **Ages 61 to 85:** up to $100,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Benefit Amounts	From $25,000 and above for all risk classes. Flexible death benefit, current assumption through maturity at age 121. Two options: Level and Increasing
Enhanced Guaranteed Surrender Value Benefit	Subject to qualification requirements, allows policy surrender during a 60-day option period following the 15th or 20th policy anniversary for a percentage of premiums paid.
Premiums	Flexible in amount and frequency. No lapse guarantee period from 5 years up to 20 years based on issue age.
Overloan Protection Benefit	Subject to qualification requirements, prevents the policy from lapsing due to excessive loans by converting the policy to guaranteed, paid-up life insurance.
Policy Loans	Available when policy has cash surrender value. Preferred policy loans available with qualifications.
Illustrations	Required software is available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation. If the illustration presented does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
Interest Credits	Current: Declared; Guaranteed: 2 percent; Interest Rate Bonus: an additional, non-guaranteed 0.50% may be credited beginning in policy year 21.
Premium Modes	Annual, semi-annual, quarterly, monthly automatic bank withdrawal, list bill, credit card (recurring only)
Additional Rider	Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
Optional Riders *(additional premium)*	• Accidental Death Benefit Rider • Children's Term Rider • Critical Illness Rider • Disability Waiver Rider • Guaranteed Insurability Rider • Level Term Rider - 10, 20 and 30 year

Policy Form No. I L1921
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Disability Insurance Products

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Long-Term Individual Disability Income Insurance Income Protection+

Issue Ages	18 through 64; age last birthday as of issue date	
Coverage Options	Accident and Sickness; Accident-Only	
Total Disability Definitions *Availability depending on age and occupation class*	• True Own Occupation for the entire benefit period • True Own Occupation for two years then Any Gainful Occupation • Own Occupation and Not Working for the entire benefit period • Own Occupation and Not Working for two years then Any Gainful Occupation	
Occupation Classes	**6A:** accountant, architect, computer programmer, pharmacist, engineer, optometrist **5A:** real estate agent, clinical nurse, teacher, office manager, small animal veterinarian **4A:** hospital/surgical nurse, clinical physician, secretary, car salesperson **3A:** physical therapist, dental hygienist, lab tech, graphic designer **2A:** truck driver, carpenter, electrician, plumber, chef, farmer, landscaper, auto mechanic **1A:** custodian, roofer, exterminator, chiropractor, auto body repair	
Maximum Issue Limits	6A; 5A; 4A; 3A = $30,000; 2A = $15,000; 1A = $10,000	
Benefit Periods *Availability depending on age and occupation class*	**Accident and Sickness** 1 Year, 2 Years, 5 Years, 10 Years, To age 65, To age 67, To age 70	**Accident-Only** 1 Year, 2 Years, 5 Years, 10 Years
Elimination Periods	30, 60, 90, 180, 365 or 730 days (*availability depending on benefit period)*	
Underwriting Classes	**Accident and Sickness** Male/Female; Non-Tobacco/Tobacco	**Accident-Only** Male/Female; Standard – Uni-Tobacco
Underwriting	**No medical exams:** Age 18-50 up to $10,000; Age 51-64 up to $6,000 **No income verification:** up to $8,000 ($6,000 for 1099 employees and/or self-employed)	
Renewability	Guaranteed renewable to age 67 policy anniversary; conditionally renewable for life if working for pay at least 30 hours per week.	
Benefits & Features **Not available with Accident-Only*	• Partial Disability Monthly Benefit • Presumptive Disability Benefit • Waiver of Premium Benefit • Recurrent Disability Monthly Benefit • Home Modification Benefit	• Survivor Benefit • Rehabilitation Benefit • Childbirth Benefit* • Organ Donor Benefit* • List Bill capability
Optional Riders *Additional premium unless otherwise noted. *Not available with Accident-Only*	• Benefit Increase Rider (No cost) • Catastrophic Disability Rider* • Cost-of-Living Adjustment Rider • Critical Accident Rider • Enhanced Residual Disability Rider* • Guaranteed Insurability Rider* • Mental Disorder Rider*	• Non-Cancelable Rider* • Residual Disability Rider* • Retroactive Injury Rider • Return of Premium Rider • Stay-at-Home Spouse Rider • Supplemental Disability Income Rider
Multi-Life Discount	20 percent discount on DI policies issued to three or more insured persons of the same employer.	
Spouses Discount	10 percent discount on DI policies issued to two insured persons who meet the policy definition of spouse. Not available with the Multi-Life Discount.	
Business Owner Upgrade	One occupation class upgrade for most business owners if self-employed at least 2 years, 10%+ ownership, and $30,000+ net income	
Policy Fee	**Accident and Sickness** $30 annually, commissionable	**Accident-Only** No policy fee
Electronic Application	**FastTrack** - Instantly quote, illustrate, apply, and manage every case in one seamless platform.	

Policy Form No. I H2401
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Short-Term Individual Disability Income Insurance Income Protection

Issue Ages	18 through 60; age last birthday as of issue date	
Occupation Classes	**4A**: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent **3A**: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse **2A**: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber **1A**: construction laborer, cleaning and maintenance services, firefighter[1], police officer[1], roofer, truck driver	
Maximum Weekly Benefits	$50 to $1,000 weekly: for Self-Employed or Commissioned Salesperson $50 to $1,500 weekly: for W-2 Employees	
Benefit Periods	13-week, 26-week, 1-year, 2-year	
Elimination Periods	**Accident and Sickness** • 13-week: 0/7, 0/14, 7 or 14 days • 26-week: 0/7, 0/14, 7, 14 or 30 days • 1-year: 0/7, 0/14, 7, 14, 30, 60 or 90 days • 2-year: 30, 60 or 90 days	**Accident-Only** • 13-week: 0, 7 or 14 days • 26-week: 0, 7, 14 or 30 days • 1-year: 0, 7, 14, 30, 60 or 90 days • 2-year: 30, 60 or 90 days
Underwriting Classes	**Accident and Sickness** Non-Tobacco; Tobacco	**Accident-Only** Standard – Uni-Tobacco
Underwriting	**No income verification** **No medical exams**	
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time	
Base Benefits	**Accident and Sickness** • Total Disability Benefit • Partial Disability Benefit • Presumptive Disability Benefit • Waiver of Premium Benefit • Childbirth Benefit • Organ Donor Benefit • Social Insurance Offset (optional)[2]	**Accident-Only** • Total Disability Benefit • Partial Disability Benefit • Presumptive Disability Benefit • Waiver of Premium Benefit
Optional Riders *(additional premium, not available in all states)*	**Accident and Sickness** • Catastrophic Disability Rider • Guaranteed Insurability Rider • Retroactive Injury Rider • Return of Premium Rider • Stay-at-Home Spouse Disability Income Rider	**Accident-Only** • Guaranteed Insurability Rider • Return of Premium Rider • Retroactive Injury Rider • Stay-at-Home Spouse Disability Income Rider
Policy Fee	**Accident and Sickness** $25 annually, commissionable	**Accident-Only** No policy fee
Electronic Application	**FastTrack** - Instantly quote, illustrate, apply, and manage every case in one seamless platform	

Policy Form No. I H2016
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state

Business Overhead Expense Disability Income Insurance

Issue Ages	18 through 60 years (age nearest birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, age-specific
Eligibility	• Owned the business for more than one year • Actively working fulltime in ownership, management and administration of the business (at least 30 hours per week) • $10,000 minimum net profit for the business for past year • 10 or less employees; and • not be operating the business from home
Occupational Classes	**4A**: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent **3A**: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse **2A**: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber
Maximum Issue Limits	**4A:** $20,000; **3A:** $20,000; **2A:** $20,000
Elimination Periods	30, 60 and 90 consecutive days (all ages, all classes)
Benefit Periods	12 months and 24 months (all ages, all classes)
Non-Medical Limits	**Ages 18 through 50:** up to $5,000; **Ages 51 through 55:** up to $2,000 **Ages 56 through 60:** up to $1,500 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Additional Benefits and Features	• "Own occupation" definition of total disability • Conversion Privilege • Presumptive Disability Benefit • Partial Disability Benefit • Rehabilitation Benefit • Survivor Benefit • Waiver of Premium Benefit
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Policy Fee	$40, commissionable

Policy Form No. A-D106
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Graded Benefit Disability Income Insurance

Issue Ages	18 through 60 years (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, with or without Non-graded Injury Benefit; 5-year bands; level rates; rates do not vary by occupational class
Occupational Classes	**4A**: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent **3A**: day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse **2A**: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber **1A**: construction laborer, custodian, exterminator, firefighter[1], police officer[1], roofer, truck driver
Elimination Period	30, 60, 90, or 180 days (2-year, 5-year and 10-year benefit periods); 365 days (5 and 10-year benefit periods)
Benefit Periods	**2-year, 5-year:** classes 4A, 3A, 2A and 1A; **10-year:** classes 4A, 3A, and 2A
Renewability	Guaranteed to age 65; conditionally renewable to age 70
Graded Benefits	Monthly benefits for the duration of a disability due to sickness beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability due to sickness beginning in the 2nd policy year will be 70 percent of the non-graded benefit. The non-graded monthly benefit will be paid for total disability beginning in the 3rd policy year and thereafter.
Additional Benefits and Features	• Survivor Benefit: Lump sum of 6x monthly benefit paid when insured is disabled and receiving benefits 12 months before death • Optional Non-graded Injury Benefit Rider
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Optional Riders *(additional premium)*	• Graded Benefit Supplemental DI Rider – During disability, pays rider monthly benefit less any social benefits received (max $1,800 monthly) • Own-Occupation Rider – extends period of own occupation from 2 to 5 or 10 years
Policy Fee	$40, commissionable

Policy Form No. I H1617
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Critical Illness Insurance Products

Critical Illness Insurance 16

Quick Issue Critical Illness Insurance 17

Critical Illness Insurance

Issue Ages	18 through 70 (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	Simplified Underwriting: $5,000 -$75,000; Fully Underwritten: $75,001 - $500,000; Benefit amount reduced by 50% in the later of the third policy year and the policy year following the insured's 70th birthday.
Additional Diagnosis Benefit	The insured may receive 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% • Coronary Artery Bypass Surgery – 25% • Angioplasty – 25% • 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% • Kidney (Renal) Failure – 100% • Major Organ Transplant (liver, kidney, lung, entire heart or pancreas) – 25% payable when the insured person is placed on the registry with the United Network for Organ Sharing (UNOS) and 75% payable upon completion of the organ transplant surgery • Advanced Alzheimer's Disease – 100% • Paralysis – 100% • Coma – 100%
Return of Premium Upon Death	Returns all policy and rider premiums paid (except the Spouse Critical Illness Rider if the conversion option is exercised) less any benefits paid under the policy and riders, if the insured person dies from a cause other than a specified critical illness.
Waiting Period	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. Benefit amount reduced by 50% in the later of the third policy year and the policy year following the insured's 70th birthday.
Optional Riders (additional premium, not available in all states)	• Accidental Death Benefit Rider • Additional Critical Illness Rider • Child Critical Illness Rider • Critical Accident Rider • Disability Waiver of Premium Rider • Increasing Benefit Rider • Loss of Independent Living Rider • Reoccurrence Rider • Return of Premium Rider • Spouse Critical Illness Rider
Electronic Application	E-app is available
Policy Fee	$25, non-commissionable

* Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

Quick Issue Critical Illness Insurance

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	**FastTrack** - Instantly quote, illustrate, apply, and manage every case in one seamless platform
Policy Fee	$25 annually, non-commissionable

* Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

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

Policy Form No. I H1820
FOR PRODUCER USE ONLY.
Product availability, features and rates may vary by state.

Accident Insurance Products

Accident Insurance 19

Accident Insurance

Issue Ages	Age last birthday as of issue date 18 through 70: Primary Insured Person or Spouse 15 days through 17 years: Primary Insured Person or Dependent
Coverage Options	• 24 hour • Off-the-job

Plans	• 3 Plans: Base, Advantage and Complete
	• Coverage for families, individuals, or unique juvenile-only plans
	• 9 care categories:
	  • Initial Care
	  • Emergency Care
	  • Continued Care
	  • Everyday Injury Care
	  • Active Life Injury Care
	  • Specific Injury Care
	  • Catastrophic Care
	  • Hospital Care
	  • Surgical Care

Benefit Amounts	Coverage benefits and benefit amounts vary by plan. Visit The Agent Center for full details.
Underwriting	Guaranteed issue – no medical exams or tests to qualify
Renewability	Guaranteed renewable until the policy anniversary following the Primary Insured Person's 80th birthday.
Premium modes	Annual, Semi-Annual, Quarterly, Monthly
Included Benefits	Accidental Death Rider with a Common Carrier Benefit and Automobile Seatbelt Benefit
Optional Riders (additional premium, not available in all states)	• Accident-Only Disability Income Rider • Preventive Care
Policy Fee	None
Electronic Application	**FastTrack** - Instantly quote, illustrate, apply, and manage every case in one seamless platform

Policy Form No. I H2203
FOR PRODUCER USE ONLY
Product availability, features and rates may vary by state.

Annuity Products

Single-Premium Immediate Annuity 21

Family of Single-Premium Deferred Fixed Annuities 22

SecurePath Multi-Year Guaranteed Annuity (MYGA) 23

Single-Premium Immediate Annuity

Issue Ages	20 through 85 (age last birthday)
Single Premium Amounts	• Minimum of $10,000; amounts over $500,000 subject to Assurity approval • Non-qualified or qualified accepted
Front-End Load	6 percent of single premium amount (4.25 percent for 5 to 9 year fixed period option)
Payment Options	• **Life income** – Client receives income for their lifetime. Nothing is paid after the client's death. • **Life income with a guaranteed period** – Client chooses 5, 10, 15 or 20 years – and receives income for as long as they live. If the client dies during the guaranteed period, the payments continue to a beneficiary for the length of the guaranteed period. • **Fixed amount** – Client chooses a fixed payment amount. The payment amount is received until the initial premium plus any interest earned is returned. If they die during the payment period, the payments continue to the beneficiary until the funds are exhausted. • **Fixed period** – Client chooses a set number of years to receive a payment. If they die during the payment period, the payments continue to the beneficiary for the remainder of the period. • Additional payment options may also be available upon request.

Policy Form Nos. I A1118 (Qualified), I A1117 (Non-Qualified)
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Product availability, features and rates may vary by state.

Regulations in several states require that Assurity agents receive training in annuity suitability and Assurity annuity products prior to taking an application. **Visit the Agent Center** (agentcenter.assurity.com) to check your state requirements and for Assurity product training.

Family of Single-Premium Deferred Fixed Annuities

A Comparison of Product Highlights

	Encore	Plus One
Issue Ages	Ages 0 through 85 (age last birthday)	
Purchase Options	Qualified and non-qualified	
Interest Rates	Bonus interest may (or may not) be payable in each of the first two policy years. The guaranteed interest rate for the first two policy years is the "current" interest rate.[1]	Bonus interest may (or may not) be payable in the first policy year. The guaranteed interest rate for the first policy year is the "current" interest rate.[1]
Guaranteed Interest Rate	Model Index (2.75 percent for policies issued in 2025)	
Death Benefit	Full account value paid to beneficiary, before maturity, upon proof of owner's or annuitant's death (unless jointly owned).	
Pay-Out Options	Life income, Life income with guaranteed period, Fixed period, Fixed amount, Additional pay-out options may also be available.	
Deposit Amounts	Minimum premium of $2,000; amounts over $500,000 require company approval	
Supplemental Contributions	A minimum of $100 may be added during the first 12 months[2]	
Income Taxes	Federal and state income taxes on the interest income are deferred until withdrawals begin	
Front-end & Handling Fees	None	
Withdrawal Provision	Up to 12 percent of the account value may be withdrawn during a 12-month period, with no surrender charges	Up to 10 percent of the account value may be withdrawn during a 12-month period, with no surrender charges
Surrender Charges	Applicable to amounts above the 12 percent withdrawal provision, in decreasing amounts during the first eight policy years	Applicable to amounts above the 10 percent withdrawal provision, in decreasing amounts during the first nine policy years
Nursing Home Provision	Full account value may be withdrawn without penalty if the annuitant is confined in a nursing home 30 consecutive days or longer	
Disability Provision	Full account value may be withdrawn without penalty if the annuitant should become totally disabled, prior to age 65, from an accident or illness	

Annuity Form Nos. I A1931 (Qualified), I A1930 (Non-Qualified)
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Product availability, features and rates may vary by state

1. Current and other interest rates are posted at the first of each month in the Interest Rate Bulletin on The Agent Center. Or, for more information about interest rates, contact 800-276-7619 Ext. 4264.
2. Interest rates for any supplemental contributions are calculated at the current rate at the time of each supplemental deposit.

SecurePath Multi-Year Guaranteed Annuity

Product	Modified single premium deferred annuity with a guaranteed interest rate for a set period of time
Issue Ages	0-90
Purchase Options	Qualified or non-qualified
Minimum Premium	$2,000
Supplemental Contributions	Additional funds may be added during the first contract year
Interest Rate Guaranteed Period	• 3 years • 5 years • 7 years • 10 years
Guaranteed Interest Rate	The initial guaranteed interest rate is the published rate and will be locked in for the selected guaranteed period. After the guaranteed period ends, the guaranteed interest rate will be 2.65% for contracts issued in 2025.
Free Withdrawals	Up to 12% of the account value may be withdrawn without surrender charges or MVA every 12 months during the guaranteed period. After the guaranteed period ends, withdrawals have no surrender charges or MVA.
Surrender Charges	Withdrawals exceeding the free withdrawal amount during the guaranteed period may be subject to a surrender charge.

Period	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
3-Yr.	7%	7%	7%							
5-Yr.	7%	7%	7%	6%	5%					
7-Yr.	7%	7%	7%	6%	5%	4%	3%			
10-Yr.	7%	7%	7%	6%	5%	4%	3%	2%	1%	0.5%

Market Value Adjustment (MVA)	Withdrawals exceeding the free withdrawal amount during the guaranteed period may be subject to a market value adjustment (MVA). The MVA can increase or decrease the withdrawal amount received.
Surrender Charge & MVA Waivers	• Expiration of the surrender charge period • Hospital or Nursing Home Confinement • Terminal Illness • Chronic Illness • Annuitization after the first contract year • Any required minimum distributions under a qualified annuity contract *Restrictions apply. See contract for details.*
Options after Interest Rate Guaranteed Period	Surrender, annuitization, continue with rates set annually, or transfer into a new MYGA contract
Annuitization Options	Life Income, Fixed Period, Life Income with Guaranteed Period Certain, and other options
Death Benefit	Pays the account value to a beneficiary with no surrender charges or MVA

Annuity Form No. I A2501
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Product availability, features and rates may vary by state

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Protecting what matters most

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Customer Service

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These policies may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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