Assurity®

Term Life Insurance

with Accelerated Underwriting

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Term life insurance pays a cash benefit to your loved ones if you die during a specific period of time. Customize the benefit amounts and policy terms to match your coverage to your needs.

Assurity Term Life insurance is an affordable and flexible way to help financially protect those you love. With Accelerated Underwriting, you could be protected much sooner with a coverage decision in minutes.

Term life insurance can give you the comfort of knowing your family will have the money they need after you're gone to continue the life you've built together.

Coverage to fit your needs

Affordable
Term life insurance is the least expensive kind of life insurance and can fit into your family's budget.

Flexible
Choose the term period and benefit amount that's right for you. Your needs change down the road? You can convert to a permanent life insurance policy without additional underwriting.

Fast
Accelerated Underwriting provides fast and easy underwriting, with instant approvals for qualified applicants for selected amounts of coverage.

Benefits can be used to

Help pay the mortgage, childcare and other ongoing living expenses

Pay off debt, including credit cards, loans or the mortgage

Pay for medical bills or funeral costs

Provide funds for your children's education

Continue a family business

For about $1 a day

A healthy 40-year-old female would pay less than $32 per month for a 20-year, $300,000 Term Life policy from Assurity.[1]

Insurance on your terms

Term Life with Accelerated Underwriting offers you valuable features to help protect your family and your lifestyle:

- Guaranteed level premium for the selected term period: 10, 15, 20 or 30 year terms
- Guaranteed tax-free death benefit
- Immediate coverage decision without a medical exam for qualified applicants for benefit amounts up to $1 million[2]
- Built-in Accelerated Benefits Rider allows you to receive advance payment of the death benefit if you're diagnosed with a terminal illness or require permanent nursing home care
- Option to convert to permanent life insurance

Living benefits to maximize protection

Strengthen your coverage by purchasing optional protection, such as:

- **Return of premium benefit[3]:** pays back up to 100% of premiums paid
- **Critical Illness Benefit Rider:** pays a lump-sum cash benefit upon the first-ever diagnosis of a covered critical illness
- **Monthly Disability Income Rider:** provides a monthly benefit if you become totally disabled due to a covered sickness or accident

Assurity®

Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com

Certified B Corporation
Learn more at bcorp.com

1. Illustration based on a 40-year-old female, Preferred Non-Tobacco.
2. Face amounts over $1 million for ages 18-50 and over $500,000 for ages 51-65 require additional underwriting.
3. Return of premium benefit provided under the Endowment Benefit Rider.

Conditions, Limitations and Exclusions

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

Renewability – The policy is renewable to age 95.

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 (if the policy was issued on a gender-distinct basis) 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 the face amount is less than $25,000 due to conversion; the date Assurity receives written notice to terminate; upon the insured person's death; or on the expiration date listed on the policy schedule.

Riders may contain additional conditions, limitations and exclusions.

NOT AVAILABLE IN NEW YORK.
Policy Form No. I L1702 and Rider Form Nos. R I1506, R I10827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704 and R I1705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.

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