



Life Insurance for Living

Provide living benefits beyond death benefit protection

What are Living Benefits?

Life insurance is designed to provide a death benefit when someone dies, but Assurity's Whole Life Protect+ Insurance and Whole Life Perform+ Insurance also include benefits that policyowners can use while living. These features can help empower the policyowner by allowing them to accelerate a portion of their death benefit should they have a need to do so. With people living longer, living benefits like accelerated death benefits are more valuable than ever.

How it works

Whole Life Protect+ and Perform+ policies include an Accelerated Death Benefit Rider¹ that allows the policyowner to access a portion of the death benefit early if diagnosed with a qualifying health event.

These funds could be used to help pay for medical care, or to help cover deductibles, medical bills, and other expenses. The policyowner may accelerate benefits in the event of:

- **Terminal Illness:** An illness or condition that results in an expected life span of 12 months or less, as certified by a physician.
- **Chronic Illness:** An illness or condition in which the insured has been certified by a physician as:
 1. Unable to perform at least two Activities of Daily Living such as eating, bathing, and using the bathroom without substantial assistance from another person, due to a loss of functional capacity for a period of at least the last 90 consecutive days.
 2. Requiring substantial supervision by another person to protect the insured from threats to health and safety due to the insured person's severe cognitive impairment for a period of at least the last 90 consecutive days.
- **Critical Illness:** Cancer, heart attack and stroke are among the 18 diagnoses which qualify for accelerated benefits under the critical illness option.

Details

- Maximum acceleration up to \$1 million.
- At least \$10,000 of the policy face amount must remain after acceleration.
- The amount accelerated is adjusted by a discount factor, accounting for the policy's present value based on the insured's expected future mortality.
- After acceleration, the policy remains in force at a reduced amount.
- The face amount, paid-up additions, cash value, and loan balance are reduced on a pro rata basis, based on the amount accelerated.
- The reduction to the loan balance is considered a loan repayment.
- Upon acceleration, premiums due and dividends credited are adjusted based on the reduced amount.

• **Covered Critical Illnesses include:**

- Advanced Amyotrophic Lateral Sclerosis (ALS)
- Aortic Aneurysm
- Aplastic Anemia
- Auto-Immune Deficiency Syndrome (AIDS)
- Coma
- Coronary Artery Bypass Surgery
- Heart Attack
- Heart Valve Replacement
- Invasive Cancer
- Kidney (Renal) Failure
- Loss of Sight
- Major Organ Transplant
- Motor Neuron Disease
- Paralysis
- Severe Burns
- Stroke
- Sudden Cardiac Arrest
- Traumatic Brain Injury

Please see the policy for critical illness definitions and benefit details. The severity of the illness or condition impacts the discounted benefit for which the insured may be eligible – mild, moderate, or severe.

Here is an example

Kevin was 64 when he used the living benefits in his whole life policy to help him through a tough time battling prostate cancer. He chose to accelerate \$30,000 of his \$100,000 death benefit. His condition qualified as a severe critical illness and after adjusting for the acceleration discount factor and fees, **he received over \$21,000** to help cover expenses during his recovery. Kevin still has \$70,000 in permanent death benefit protection—something he and his family can rely on in the future.

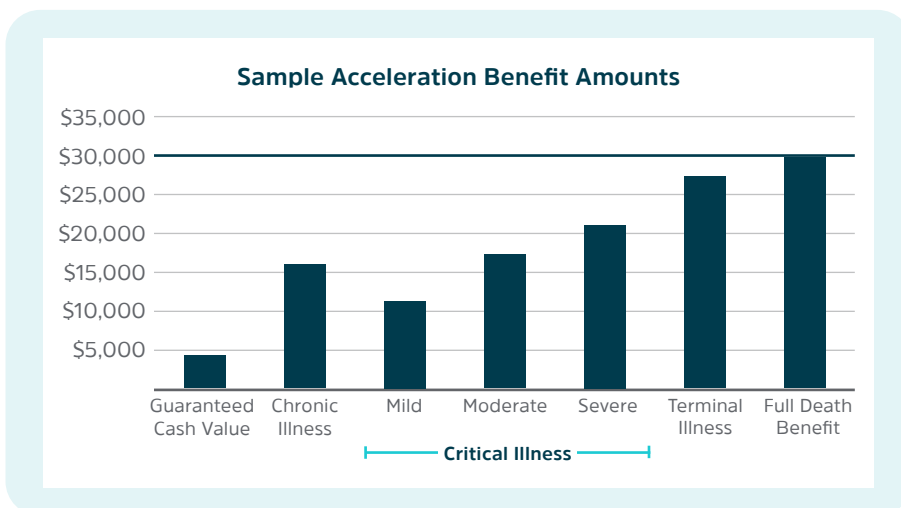


Illustration based on male, Age 54, Preferred Non-Tobacco, Pay to age 100. The net rider benefit paid is calculated as the present value of the accelerated death benefit amount less an administrative fee. The policy's death benefit, premiums and policy values will be reduced by the percentage of the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



Contact your Regional Sales Team to learn more about living benefits.



Who We Are

For over 130 years, Assurity has been a source of stability for American families. We provide peace of mind with accessible insurance solutions to protect what matters most. As a mutual organization and Certified B Corporation, we prioritize people over profits, taking the long view and ensuring our customers always come first.

Together, we're building a brighter tomorrow.

Customer Service

800-276-7619
Ext. 4264

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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.

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, within two years from the rider's Issue Date or Reinstatement Date; if the Policy Owner is 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.

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