

Assurity®

Children's Whole Life Insurance





Give Children a Head Start in Life

While they can outgrow their toys and clothes, Assurity's Children's Whole Life Insurance is a gift that lasts a lifetime. It's whole life insurance designed just for kids—giving them a **strong start with lifelong protection and cash value** that grows over time, like a built-in savings component. Children's Whole Life is an affordable way to provide security now while setting them up for whatever comes next.

Advantages of Children's Whole Life

☑ **Keep It for Life**

Lock-in guaranteed permanent protection, no matter their future health. Built-in living benefits¹ offer access to money if a serious illness occurs.

☑ **Grow Cash Value**

Create a nest egg they can borrow from for college, a first home, or other milestones. Plus, potential yearly dividend² payouts.

☑ **Transfer Ownership**

At age 25, the policy automatically becomes theirs - starting with you, staying with them.

Product Highlights

- Available for kids 15 days to 17 years old
- Fast, easy coverage from \$10,000 to \$100,000
- Costs guaranteed to never change as your child gets older
- Limited health questions to answer
- Parent or Grandparent can sign application and own the policy



Guaranteed Insurability

Strengthen their future with the optional Guaranteed Insurability Rider³, making it simple to increase coverage up to 5x before their 40th birthday.

Affordable, Lifelong Protection and Peace of Mind

The earlier you start, the lower the cost, making now the best time to give kids a head start. See how affordable Children's Whole Life can be:

Sample Monthly Cost for Boys

Benefit Amount	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
Age 0	\$5.64	\$9.10	\$12.56	\$16.03	\$19.49
Age 5	\$6.14	\$10.11	\$14.08	\$18.04	\$22.01
Age 10	\$6.80	\$11.43	\$16.06	\$20.69	\$25.32
Age 15	\$7.64	\$13.10	\$18.57	\$24.03	\$29.49

Illustration based on Male, Juvenile, Pay to Age 100, Monthly Premiums

Sample Monthly Cost for Girls

Benefit Amount	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
Age 0	\$5.25	\$8.33	\$11.41	\$14.49	\$17.57
Age 5	\$5.66	\$9.15	\$12.64	\$16.13	\$19.62
Age 10	\$6.20	\$10.23	\$14.26	\$18.29	\$22.32
Age 15	\$6.88	\$11.59	\$16.30	\$21.00	\$25.71

Illustration based on Female, Juvenile, Pay to Age 100, Monthly Premiums



A Gift That Grows

Give children more than a gift—give them a head start for the future with Assurity's Children's Whole Life. Talk with your insurance professional to learn more today.



Who We Are

For over 130 years, Assurity has been a source of stability for middle-income 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

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.
2. Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.
3. Guaranteed Insurability Rider comes at additional cost. Additional benefits purchase amounts range from \$10,000 to \$50,000, subject to a maximum of the initial base policy benefit amount. The purchase of additional benefits will increase premium.

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.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I L2418 and Rider Form Nos. R I1907 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.