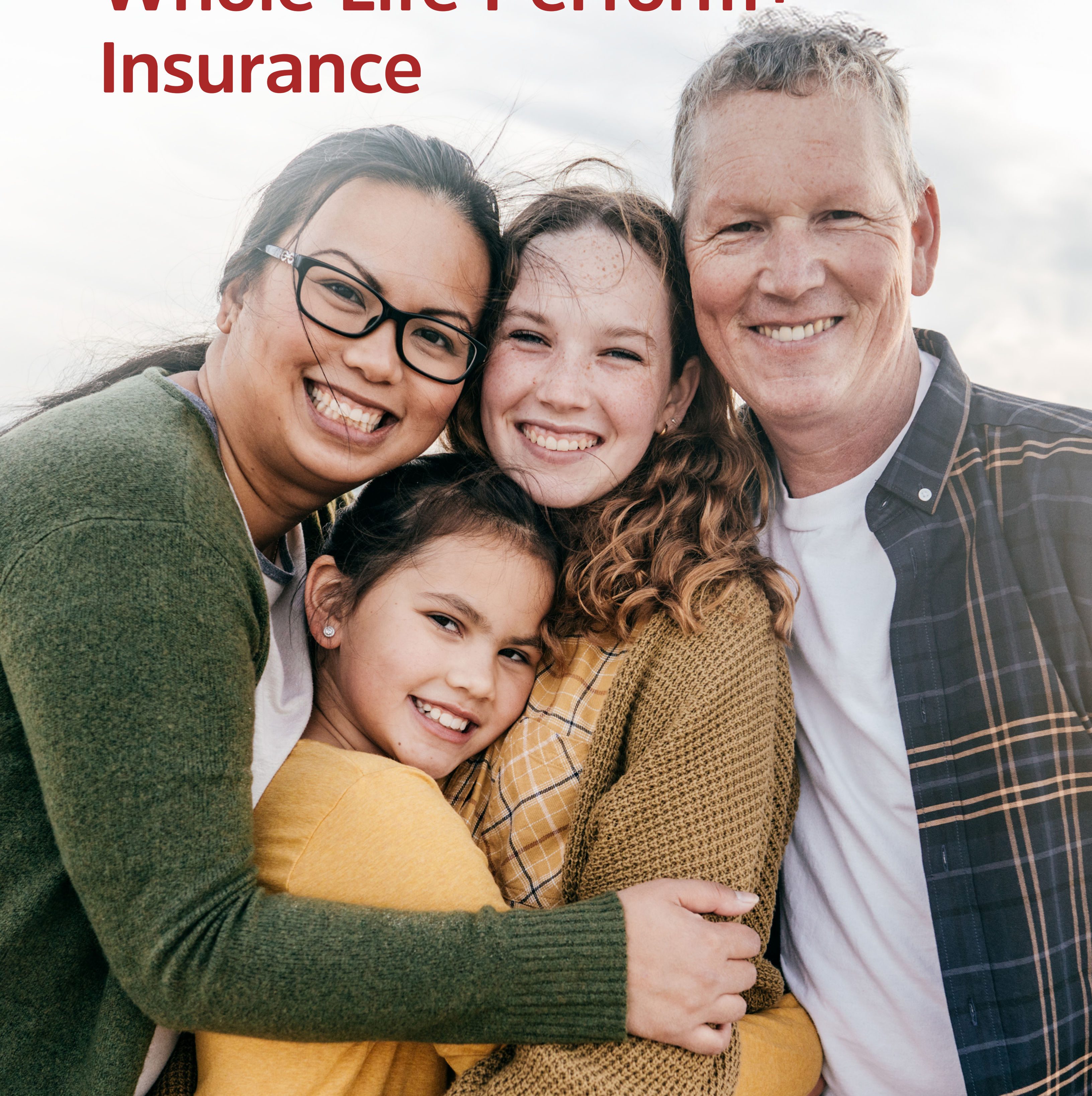
Whole Life Perform+ Insurance



Guaranteed Protection & Guaranteed Growth

Get peace of mind while you work toward your goals with Whole Life Perform+ Insurance. It builds **guaranteed cash value** you can flexibly use for your big dreams, while providing a death benefit your loved ones can rely on. You'll also have **living benefits**[1] you can use to access cash if you get sick. It's easy to apply – you may not even need a medical exam.

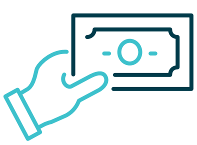
Whole Life Perform+ Advantages

- **Keep it for Life**
  Count on a guaranteed, income-tax free death benefit with a price and coverage that stays the same regardless of future health.

- **Earn Dividends Back**
  Benefit from Assurity's success with potential yearly payouts called dividends,[3] which many policyholders use to increase coverage and potentially earn more dividends.

- **Grow Guaranteed Cash Value**
  Get a built-in savings component with cash value that grows over time. You'll have tax-advantaged access[2] to use it however you wish – extra retirement money, college costs, or other goals.

- **More Options for Growth**
  Customize your policy with payment periods and optional riders designed to help your cash value grow faster.



Assurity is proud to have **reliably paid dividends every year for more than a century,** a reflection of our financial strength, stability and our long-term commitment to our policyholders.

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.[1] 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

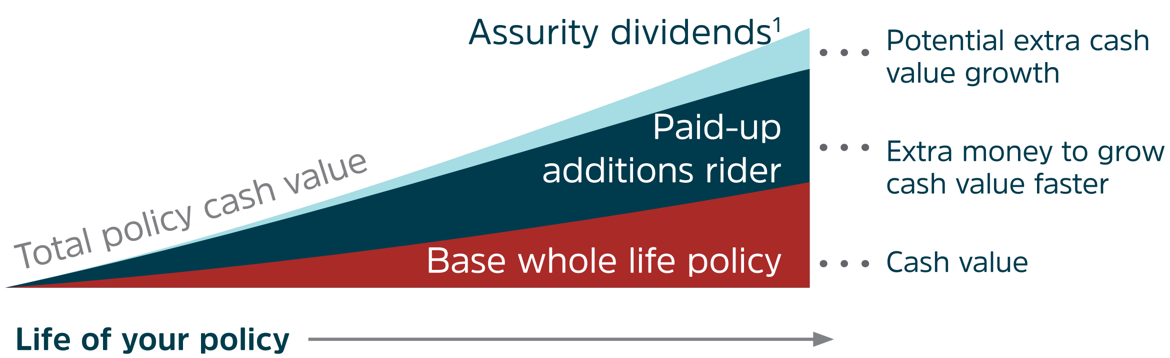
Kevin was 64 when he used the living benefits in his whole life policy to help him through a tough time battling prostate cancer. By accelerating $30,000 of his $100,000 death benefit, Kevin **received over $21,000 to help cover expenses during his recovery**. After acceleration, Kevin still has $70,000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

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.

Put Your Cash Value to Work—Now and Later

With Whole Life Perform+, you're not just protecting your loved ones – you're building cash value that grows with you. Whether you're planning for future goals or creating a financial cushion, your cash value is there when you need it. Every premium payment adds to your cash value, which is guaranteed to grow regardless of market ups and downs.

Customize your growth with options to build cash value faster.



1 Add More, Grow Faster

Boost your cash value by adding extra money to your policy with an **optional Paid-Up Additions Rider,** either as a one-time contribution or over time. This helps you speed up your cash value to achieve your goals, increases the death benefit for your loved ones, and gains extra growth potential through dividends.

2 Put Your Dividends to Work

If your policy earns yearly dividends, you can put them right back to work by **purchasing additional whole life insurance.** It helps your cash value and death benefit grow faster, while also creating the potential to earn even more dividends in the future.

3 Faster Payments, Faster Growth

Consider a shorter payment period to build cash value faster and pay your policy in full sooner. Paying premiums over **10 years, 20 years, or to age 65** (instead of to age 100)[4] packs more growth into a shorter time frame, giving your cash value more time to accumulate.

Flexible Access When You Need It

Whatever your dreams or goals, your cash value is there to help make them happen. You have **tax-advantaged access** to your money anytime through a withdrawal or loan:[2]

- Withdrawals provide cash and reduce both your policy's cash value and death benefit.
- Loans let you borrow against your cash value. You can repay to restore your policy's full death benefit or leave it with a lower amount. Loan balances are charged interest.

Cash value for all your possibilities:

Extra income for retirement

Pay your children's college

Make home improvements

Give to a cause you care about

Handle unexpected expenses

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.

Customize Your Policy

Life insurance should fit your unique needs, financial goals, and budget. Your financial professional can guide you through your options so you can feel confident both 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 and help you meet future goals or dreams or plans you're making for the future.

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.[4]

Extra Benefits

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

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

Whole Life Perform+ Insurance helps protect your family and keep your future on track.

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. 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

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, R I2422 and R I2502 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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