

Assurity[®]

Whole Life Protect+ Insurance



Protect Those Who Matter Most

Make sure the people who depend on you have something to rely on once you're gone with Assurity's whole life insurance. It's budget-friendly protection that stays with you your entire life, helping your family stay on track no matter what life brings.



Affordable Lifetime Coverage and More

Assurity's Whole Life Protect+ Insurance is permanent protection, designed to meet your needs throughout your life. It provides a **guaranteed death benefit**, which is money paid to your loved ones after you die, as well as **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 Protect+ Advantages:

☑ **Keep It for Life**

Get a strong, income-tax free death benefit with a price and coverage that stays the same regardless of future health.

☑ **Grow Cash Value**

Get a built-in savings component with your policy called cash value. You can flexibly withdraw or borrow² from it for expenses like college, retirement, or other needs.

☑ **Earn Dividends Back**

Benefit from Assurity's success through a potential yearly payout called a dividend,³ which you can use to increase your coverage, reduce your premiums, or take as cash.

☑ **Add Optional Coverage**

Customize your policy to meet your needs with riders that add extra life insurance, pause payments if you can't work due to a total disability, and more.

Whole life helps the people who depend on you:



Cover funeral costs



Pay off the mortgage or other debts



Stay on top of household expenses



Leave money for college



Keep a family business going

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.

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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.

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.

Customize Your Policy

Life insurance should fit your unique needs and budget. Your financial professional can guide you through your options so you can feel confident 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.

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.

Accidental Death Benefit Rider	Provides an added payout to your loved ones if you die as the result of an accident.
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 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.
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.
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.

How Much Do I Need?

There's no one-size-fits-all answer when it comes to life insurance—your family might depend on your benefit for years to come. Your insurance professional can help you get a complete picture.

Get a quick estimate of your coverage needs.

Immediate needs

(Income replacement, funeral costs)

+

Ongoing expenses

(Mortgage, childcare, living expenses)

+

Future expenses

(Education, retirement, other goals)

=

Total Life Insurance Needed

How Much Does It Cost?

The cost for your coverage depends on many things. No matter what your price is, it's guaranteed to never change as you get older. Plus, every policy comes with built-in living benefits¹ and cash value growth. Here's an example of how affordable coverage can be—a 30-year-old female can get a \$100,000 policy with all these features:

**\$100,000
Whole Life**

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\$61.¹⁶/mo.

- Permanent Protection**
- Living Benefits**
- Cash Value**
- Potential Dividends**

Illustration based on female, Age 30, Preferred Non-Tobacco, Pay to age 100



Whole Life Protect+ is there for you now and in the future. Give your loved ones the financial security they need to protect the life you've built.



Who We Are

For over 130 years, Assurity has been a source of stability for middle-income American families. We embrace our mission to help people navigate life's toughest moments, offering peace of mind you can rely on.

We're driven to deliver accessible insurance solutions to protect what matters most. Whether through our life, annuity, disability income, or supplemental health products, we empower families to safeguard their futures with simple, affordable protection.

As a mutual organization and Certified B Corporation, we prioritize people over profits, taking the long view and ensuring our customers always come first. We believe in the power of communities to support each other in times of need.

Together, we're building stronger families, stronger communities, and a brighter tomorrow.

Customer Service

800-276-7619
Ext. 4264

[assurity.com](https://www.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. 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

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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 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.