



More Guarantees, More Certainty with Whole Life

For middle-income families seeking long-term financial security, whole life insurance offers a **powerful blend of protection, predictability, and disciplined savings**—all in one product.

Unlike Indexed Universal Life (IUL), which offers upside potential tied to market indices, or Guaranteed Universal Life (GUL), which focuses on pure death benefit guarantees with minimal cash value, whole life delivers steady, guaranteed growth alongside lifetime coverage. Premiums are locked in, making it easier to budget, and the growing cash value can be accessed to meet life's unexpected needs—without reliance on market performance or complex funding strategies.

Features/Differences

Feature	Whole Life	Indexed Universal Life	Guaranteed Universal Life
Premiums	Guaranteed, fixed	Flexible, adjustable based on policy funding level	Guaranteed, fixed
Death Benefit	Guaranteed, fixed	Adjustable; can increase/decrease with cash value	Guaranteed, fixed
Cash Value Growth	Guaranteed cash value, plus non-guaranteed dividends*	Tied to index performance, with caps and floors	Minimal or no cash value
Market Exposure	None	Indirect; returns tied to market index	None
Long-Term Value Accumulation	Builds predictable cash value over time	Potential for higher cash value if index performs well	Little or no cash accumulation
Access to Cash Value	Yes, via loans or withdrawals (which decrease death benefit)	Yes, via loans or withdrawals (which decrease death benefit)	Minimal, since cash value is limited
Administrative Complexity	Minimal	Moderate-High; may need active management at older ages to avoid lapse	Minimal
Risk	Low; guarantees on premium, cash value and death benefit	Moderate; performance depends on market index	Low; guarantees on premium, cash value and death benefit
Flexibility	Limited; premium and death benefit fixed	Flexible premiums and death benefit, but requires active management	Limited; premium and death benefit fixed

Where whole life fits best:

- **Predictable guarantees** — fixed premiums, guaranteed death benefit, and steady cash value growth
- **Built-in stability** — not tied to market performance, so no risk of fluctuating values or reduced benefits
- **Simplicity** — minimal ongoing management compared to the monitoring and adjustments often needed with IULs

Whole life is uniquely suited to the needs and mindset of middle-income households. It offers simplicity, long-term dependability, and built-in savings that grow quietly but powerfully over time. **It's not just life insurance — it's a foundation for lifelong financial resilience.**



Reach out to your regional sales team today to learn more.

*Dividends may be offered for participating policies issued with mutual insurance companies. Dividends are non-guaranteed.

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