



# A Gift that Grows with Your Child

## Children's Whole Life Insurance

As parents, we're always looking for ways to give our kids a better start in life—whether it's extra help with school or setting them up for their future. Children's Whole Life Insurance is a gift with purpose that grows with them, providing a future nest egg, lifelong protection, or security for their own family one day.

- Get **guaranteed lifetime protection** for your child, regardless of future health
- Lock in **low childhood rates** that will never increase
- Enjoy **cash value that grows** with your child and may be borrowed<sup>1</sup>
- Have the ability to **earn dividends**,<sup>2</sup> which can help grow cash value
- Strengthen your child's future with the optional Guaranteed Insurability Rider,<sup>3</sup> making it simple to **add more coverage** as they grow

### Highlights

- ☑ Fast, easy coverage from \$10,000 - \$100,000
- ☑ Designed for children 15 days old to age 17
- ☑ Automatic transfer of ownership to your child at age 25
- ☑ Ability to choose your payment period

### Low cost for the long-term

\$25,000 of coverage for a  
1-year-old is as little as

**\$10.<sup>05</sup>/mo**

Less than the cost of some  
streaming services.

Illustration based on female, Age 1, Juvenile, Pay to age 100



**Give your child the gift of long-term protection with Children's Whole Life.**

1. 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.
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.

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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.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I L2418 and Rider Form No. R 1907 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.