

## **Guaranteed Protection. Guaranteed Growth.** Whole Life Perform+ Insurance

Your whole life coverage includes a savings component with **guaranteed cash value that grows over time.** You can use it however you wish – extra retirement income, paying for college, leaving money to a cause you care about, or other goals.

And it's built into your policy, along with other features to help give you peace of mind:

- Guaranteed death benefit
- Price and coverage that stay the same
- Guaranteed cash value that increases over time and potential yearly dividend payouts<sup>1</sup>
- Living benefits<sup>2</sup> you can use to access cash if you get sick

## Let your life insurance help when you need it most

If life takes an unexpected turn and brings added costs, you can withdraw or borrow<sup>3</sup> your cash value to **use however you want.** Keep in mind, withdrawals and outstanding loans reduce the death benefit paid to your loved ones when you die.

## How cash value grows

Here's an example of how guaranteed cash value can grow over time and with dividends it may be even higher. Your cost may look different than those shown.

Whole Life Perform+ with 20-Year Payment Option										
Male	\$25,000 Specified Amount		\$50,000 Specified Amount		\$75,000 Specified Amount					
	Monthly Premium	20-Year Cash Value	Monthly Premium	20-Year Cash Value	Monthly Premium	20-Year Cash Value				
Age 25	\$45.59	\$8,595	\$85.52	\$17,189	\$125.45	\$25,784				
Age 35	\$58.07	\$11,154	\$110.49	\$22,309	\$162.91	\$33,463				
Age 45	\$74.86	\$14,279	\$144.07	\$28,558	\$213.28	\$42,836				
Age 55	\$97.31	\$17,771	\$188.96	\$35,543	\$280.62	\$53,314				

Illustration based on a male at age 25, 35, 45, and 55, Preferred Non-Tobacco, 20-Pay

Whole Life Perform+ with 20-Year Payment Option										
Female	\$25,000 Specified Amount		\$50,000 Specified Amount		\$75,000 Specified Amount					
	Monthly Premium	20-Year Cash Value	Monthly Premium	20-Year Cash Value	Monthly Premium	20-Year Cash Value				
Age 25	\$42.02	\$7,892	\$78.39	\$15,783	\$114.75	\$23,675				
Age 35	\$54.01	\$10,335	\$102.36	\$20,670	\$150.71	\$31,005				
Age 45	\$69.69	\$13,335	\$133.72	\$26,671	\$197.75	\$40,006				
Age 55	\$90.85	\$16,857	\$176.04	\$33,715	\$261.24	\$50,572				

Illustration based on a female at age 25, 35, 45, and 55, Preferred Non-Tobacco, 20-Pay



Your insurance professional can help you choose the benefit amount and cash value growth for your goals. Protect your family and build your future with dependable Whole Life Perform+ Insurance.

1. Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.

- 2. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.
- 3. 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.

**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 I2422 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. New York, Albany, NY. Product availability, features and rates may vary by state.