



Help Pay for College Whole Life Insurance

Whole life insurance protects your family's financial future and includes a built-in savings component called cash value. This is money you can tap into when it's time to pay for college.

Advantages to consider:

- Earn **guaranteed cash value** growth, without the worry of market ups and downs
- Use your **money any way you wish**, not just for college expenses
- Gain extra growth through **potential yearly dividend¹ payouts**, your share of Assurity's success
- Boost your cash value growth faster with optional riders and payment period options
- Keep all of your family's dreams protected with lifelong coverage

How it Works

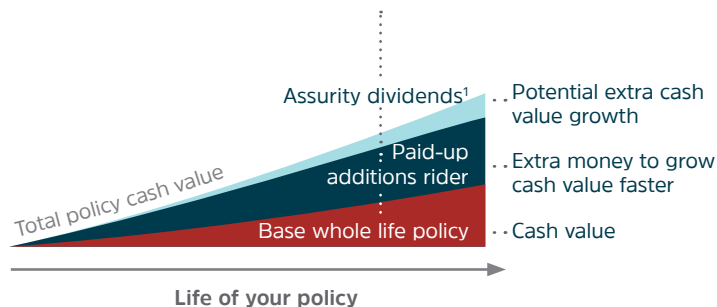
1 Start Early
Joe and Mary want to save for their 1-year-old son Adam's college. They put \$250 a month into a whole life policy, which includes extra money to grow cash value faster through the optional Paid-Up Additions Rider.

2 Use Cash for College
When Adam is 19, Joe and Mary can take out \$15,000 per year for four years to help with college.² They can choose to repay the money back into the policy or keep it with a lower death benefit.

3 Stay Protected for Life
Their whole life policy provides a guaranteed death benefit to cover college costs if something happens to Joe, and for the future.

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

Joe and Mary use cash for Adam's college



Protect the future and support college dreams with whole life insurance.

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

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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 Nos. R I1909 and R I1910 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.