



Term or Whole Life Insurance

Know more about your options.

Both term and whole life insurance provide valuable financial protection. Deciding what's best for you depends on your financial goals, budget and coverage needs.

Feature	Term Life Insurance	Whole Life Insurance
Coverage Length	Temporary protection for a period of time or term - 10, 15, 20 or 30 years	Permanent protection for life
Built-in Savings Component (Cash Value)	No	Yes - grows cash value over time
Cost (Premiums)	Typically a lower cost that stays the same throughout the term period	A higher cost that stays the same for your payment period and it builds cash value
Payout (Death Benefit)	Pays your loved ones if you die during the term period	Pays your loved ones no matter when you die
Flexibility	Option to convert to permanent life insurance	Access your cash value anytime, for any reason ¹
Potential Payouts (Eligible to Share in Assurity's Success through Dividends) ²	No	Yes - annually
Living Benefits (Early Access to your Death Benefit) ³	Yes - diagnosed with terminal illness or require permanent nursing home care	Yes - diagnosed with terminal illness, chronic illness (if daily tasks like bathing or eating become difficult without help), or critical illness (like heart attack, cancer, or stroke)
Reasons to Consider	<ul style="list-style-type: none">• Financial protection for a set time, like paying a mortgage• Just starting out or on a budget• Supplement existing life insurance	<ul style="list-style-type: none">• Lifelong financial protection• Cash value for future needs like college costs or extra retirement income• Leave money to children or grandchildren



Let's talk more about the life insurance policy that's best for you.

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. Accelerated Death Benefit Rider is included in states where allowed. For whole life, the chronic illness and critical illness benefits are included through issue age 70.

NOT AVAILABLE IN NEW YORK.

Policy Form Nos. I L1702, I L2418 and Rider Form Nos. R I1506, R I10761 and R I2422 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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