



## Payment Period Options

### Whole Life Insurance

Get the flexibility to choose how long you make payments on your whole life policy. Want to finish paying before big milestones, like your kids graduating or retirement? Looking to build cash value faster to use for college, retirement, or other dreams? No matter which option you choose, your policy stays with you for life—along with its guarantees and peace of mind.

#### Pick the payment period\* that fits your budget and goals:

- **10 Years** – Higher premiums, builds cash value faster
- **20 Years** – Balance between cost and growth
- **To Age 65** – Stops payments around retirement
- **To Age 100** – Lowest monthly cost, spread over time

Pay the same amount each month until your payment period ends—then you're covered for life. Here's a look at monthly costs for a \$75,000 whole life policy, based on different payment periods:

Monthly Cost	Payment Period
\$173. <sup>15</sup> /mo.	for 10 Years
\$104. <sup>44</sup> /mo.	for 20 Years
\$89. <sup>70</sup> /mo.	To Age 65
\$69. <sup>73</sup> /mo.	To Age 100

Illustration based on female, Age 40, Preferred Plus Non-Tobacco



Talk with your insurance professional about the payment period right for you.

\*Issue ages for 10-Pay, 20-Pay, and Pay to Age 100 are 15 days to 85 years; Issue ages for Pay to Age 65 are 15 days to 54 years

.....

**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 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.