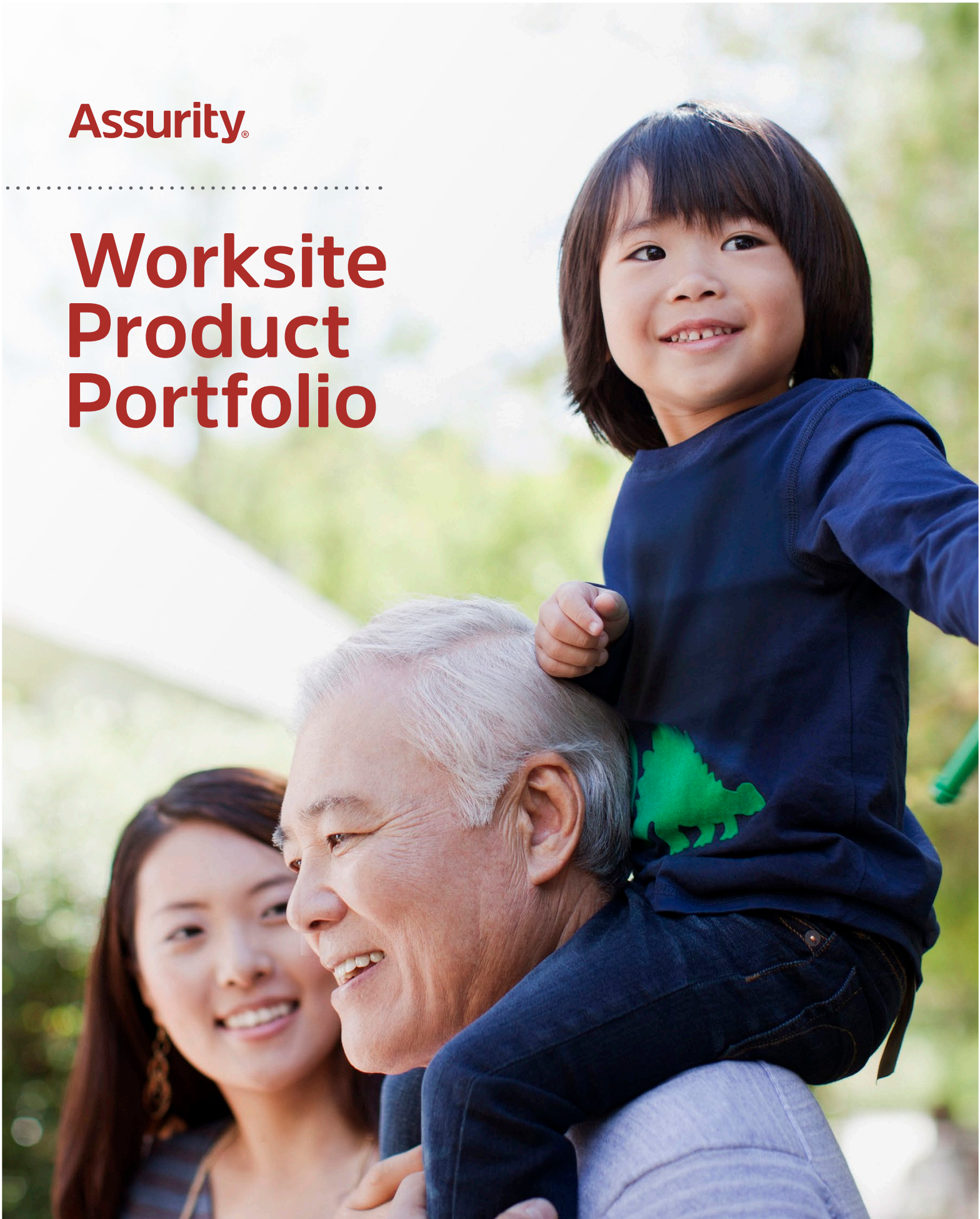


Assurity®

Worksite Product Portfolio



Flexible. Meaningful. Affordable.

We offer affordable insurance protection that is easy to understand and to buy. Our flexible products will enable you to build just the right plan for your clients.

Assurity, a carrier that's a cut above.

In selecting Assurity, you get a company dedicated to helping you grow your business – and so much more. What sets us apart?



Simplicity

Our process, platforms and products are all easy to implement and administer.



Competitive Advantage

Our distinctive and diverse products are competitively priced to cater to the needs of a variety of clientele.



Prompt & Personal

You can expect high-touch service and we're never more than a quick call away.



Strong Commissions

Some of the most competitive commissions in the voluntary benefits industry.



We're Mutual

We are in the business to serve the interests of our customers.



A Force for Good

As a Certified B Corporation™, we're committed to social and environmental responsibility.

2018 Financial Results

\$2.6 billion in total assets under management

\$19.3 billion of total life insurance in force

\$368.9 million in total surplus and asset valuation reserve

\$13.1 million in dividends paid to customers

\$194.7 million in total benefits paid to customers

\$2.6
Billion
Total Assets



For more financial information, visit [Assurity.com](https://www.assurity.com)



Health Insurance Products

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Group Accident Expense

Group Accident Expense insurance provides cash benefits for expenses that may not be fully covered by major medical insurance. We offer four distinct plans, plus a unique Prime Benefits plan. Valuable add-ons are available for extra financial protection.

Highlights	<ul style="list-style-type: none">• Four distinct plans with six care categories – provides simplicity for the broker, employer and employee:<ul style="list-style-type: none">• Emergency Care• Supportive Care• Specific Injury Care• Hospital Care• Surgical Care• Preventive Care• Unique Prime Benefits plan focuses on 10 key benefits with better coverage• HSA-friendly plans are affordable (under \$10/week) and sure to complement any PPO or HDHP
Issue Ages	Employee and spouse, 18+; children, birth through 25 years
Benefit Options	24-hour coverage Off-the-Job only coverage
Benefit Amounts	Varying benefit amounts are paid according to the plan selected (Tier 1, Tier 2, Tier 3, Tier 4 and Prime Benefits)
Rate Structure	Employee, employee and spouse/domestic partner, employee and dependent children/grandchildren, family Unisex and unismoke Composite rate (no age bands)
Renewability	Optionally renewable
Underwriting	Guaranteed issue - no medical exams
Optional Riders	Outpatient Care Rider Hospital Sickness Rider (HSA compatible) Accident Only Disability Income Rider (HSA compatible)

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Policy/Certificate Form Nos. G H1708/G H1708C; Certificate Rider Form Nos. R G1709C, R G1710C, R G1711C and R G1712C underwritten by Assurity Life Insurance Company, Lincoln, NE

Product availability, features and rates may vary by state. Where not approved, Accident Expense PRO® may be available with some product variations from what is described above.

Group Critical Illness

Group Critical Illness insurance is an affordable solution that pays a lump-sum benefit upon diagnosis or procedure, helping offset costs of care and providing the freedom to choose treatment options. We offer four distinct plans, plus a unique Prime Benefits plan. Valuable add-ons are available for extra financial protection.

Highlights	<ul style="list-style-type: none"> • Reoccurrence Diagnosis benefit pays an additional lump-sum if a covered person is diagnosed for a second time with a covered condition for which a benefit has already been paid; must be treatment- and symptom-free for 12 months between diagnoses • Return of Premium is available as an option, paying if a covered employee dies from a cause other than a covered critical illness • A valuable Health Screening Rider is available • Skin Cancer benefit pays a flat \$250
Issue Ages	Employee and spouse, 18+; children, birth through 25 years
Benefit Amounts	Guaranteed issue: Employee \$5,000 to \$30,000; Spouse/partner benefit is 50% of employee benefit; Dependent children/grandchildren benefit is 25% of employee benefit
Covered Critical Illnesses (Conditions covered vary by plan selected)	<ul style="list-style-type: none"> • Heart Attack • Coronary Artery Bypass Surgery • Sudden Cardiac Arrest • Angioplasty • Stroke • Invasive Cancer (30-day waiting period) • Non-Invasive Cancer (30-day waiting period) • Skin Cancer (30-day waiting period) • Kidney (Renal) Failure • Major Organ Transplant • Advanced Alzheimer's Disease • Loss of Independent Living (30-day waiting period) • Coma • Paralysis • Loss of Sight • Loss of Speech • Loss of Hearing • Advanced Parkinson's Disease • Benign Brain Tumor • Occupational HIV • Advanced ALS • Severe Burns • Bone Marrow Transplant • Multiple Sclerosis • Schizophrenia • Transient Ischemic Attack (TIA)
Rate Structure	Employee, employee and spouse/domestic partner, employee and dependent children/grandchildren, family Unisex, non-tobacco/tobacco (unismoke rates available upon request) Issue age rates with 5-year age bands (attained age rates with 5-year step rates available upon request)
Renewability	Optionally renewable
Underwriting	Guaranteed issue – available at the initial or subsequent open enrollments – up to \$30,000.
Optional Riders	Cardiopulmonary Rider (HSA compatible), Childhood Critical Illness Rider (HSA compatible), Genetic Screening Test Rider, Health Screening Rider (HSA compatible), Increasing Benefit Rider (HSA compatible), Specified Disease Rider (HSA compatible)

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Policy/Certificate Form Nos. G H1715/G H1715C; Certificate Rider Form Nos. R G1716C, R G1717C, R G1718C, R G1719C, R G1720C, R G1721C and R G1722C underwritten by Assurity Life Insurance Company, Lincoln, NE.

Product availability, features and rates may vary by state. Where not approved, Critical Illness PRO may be available with some product variations from what is described above.

Group Short-Term Disability Income

Group Short-Term Disability Income insurance helps replace lost income by paying a weekly benefit when an insured person is disabled. Valuable add-ons are available for added financial protection.

Highlights	<ul style="list-style-type: none"> Modified “own occupation” definition of total disability allows an employee to qualify as disabled if they cannot perform the important duties of their own occupation and are not working another job Total disability, recurrent disability, presumptive disability, survivor/terminal illness, and waiver of premium benefits are included with all plans Benefit durations from 13 to 104 weeks, depending on the plan selected Partial disability and residual disability coverage is available
Issue Ages	Employee only, 18+
Benefit Options	Off-the-Job or 24-Hour Accident and Sickness or Accident Only
Elimination Periods	Accident Only: 0, 7, 14 or 30 days Accident and Sickness: 0/7, 7/7, 0/14, 7/14, 14/14 or 30/30 days
Benefit Amounts	Total disability benefit amount is \$100/week to \$1,000/week (in \$25 increments), not to exceed 60% of income
Benefit Periods	13, 26, 52 or 104 weeks
Rate Structure	Premiums are level, unisex and unismoke; based on industry class, age band (18-49, 50-59, 60-69, 70+), benefit option, benefit period, elimination period and benefit amount. Attained age rates with 5-year step rates available upon request
Renewability	Optionally renewable
Underwriting	Guaranteed issue of \$100/week to \$1,000/week (in \$25 increments), not to exceed 60% of income
Optional Riders	Child Care Rider Child Education Rider Family Medical Leave Rider Infectious and Contagious Disease Rider

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Policy/Certificate Form Nos. G H1808/G H1808C and Certificate Rider Form Nos. R G1809C, R G1810C, R G1811C, R G1812C, R G1813C and R G1814C underwritten by Assurity Life Insurance Company, Lincoln, NE.

Product availability, features and rates may vary by state. Where not approved, Disability Income PRO may be available with some product variations from what is described above.

Group Hospital Indemnity

Group Hospital Indemnity insurance pays benefits for a covered person's hospital confinement due to a covered sickness or an injury. We offer three tiered plans based on the type of care received and desired benefit level. Valuable add-ons are available for extra financial protection.

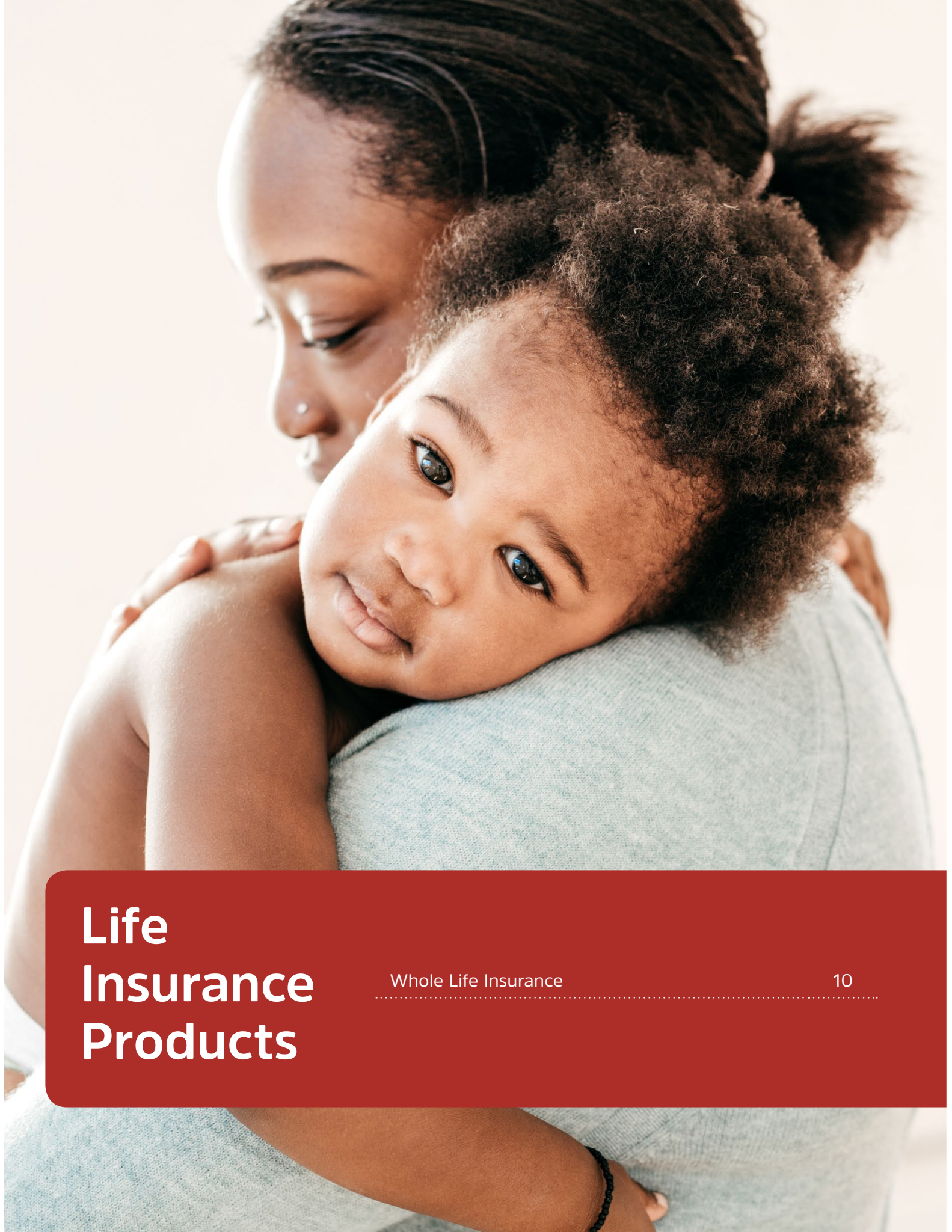
Highlights	<ul style="list-style-type: none"> Available plans include hospital admission and confinement benefits and may be expanded to include coverage for ICU, Sub-Acute ICU, Rehabilitation Unit and Child Care Benefits Employers may select a fixed lump-sum or an increasing lump-sum hospital admission benefit Featured plans include an enhanced Basic Care plan providing coverage beyond hospital confinement, a Prime Benefits plan with an increased benefit paid at admission and a Sickness Only plan
Issue Ages	Employee and spouse, 18+; children, birth through 25 years
Benefit Amounts	Lump-Sum Hospital Admission Benefit: \$1,000, \$1,500 and \$2,000 (\$2,500 with Prime Benefits) Increasing Lump-Sum Hospital Admission Benefit: \$500 Days 1 and 2; \$1,000 Days 3-6
Rate Structure	Employee, employee and spouse/domestic partner, employee and dependent children/grandchildren, family Unisex and unismoke Composite rate (no age bands)
Renewability	Optionally renewable
Underwriting	Guaranteed issue - no medical exams
Optional Riders	Critical Illness Rider (HSA Compatible) Drug and Alcohol Rehab Rider Extended Care Rider Genetic Screening Test Rider Mental and Nervous Disorder Rider Outpatient Accident Rider (HSA Compatible) Outpatient Sickness Rider Preventive Care Rider (HSA Compatible) Supportive Care Rider Surgical Rider Waiver of Premium Rider (HSA Compatible)

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Policy/Certificate Form Nos. G H1730/G H1730C and G H1731/G H1731C; Certificate Rider Form Nos. R G1732C, R G1733C, R G1734C, R G1735C, R G1736C, R G1737C, R G1738C, R G1739C, R G1740C, R G1741C, R G1742C and R G1743C underwritten by Assurity Life Insurance Company, Lincoln, NE.

Product availability, features and rates may vary by state.

Notes



Life Insurance Products

Whole Life Insurance

10

Group Whole Life

Group Whole Life insurance is a level-benefit, non-participating whole life insurance policy with level, guaranteed premiums to maturity at age 121. Valuable add-ons are available for added financial protection.

Highlights	<ul style="list-style-type: none"> Significant amounts of whole life insurance protection available on a guaranteed issue basis Higher amounts of coverage may be available on a simplified issue basis, based on an employee's answers to some medical questions
Eligibility	Employee, spouse and children/dependent grandchildren
Issue Ages	Employee: 18+, spouse: 18–70, children/grandchildren: 15 days–25 years
Underwriting Classes	Unisex: Non-tobacco, and Tobacco or Unismoke
Benefit Amounts	Employee: \$2,500–\$200,000; maximum determined by underwriting basis and group size Spouse: \$2,500–\$50,000; maximum determined by underwriting basis and not to exceed employee benefit amount selected Children: \$2,500–\$25,000; not to exceed employee benefit amount selected
Rate Structure	Level, guaranteed premiums based on underwriting class and age (last birthday).
Underwriting Basis	Guaranteed issue (employee), conditional guaranteed issue (spouse or child/grandchild), and simplified issue available; "Yes/No" application
Optional Riders	Accidental Death Benefit Rider Children's Term Rider Disability Waiver of Premium Rider Level Term Rider

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Policy Form Nos. G L1913/G L1913C and Rider Nos. R G1914C, R G1915C, R G1916C, R G1917C and R G1918C underwritten by Assurity Life Insurance Company, Lincoln, NE.

Product availability, features and rates may vary by state.

Notes



Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Corporation

Worksite Product Sales

800-276-7619
Ext. 8964

Customer Service

800-276-7619
Ext. 4210

Policy Services

800-869-0355
Ext. 4279

Find out more

assurity.com

These policies may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy contract.

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