



# Term Life

with Accelerated Underwriting



## Term Life Insurance with Accelerated Underwriting

Term life insurance pays a cash benefit to your loved ones if you die during a specific period of time. Customize the benefit amounts and policy terms to match your coverage to your needs.

Assurity Term Life insurance is an affordable and flexible way to help financially protect those you love.

With Accelerated Underwriting, you could be protected much sooner with a coverage decision in minutes.

Term life insurance can give you the comfort of knowing **your family will have the money they need after you're gone** to continue the life you've built together.

## Coverage **to fit your needs**

### Affordable

Term life insurance is the least expensive kind of life insurance and can fit into your family's budget.

### Flexible

Choose the term period and benefit amount that's right for you. Your needs change down the road? You can convert to a permanent life insurance policy without additional underwriting.

### Fast

Accelerated Underwriting provides fast and easy underwriting, with instant approvals for qualified applicants for selected amounts of coverage.

## Benefits **can be used to**



- Help pay the mortgage, childcare and other ongoing living expenses



- Pay off debt, including credit cards, loans or the mortgage



- Pay for medical bills or funeral costs



- Provide funds for your children's education



- Continue a family business

## Insurance **on your terms**

Term Life with Accelerated Underwriting offers you valuable features to help protect your family and your lifestyle:

- **Guaranteed level premium for the selected term period:** 10,15, 20 or 30 year terms
- **Guaranteed tax-free death benefit**
- **Immediate coverage decision without a medical exam for qualified applicants for benefit amounts up to \$500,000<sup>1</sup>**
- **Built-in Accelerated Benefits Rider** allows you to receive advance payment of the death benefit if you're diagnosed with a terminal illness or require permanent nursing home care
- **Option to convert to permanent life insurance**

<sup>1</sup> | Face amounts over \$500,000 for ages 18-50 and over \$350,000 for ages 51-65 require additional underwriting.

Less than \$1 a day



A healthy 40-year-old female would pay **less than \$30 per month** for a 20-year, \$300,000 Term Life policy from Assurity.<sup>3</sup>

<sup>3</sup> | Illustration based on a 40-year-old female, Preferred Non-Tobacco.

## Living benefits **to maximize protection**

Strengthen your coverage by purchasing optional protection, such as:

- **Return of premium benefit<sup>2</sup>:** pays back up to 100% of premiums paid
- **Critical Illness Benefit Rider:** pays a lump-sum cash benefit upon the first-ever diagnosis of a covered critical illness
- **Monthly Disability Income Rider:** provides a monthly benefit if you become totally disabled due to a covered sickness or accident

<sup>2</sup> | Return of premium benefit provided under the Endowment Benefit Rider



# A company **you can trust**

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. We're also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.



## **Connect Online**

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[facebook.com/assurity.life](https://facebook.com/assurity.life)

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## CONDITIONS, LIMITATIONS AND EXCLUSIONS

**Right to Cancel** – The policy contains a 30-day free look period.

**Renewability** – The policy is renewable to age 95.

**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 (if the policy was issued on a gender-distinct basis) 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 the face amount is less than \$25,000 due to conversion; the date Assurity receives written notice to terminate; upon the insured person's death; or on the expiration date listed on the policy schedule.

Riders may contain additional conditions, limitations and exclusions.

## NOT AVAILABLE IN NEW YORK.

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.

Policy Form No. I L1702 and Rider Form Nos. R I1506, R I10827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704 and R I1705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

