

**Assurity®**

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# **Term Life Insurance Product Guide**

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS. NOT AVAILABLE IN NEW YORK.  
Product availability, features and rates may vary by state.

## Important Notice

### Product Guide for Term Life Insurance

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.

This is a product guide for policy Form No. I L1702. Any prior guide does not apply to this product.

Policy Form No. I L1702 and Rider Form Nos. R I1506, R I0827-T, R I1706, R I0762, R I0763, R I1703, R I1705, R I0825-T, and R I1704 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy and riders may contain reductions of benefits and limitations. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic product guide. **Product availability, features and rates may vary by state.** Your state may also require a state-specific contract and/or application. Key differences by state summarized in the State Specific Information sheet and state-specific applications are both available on AssureLINK.

This product guide is for agent use only. It is not for use with consumers.

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## Policy Description

The following policy description is according to the policy as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the policy.

### Term Life Policy (Form No. IL1702)

Term Life is a guaranteed premium term life insurance policy. Premiums are guaranteed level for the initial term period of 10, 15, 20 or 30 years. The policy may be renewed after the initial term period at annually increasing rates.

**Issue Ages:** age last birthday, as follows -

- 10-year level premium period, 18 through 75
- 15-year level premium period, 18 through 70
- 20-year level premium period, 18 through 65
- 30-year level premium period
  - Non-Tobacco, 18 through 55
  - Tobacco, 18 through 50

**Termination Age:** 95

**Underwriting Classes:**

- Preferred Plus Non-Tobacco, Preferred Non-Tobacco and Standard Non-Tobacco – no use of tobacco or nicotine-based products, or substitutes
- Preferred Tobacco and Standard Tobacco – use of tobacco or nicotine-based products, or substitutes

**Face Amounts:** \$25,000 and above

**Issue Limitations:** Available through Table 8 (300 percent)

**Rate Structure:** Premiums are level and guaranteed for the initial term period of 10, 15, 20 or 30 years; based on gender, underwriting class, age, face amount and level term period.

- Premium Band 1 – \$25,000 through \$249,999
- Premium Band 2 – \$250,000 through \$499,999
- Premium Band 3 – \$500,000 through \$999,999
- Premium Band 4 - \$1,000,000 and above

**Policy Fee:** \$70 annually (non-commissionable)

**Premium Modes:** Annual, 1.000; Semi-Annual, 0.510; Quarterly, 0.264; Monthly (automatic bank withdrawal or credit card), 0.087

**Conversion Option:** All or part of the face amount may be converted to a new policy of permanent insurance without submitting evidence of insurability for a period beginning on the issue date and ending on the earlier of:

- one year before the end of the level term period for the 10-year plan,
- two years before the end of the level term period for the 15-, 20- and 30-year plans, or
- the policy anniversary on which the insured reaches attained age 65.

Premiums for the new policy will be based on the insured's gender, underwriting class, age and Assurity rates in effect on the new policy's issue date.

If the entire policy is converted, the policyowner will receive a non-commissionable conversion credit equal to the term base premium paid during the first policy year which will be used to pay a portion of the new policy's first year base premium or target premium. The conversion credit will be prorated for partial conversions. No conversion credit will be available if the return of premium (ROP) benefit from the Endowment Benefit Rider is being paid.

**No-Cost Riders:** Accelerated Benefits Rider

**Optional Riders:** Accident Only Disability Income Rider – Base Policy Insured and Other Insured, Children's Term Rider, Critical Illness Benefit Rider – Base Policy Insured and Other Insured, Disability Waiver of Premium Rider, Endowment Benefit Rider (ROP), Monthly Disability Income Rider – Base Policy Insured and Other Insured, Other Insured Level Term Rider

## No-Cost Riders

(at no additional cost)

The following rider descriptions are according to riders as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the riders.

**Accelerated Benefits Rider** *(Not available in CA)*

*(Form No. R 11506; also known as Living Benefits Rider)*

The Accelerated Benefits Rider provides the option of accelerating a portion of the policy proceeds up to \$250,000 if the insured is terminally ill or expected to stay in a nursing home until death subject to rider conditions. The policy's remaining face amount cannot be less than \$10,000.

**Availability:** Automatically included at no additional cost in states where allowed

## Optional Riders

(at additional cost)

The following rider descriptions are according to riders as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the riders.

**Accident Only Disability Income Rider** *(Not available in CA, KS, MD, MA, NH, NJ and VA)*

*(Form No. R 10827-T)*

The Accident Only Disability Income Rider provides a monthly benefit, after the elimination period, if the insured becomes totally disabled (as described below) beginning within 180 days of the accidental injury and prior to the insured's 65th birthday.

"Total disability" is a condition resulting from an accidental injury and independent of all other causes, which keeps the insured from doing the important, substantial and material duties of their own occupation and requires a physician's care, unless the insured has reached the maximum point of recovery.

**Availability:** Available at the time of application only to the base policy insured and one other insured. The other insured must have an insurance relationship with the policyowner and have been approved for the Other Insured Level Term Rider. Other insured premiums are based on their gender, underwriting class and age.

**Issue Ages:** age last birthday, as follows -

- 10-year, 15-year and 20-year level premium periods, 18 through 60
- 30-year level premium period, 18 through 50

**Termination Age:** The earlier of the end of the initial level term period of the base policy to which it is attached, or the insured's attained age 65.

**Benefit Amounts:** \$300 through lesser of \$3,000 or 1.5 percent of base policy benefit amount; issue amounts rounded to the lowest \$100 increment. Also limited to a maximum of 60 percent of the applicant's gross earned monthly income (40 percent in California) and based on the total of all in-force and applied-for individual and group disability income benefits.

**Benefit Period:** Two years

**Elimination Period:** 90 days

**Issue Limitations:** Only available through Table 4 (200 percent). The rider itself cannot be rated. Disability riders are limited to one rider per insured, per policy. As attached to a specific policy, each base policy insured and other insured may apply for either the Accident-Only Disability Income Rider or the Monthly Disability Income Rider but not both. Must be employed at current job for at least one month. Government employees are eligible for coverage up to \$1,000 monthly benefit. Railroad workers are eligible for up to \$1,500 monthly benefit.

**Underwriting:** Applicants must be employed on a full-time basis with their occupation appearing in the Assurity Disability Income Insurance Occupation Guide. *(Refer to the Assurity Century+ Disability Income Product Guide and Occupation Guide for further underwriting guidelines.)*

### Children's Term Rider

*(Form No. R 11706)*

The Children's Term Insurance Rider provides level-term insurance to age 25 on the insured's children listed on the original application and children born to or adopted by the insured while the policy and this rider are in force.

**Availability:** Available at or after time of application to the base policy insured to cover all dependent children with one rider; also available if the base policy insured currently has no children.

A dependent child is any natural child, step child or adopted child named in the application who is (a) unmarried, (b) of appropriate age and (c) financially dependent on the base policy's insured person. A child born to or adopted by the insured while this rider is in force becomes insured at 15 days of age or on the date of adoption, if later.

**Issue Ages:** Parent - 18 through 55, children - 15 days through 18 years; age last birthday as of issue date

**Termination Age:** Each child's age 25

**Face Amounts:** One unit through 25 units but not exceeding one unit per each \$1,000 of base policy face amount; each unit equals \$1,000 face amount

**Issue Limitations:** Only available on base policies issued through Table 4 (200 percent). The rider itself cannot be rated.

**Conversion Option:** When this rider's coverage terminates for an insured child, such insured child can purchase a new policy up to five times the face amount. Coverage for an insured child will terminate when they no longer meet the definition of dependent child, or on the rider termination date, if sooner. If conversion is requested prior to the termination date of an insured child's coverage, the amount converted cannot be more than the face amount.

**Critical Illness Benefit Rider** *(Not available in CT, FL, IL, KS, MD, MA, MN, NH, NJ, PA, VA and WA)*  
*(Form Nos. R 10762 (base policy insured) and R 10763 (other insured))*

The Critical Illness Benefit Rider will pay a benefit if an insured person receives a first-ever diagnosis or procedure for one of the specified critical illnesses shown in the chart below. The amount payable is the percentage of the benefit amount found in the chart multiplied by the benefit amount.

**Availability:** Available at time of application only to the base policy insured and one other insured. The other insured must have an insurance relationship with the policyowner and have been approved for the Other Insured Level Term Rider. Other insured premiums are based on their gender, underwriting class and age.

**Issue Ages:** age last birthday, as follows -

- 10-year and 15-year level premium periods, 18 through 65
- 20-year level premium period, 18 through 60
- 30-year level premium period, 18 through 50

**Termination Age:** 75

**Benefit Amounts:**

- Base Policy Insured – \$20,000 through \$100,000, but not exceeding the base policy benefit amount
- Other Insured – \$20,000 through \$100,000, but not exceeding the Other Insured Level Term Rider benefit amount
- Maximum amounts are based on all in-force and applied-for critical illness coverage.

**Issue Limitations:** Only available through Table 2 (150 percent). The rider itself cannot be rated.

**Underwriting:** Based on personal history, family history and motor vehicle report; subject to full underwriting.

**Benefits Payable in the Same Category:** If an insured receives a percentage of the benefit amount for one specified critical illness within a category and then becomes eligible for benefits for another specified critical illness within the same category, the benefit amount payable for the subsequent illness within the same category is the lesser of the percentage amount payable or 100 percent minus the percentage of the benefit amount received for all previous specified critical illnesses within the same category.

After 100 percent of the benefit amount shown on the rider schedule has been paid to an insured person within a category in the chart below, Assurity will not pay any additional benefits for any specified critical illness in that category for that insured person.

**Benefits Payable in Different Categories:** If benefits have been paid for a specified critical illness within one category for an insured person, no benefits will be payable for a subsequent specified critical illness within a different category for that insured person unless the date of diagnosis of the subsequent specified critical illness is separated by at least 180 days from the date of diagnosis of the immediately preceding specified critical illness.

CRITICAL ILLNESS BENEFIT RIDER BENEFIT CHART			
Category	Specified Critical Illness	Percentage of Benefit Amount Payable for Each Specified Critical Illness	Maximum Percentage of Benefit Amount for Category
Category 1 (Heart and Stroke)	Heart Attack	100%	100%
	Major Organ Transplant – any transplant incl. heart	100%	
	Stroke	100%	
	Coronary Bypass Surgery	25% (payable once per lifetime)	
	Angioplasty	10% (payable once per lifetime)	
Category 2 (Other Illnesses / Procedures)	Kidney (Renal) Failure	100%	100%
	Major Organ Transplant - not covered in Category 1	100%	
	Paralysis – not as a result of stroke	100%	
Category 3 (Cancer)	Invasive Cancer	100%	100%
	Carcinoma in situ (non-invasive cancer)	25% (payable once per lifetime)	

### Disability Waiver of Premium Rider

(Form No. R 11703)

The Disability Waiver of Premium Rider provides for waiver of all policy and rider premiums during an insured's total disability occurring prior to their 60th birthday and lasting at least six months.

"Total disability" means a disability due to a sickness or injury which, (a) for the first two years after the start of disability, keeps the insured from doing the substantial and material duties of their own occupation and (b) after premiums have been waived for two years, keeps the insured from doing the substantial and material duties of any occupation for which they become reasonably suited by education, training or experience..

**Availability:** Available at time of application to the base policy insured

**Issue Ages:** age last birthday, as follows -

- 10-year, 15-year and 20-year level premium periods, 18 through 55
- 30-year level premium period, 18 through 50

**Termination Age:** 65

**Issue Limitations:** Only available on base policies issued through Table 4 (200 percent); rider itself can be rated Table 2 (150 percent) or Table 4 (200 percent). Must be employed at current job for at least one month. Not available to retirees.



**Endowment Benefit Rider** *(Not available in DE)**(Form No. R 11705 (ROP))*

The Endowment Benefit Rider provides for a return of premium (ROP) benefit that is paid to the owner upon termination of the policy for any reason other than death of the insured. The Endowment Benefit is paid to the owner at the end of the level term period, at which point the rider terminates. If the rider terminates for any reason other than death prior to the end of the level term period, then the policyholder is entitled to receive a percentage of the following premiums: premiums paid for the term life base policy and premiums paid for the Endowment Benefit Rider (ROP). Flat extra and table rating premiums, other rider premiums and the annual policy fee will be excluded.

Once the appropriate percentage has been applied to the premiums, benefits paid under any Accelerated Benefits Rider attached to the policy will be subtracted to determine the return of premium benefit paid. The return of premium percentages will vary by premium band, issue age, gender, underwriting class, and level term period.

**Availability:** Available at time of application to the base policy insured.

**Issue Ages:** age last birthday, as follows -

- 20-year level premium period
  - Non-Tobacco, 18 through 60
  - Tobacco, 18 through 55
- 30-year level premium period, 18 through 50

**Issue Limitations:** Available through Table 8 (300%). The rider itself cannot be rated. Not available for the 10- and 15- year base policies.

**Monthly Disability Income Rider** *(Not available in KS, MD, NH, NJ and VA)**(Form No. R 10825-T (base policy insured and other insured))*

The Monthly Disability Income Rider provides a monthly benefit, after the elimination period, if the insured becomes totally disabled (as described below) prior to the insured's 65th birthday.

"Total disability" is a condition due to injury or sickness which keeps the insured from doing the important, substantial and material duties of their own occupation and requires a physician's care unless the insured has reached the maximum point of recovery.

**Availability:** Available at time of application only to the base policy insured and one other insured. The other insured must have an insurance relationship with the policyowner and have been approved for the Other Insured Level Term Rider. Other insured premiums are based on their gender, underwriting class and age.

**Issue Ages:** age last birthday, as follows -

- 10-year, 15-year and 20-year level premium periods, 18 through 60
- 30-year level premium period, 18 through 50

**Termination Age:** The earlier of the end of the initial term period of the base policy to which it is attached, or the insured's attained age 65.

**Benefit Amounts:** \$300 through the lesser of \$3,000 or 1.5 percent of base policy benefit amount; issue amounts rounded to the lowest \$100 increment. Also limited to a maximum of 60 percent of the applicant's gross earned monthly income (40 percent in California) and based on the total of all in-force and applied-for individual and group disability income benefits.

**Benefit Period:** Two years

**Elimination Period:** 90 days

**Issue Limitations:** Only available through Table 4 (200 percent). The rider itself cannot be rated. Disability riders are limited to one rider per insured, per policy. As attached to a specific policy, each base policy insured and other insured may apply for either the Accident-Only Disability Income Rider or the Monthly Disability Income Rider but not both. Must be employed at current job for at least one month. Government employees are eligible for coverage up to \$1,000 monthly benefit. Railroad workers are eligible for up to \$1,500 monthly benefit.

**Underwriting:** Applicants must be employed on a full-time basis with their occupation appearing in the Assurity Disability Income Insurance Occupation Guide (*Refer to the Assurity Century+ Disability Income Product Guide and Occupation Guide for further underwriting guidelines.*)

### Other Insured Riders

The Accident Only Disability Income Rider, the Critical Illness Benefit Rider, the Other Insured Level Term Rider and the Monthly Disability Income Rider are available to other insureds. (*See each specific rider in this Optional Riders section for information.*)

### Other Insured Level Term Rider

(Form No. R 11704)

The Other Insured Level Term Insurance Benefit Rider is a guaranteed premium term life insurance rider on an other insured. Premiums are guaranteed level for the initial term period of 10, 15, 20 or 30 years. The rider may be renewed after the initial term period at annually increasing rates.

**Availability:** Available at or after time of application. The other insured must have an insurable interest with the policyowner. The level premium period must match that of the base policy.

**Issue Ages:** age last birthday, as follows -

- 10-year level premium period, 18 through 75
- 15-year level premium period, 18 through 70
- 20-year level premium period, 18 through 65
- 30-year level premium period
  - Non-Tobacco, 18 through 55
  - Tobacco, 18 through 50

**Termination Age:** 95

### Underwriting Classes:

- Preferred Plus Non-Tobacco, Preferred Non-Tobacco and Standard Non-Tobacco – no use of tobacco or nicotine-based products, or substitutes within the last five years
- Preferred and Standard Tobacco – use of tobacco or nicotine-based products, or substitutes within the last five years

**Face Amounts:** \$25,000 and above. Other insured face amount cannot be greater than the base policy face amount

**Issue Limitations:** Available through Table 8 (300 percent)

**Rate Structure:** Premiums are level and guaranteed for the initial term period of 10, 15, 20 or 30 years; based on the other insured's gender, underwriting class, age, face amount, and level term period.

- Premium Band 1 – \$25,000 through \$249,999
- Premium Band 2 – \$250,000 through \$499,999
- Premium Band 3 – \$500,000 through \$999,999
- Premium Band 4 - \$1,000,000 and above

**Rider Fee:** \$60 annually (non-commissionable)

**Conversion Option:** All or part of the face amount may be converted to a new policy of permanent insurance without submitting evidence of insurability for a period beginning on the issue date and ending on the earlier of:

- one year before the end of the level term period for the 10-year plan,
- two years before the end of the level term period for the 15-, 20- and 30-year plans, or
- the policy anniversary on which the insured reaches attained age 65.

Premiums for the new policy will be based on the insured's gender, underwriting class, age and Assurity rates in effect on the new policy's issue date.

If the entire rider is converted, the policyowner will receive a non-commissionable conversion credit equal to the term rider premium paid during the first policy year which will be used to pay a portion of the new policy's first year base premium or target premium. The conversion credit will be prorated for partial conversions.

## Administrative Guidelines

### Premium Payment

**What are acceptable methods of payment?** Assurity accepts payment for initial and renewal premiums using the following methods: automatic bank withdrawal, personal checks, money orders and cashier checks in amounts below \$200 per month per policy, and cashier's checks in amounts above \$10,000. Credit/debit cards are accepted for initial and renewal payments when electronic applications are used. When paper applications are used, credit/debit cards are only accepted for renewal premiums. Please use one of these methods so that payment is credited to your policy in a timely manner.

**How can premiums be paid by automatic bank withdrawal?** Premiums may be deducted from the policyowner's bank account by selecting this option on the application (including information provided on the Field Underwriter's Statement) and by completing and returning an Automatic Premium Payment form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. The same form may be used to change the bank account.

Automatic bank withdrawal premium payments may be drafted on any day between the 1st to the 28th of each month. If an automatic bank withdrawal payment is returned or declined, Assurity will notify the policyowner and send a copy of the notification to the agent. If a remittance is not received prior to the expiration of the grace period, lapse/non-forfeiture processing will be initiated.

**How can premiums be paid by credit card?** Assurity accepts credit and debit card payments for initial and recurring premium payments when electronic applications are used. We accept VISA, Master Card and Discover credit/debit cards. The credit/debit card payment option for initial payment is not available with paper applications. However, after a policy has been issued, the customer can change the payment method to recurring credit/debit card by contacting the Customer Connections, as detailed in the About Assurity section. Available dates for recurring payments are on any day between the 1st to the 28th of each month. Customers also have the option of paying the premium by automatic bank withdrawal.

**How are subsequent premiums billed?** For policies on direct billing, the original premium notice is mailed 20 days prior to the due date. If unpaid, a reminder notice is mailed five days after the due date.

**When will coverage lapse if premiums are not paid?** Premiums must be paid on or before the due date or during the 31-day grace period that follows the due date. The policy stays in force during this time. If a remittance is still not received at the end of the 31-day grace period, lapse/non-forfeiture processing will be initiated. The grace period does not apply if the insured requests termination of the policy.

**How can a “list bill” be set up?** Premiums may be billed to the policyowner’s place of employment in a “list bill” by selecting this option on the application (including information provided on the Field Underwriter’s Statement) and by having the employer complete an Authorization for List Bill Individual Sales. Available premium modes for list bill are monthly, quarterly, semi-annual and annual. The initial premium must be remitted with the application. If you have any questions about setting up a list bill, contact Customer Connections, as detailed in the About Assurity section.

**Can premiums be paid in advance?** Premiums may be paid in advance of their due date in a Premium Deposit Fund which can be set up by contacting the Customer Connections, as detailed in the About Assurity section. Interest on this fund is credited annually on the anniversary date of the policy. The interest rate applied may change periodically.

### **Dividends**

This is a nonparticipating policy. Dividends will not be paid.

### **Surrender**

The policyowner may surrender the policy by completing and returning a Surrender Request form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section.

### **Coverage Information**

#### **Duplicate Policies**

A duplicate policy is available by completing and returning a Duplicate Policy Request form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. A \$20 fee may apply for subsequent requests.

### **Coverage Changes**

#### **Change of Beneficiary**

The beneficiary of an in-force policy may be changed while the insured is alive by completing and returning a Change of Beneficiary Designation form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

#### **Change of Ownership**

The owner of an in-force policy may be changed while the insured is alive by completing and returning an Ownership Transfer form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

### **Assignments**

The policyowner may transfer, or assign, some or all of the policy rights to another person or organization by completing and returning a Collateral Assignment for Life Insurance form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. The form is returned to the assignee and a copy retained by Assurity.

### **Policy Changes**

The policyowner may request coverage changes by completing and returning an Application for Change to Life Policy form. This application is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

### Term Policy or Term Rider Conversion

All or part of the face amount may be converted to a new policy of permanent insurance without submitting evidence of insurability for a period beginning on the issue date and ending on the earlier of:

- one year before the end of the level term period for the 10-year plan,
- two years before the end of the level term period for the 15-, 20- and 30-year plans, or
- the policy anniversary on which the insured reaches attained age 65.

Premiums for the new policy will be based on the insured's gender, underwriting class, age and Assurity rates in effect on the new policy's issue date.

The policyowner may request conversion by completing and returning an Application for Policy Conversion. An application is available on AssureLINK as detailed in the About Assurity section. Any unearned premium can be applied toward the initial premium for the new policy.

### Reinstatement of a Lapsed Policy

If the policy lapses due to nonpayment of renewal premium, the insured may apply for reinstatement up to three years from the date of lapse. The following must be provided to Assurity's administrative office:

- a completed Application for Reinstatement form, which is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section, and
- a signed medical authorization.

If the application for reinstatement is approved pending payment of required premium, Assurity will notify the insured of the premium needed to reinstate the policy. Once payment is received, the policy will be reinstated on the reinstatement date – the date Assurity has both approved the application and received the premium due. Additional reinstatement procedures will be determined by the policy language approved in each specific state.

## Claims Guidelines

### Claims Questions

Customer Connections is available to handle telephone calls from policyholders including verifying coverage and answering policy or rider benefit questions. They can be reached as detailed in the About Assurity section.

### Death Claim Processing

The policyowner or beneficiary may begin death claim processing by contacting Customer Connections, as detailed in the About Assurity section, for a Request for Proceeds form, and providing the insured's date of death. Complete and return this form to Assurity along with a certified copy of the insured's death certificate and the policy. Some claims situations may require other forms.

### Death Benefit Payment Options

The policyowner may elect a payment option other than lump sum during the insured's lifetime or the beneficiary may also elect a payment option if proceeds are payable to the beneficiary. Options include the following:

- payment for a fixed period – equal installments for a fixed period of years not to exceed 30 years;
- payment of a fixed amount – fixed payments are made in installments until the proceeds are depleted;
- left at interest – interest of not less than 1 percent annually will be paid periodically.

### Waiver of Premium Benefit Administration

The policyowner may request waiver benefits by completing and returning the appropriate form. A form may be obtained by contacting Customer Connections, as detailed in the About Assurity section. Forms must be returned to Assurity within 180 days of total disability while the insured is still alive, the total disability still exists, not more than one year after the insured's 60th birthday and not more than one year after any premium is unpaid.

Until the request has been approved, the policyowner must continue to pay all premiums. When approved, all premiums paid after the date of disability, but no more than one year prior, will be refunded.

## Premium Rates

### Illustrations

Illustrations are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for this product by selecting the Quick Quotes/Illustrations option on the left.

### Rate Sheets

Rate sheets are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for this product by accessing the Product Specifications page and selecting Rate Sheets in the resource section.

## Forms

The following forms can be found on AssureLINK at <https://assurelink.assurity.com> in the Product Center for each product by selecting the Applications/Forms option on the left.

- **Application**
- **Application for Change to Life Policy**
  - Form No. 75-610-01155
- **Application for Policy Conversion**
  - Form No. 75-883-05055
- **Application for Reinstatement**
  - Form No. 75-851-05055 (R11-12)
- **Authorization for List Bill Individual Sales**
  - Form No. 75-060-05055 (R01-17)
- **Automatic Bank Payment**
  - Form No. 18-051-05055 (R01-17)
- **Change of Beneficiary**
  - Form No. 18-612-05055 (R06-17)
- **Change of Ownership**
  - Form No. 18-614-05055 (R07-15)

- **Collateral Assignment for Life Insurance**
  - Form No. 25-501-01155 (R07-13)
- **Duplicate Policy Request**
  - Form No. 18-655-05055
- **Evidence of Insurability**
  - Form No. 75-859-05051 (R11-12)
- **Surrender Request**
  - Form No. 18-653-05055

## State Specific Information

As approved, some state insurance departments may require modifications to the policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

The following chart represents *some* of those key differences:

State Specific Information for Term Life Policy and Riders	
Arkansas	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
California	<ul style="list-style-type: none"> <li>• Accelerated Benefits Rider is not available.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> <li>• Children's Term Rider terminates at age 26.</li> </ul>
Connecticut	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Delaware	<ul style="list-style-type: none"> <li>• Endowment Benefit Rider (also known as Return of Premium Rider) is not available.</li> </ul>
Florida	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Accelerated Benefits Rider does not include a Nursing Home option.</li> </ul>
Georgia	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> <li>• Critical Illness Benefit Riders have a 30-day waiting period for all categories. If the insured receives a diagnosis of a specified critical illness within 30 days following the issue date or last reinstatement date they may either (1) return the rider for a full refund of premium or (2) continue the coverage to provide payment of benefits in the event of a diagnosis during the coverage effective period.</li> </ul>
Idaho	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> <li>• Critical Illness Benefit Riders have a 30-day waiting period for category 3 (Cancer). No benefits are payable for category 3 diagnoses during the waiting period.</li> </ul>
Illinois	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Kansas	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> </ul>

State Specific Information for Term Life Policy and Riders	
Maine	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
Maryland	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> </ul>
Massachusetts	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> </ul>
Minnesota	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Montana	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates (included in the illustration system).</li> <li>• Critical Illness Benefit Rider includes a benefit for mammography.</li> </ul>
New Hampshire	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Rider is not available.</li> </ul>
New Jersey	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Rider is not available.</li> </ul>
North Carolina	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
North Dakota	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30 day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
Oklahoma	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
Pennsylvania	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Utah	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
Virginia	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Rider is not available.</li> </ul>
Washington	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
West Virginia	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>



## Revisions to this Product Guide

Date	Section	Update
09/08/2019	Administrative Guidelines	Updated acceptable methods of payment
09/08/2019	All	Updated format
11/15/2018	Policy Description	Clarified conversion credits relative to Endowment Benefit Rider

## About Assurity

We are never more than one call away.  
**Literally.**

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#### Customer Connections

**Phone:** (800) 276-7619  
**Hours:** Monday-Thursday – 7:00 a.m. to 6:30 p.m. Central Time  
Friday – 7:00 a.m. to 5:00 p.m. Central Time

#### Application Questions

**By Phone:** Extension 4264  
**By Email** [underwriting@assurity.com](mailto:underwriting@assurity.com)  
**By Fax** (402) 437-4606

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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. Assurity is 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.