

## Our goal is to bring long-term value to you and your business.

Assurity is a one-of-a-kind Certified B-Corp, mutual insurance organization – bringing people together for the common good of each other and our planet. For more than 130 years, we've been working with distributors to provide simple, affordable supplemental life and health insurance coverage for working Americans.

### Life Insurance Portfolio

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- [Term Life Insurance with Accelerated Underwriting](#) →
- [StartSmart](#) →
- [Whole Life Insurance with Accelerated Underwriting](#) →
- [Single-Premium Whole Life Insurance \(Participating\)](#) →
- [Universal Life Insurance](#) →
- [Middle Market Foreign Resident Program](#) →

### Quick Quote

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- [Simple online quote and apply](#) →

### QuickStart

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- [Learn about our unique digital sales platform](#) →

### Products in New York

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- [Learn more](#) →

### Health Insurance Portfolio

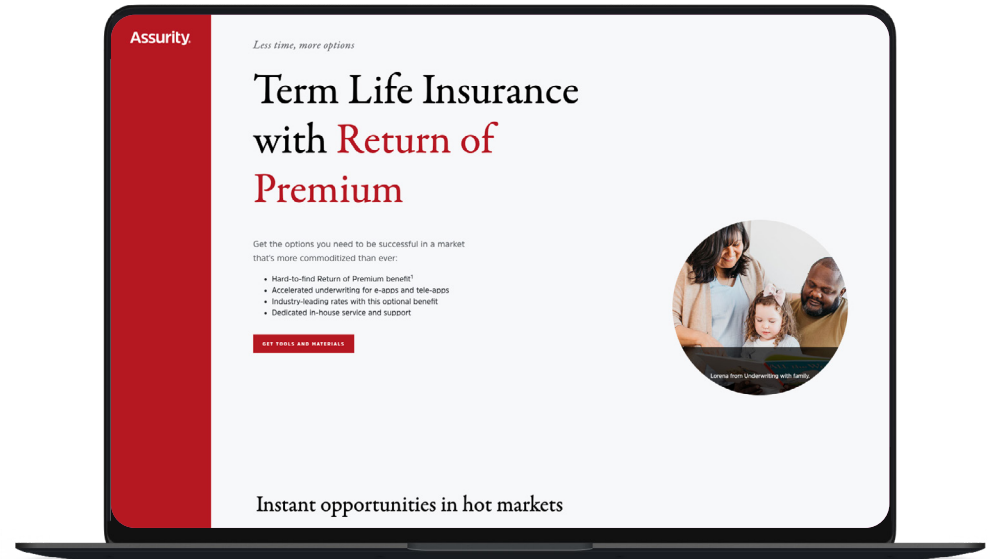
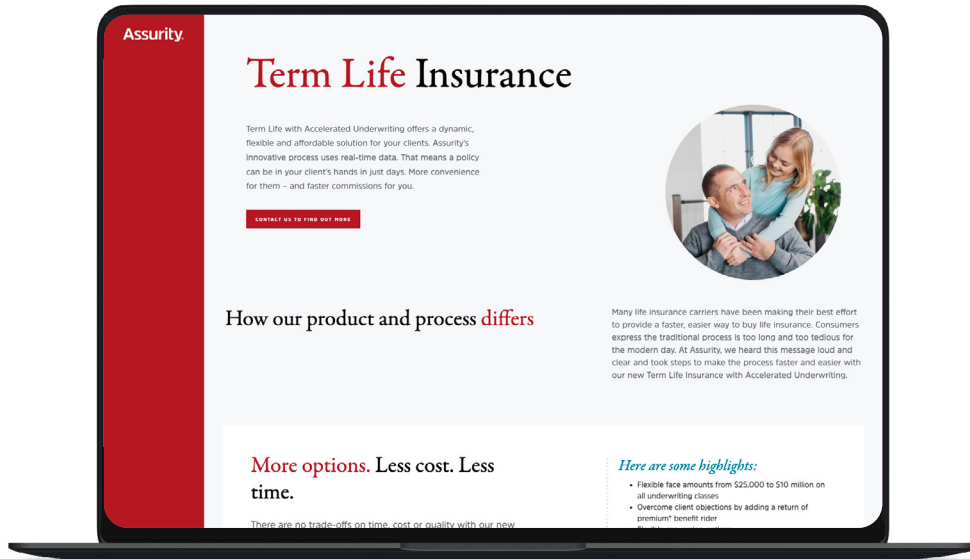
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- [DI: Century+](#) →
- [DI: Income Protection](#) →
- [DI: Business Overhead Expense](#) →
- [DI: Graded Benefit](#) →
- [Critical Illness Insurance](#) →
- [Accidental Death Insurance Plus](#) →
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### Annuities

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- [Single Premium Deferred Annuities](#) →
- [Single Premium Immediate Annuity](#) →



## Term Life Insurance with Accelerated Underwriting (Policy Form No. I L1702)

- Face amounts starting at \$25,000 up to \$10 million
- Accelerated Underwriting and instant decision available up to \$1 million for ages 18–50 and \$500,000 for ages 51-65
- Add CI and DI Riders that pay in addition to the death benefit (CI - R I0762, R I0763; DI - R I0825-T, R I0827-T)
- Overcome client objections with the optional Return of Premium benefit – provided under the Endowment Benefit Rider (R I1705; ROP in some states)
- Conversion available to a permanent policy prior to age 65



### Applications

- Full App Electronic: [quickstart.assurity.com/Agent-TermLife](https://quickstart.assurity.com/Agent-TermLife)
- TeleApp Electronic, TeleApp Paper, Full App Paper

[On-Demand Training](#) →

[Term Life Website](#) →

[Term Life ROP Website](#) →



## StartSmart

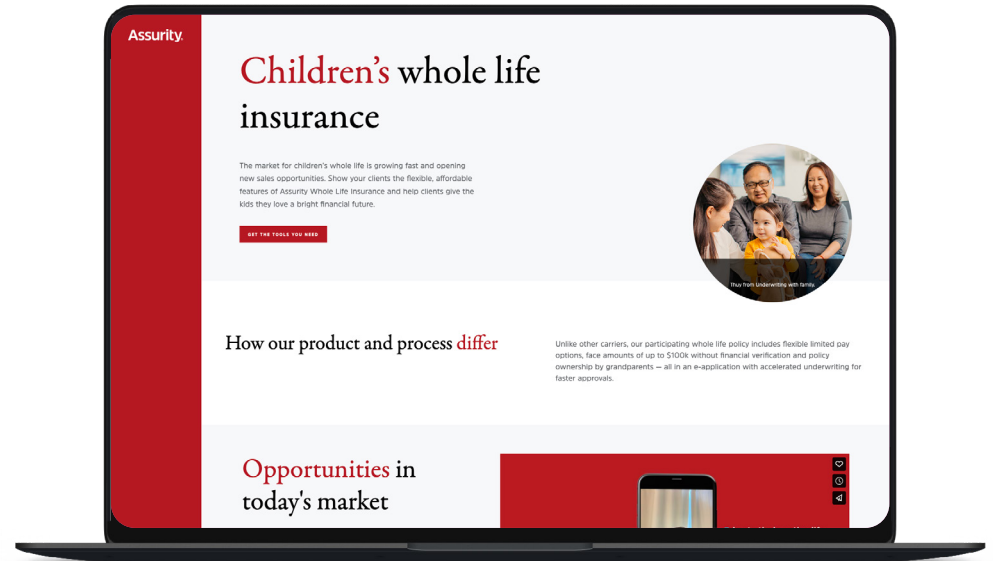
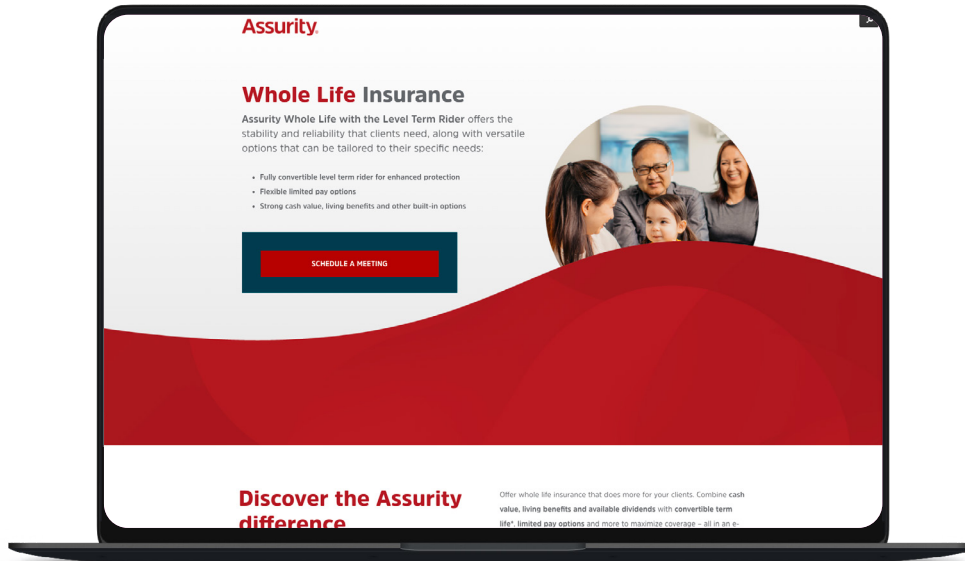
(Policy Form No. I L1702 and Rider Form Nos. R I0762 and R I0825-T)

- 3-in-1 insurance bundle: Term Life + Critical Illness + Income Protection
- One application – one premium
- Living benefit riders don't deduct from the death benefit
- Convert the Term policy and riders to permanent coverage without additional underwriting
- Flexible coverage amounts:
  - Term Life: \$25,000 to \$1 million available with instant decision for ages 18-50
  - Critical Illness Benefit Rider: \$20,000 - \$100,000
  - Monthly Disability Income Rider: \$300 - \$3,000 monthly benefit



### Applications

- Full App Electronic, [quickstart.assurity.com/StartSmart](https://quickstart.assurity.com/StartSmart)



## Whole Life Insurance with Accelerated Underwriting

(Policy Form No. I L1901)

- Accelerated Underwriting and instant decision available for:
  - up to \$300,000 – ages 0–17
  - up to \$200,000 – ages 18–45
  - up to \$150,000 – ages 46–60
  - up to \$100,000 – ages 61–85
- Acceleration benefits for chronic or terminal illness - 101(g)
- Limited Pay Plans: 10-Pay, 20-Pay, Pay to Age 65, Pay for Life
- Cash accumulation scenarios (Paid-Up Additions Riders- Periodic & Single) (R I1909, R I1910)
- Perm/term blend (Level Term Rider 10-year, 20-Year or 30-Year; up to 10x base and convertible) (R I1908)
- Add CI rider that pays for each different covered critical illness, in addition to the death benefit (R I1905)
- Children's policies

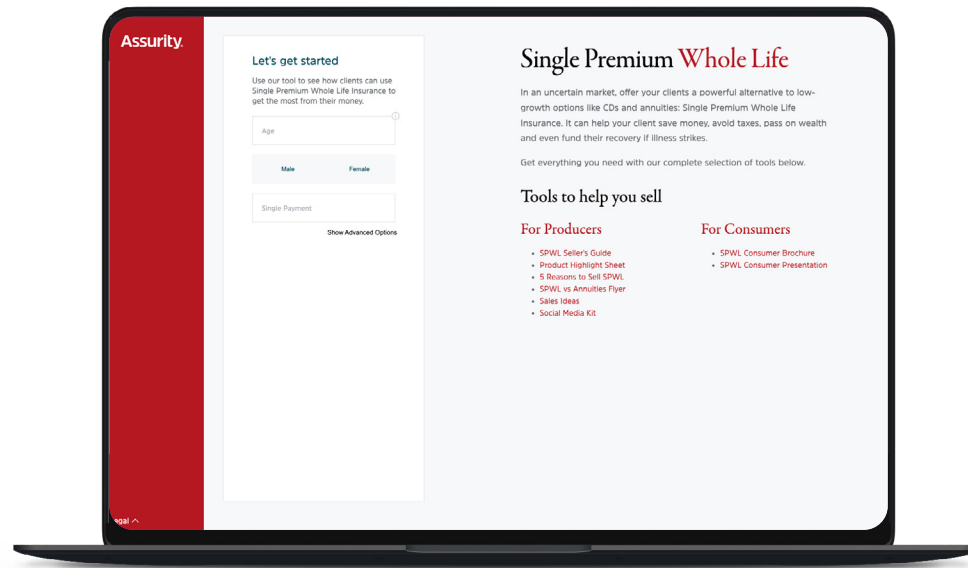


### Applications

- Full App Electronic, Full App Paper

[Whole Life Website →](#)

[Children's WL Website →](#)



## Single-Premium Whole Life Insurance (Participating)

(Policy Form No. I L1802)

- Good for clients age 60+, relatively healthy, with non-qualified assets, desiring the ability to access to cash in case of emergency
- Non-medical limits
  - \$700,000 – ages 0–60
  - \$450,000 – ages 61–85
- Acceleration benefits for chronic or terminal illness - 101(g)
- 1035 rescue product
- Wealth transfer



### Applications

- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper

## Universal Life Insurance (Current Assumption UL)

(Policy Form No. I L1921)

- Cash accumulation scenarios (funding over target)
- Perm/term blend (Level Term Rider 10-year, 20-year or 30-year; up to 10x base and convertible) (R I1928)
- Non-medical limits
  - up to \$300,000 – ages 15 days–17 years
  - up to \$200,000 – ages 18–45
  - up to \$150,000 – ages 46–60
  - up to \$100,000 – ages 61–85
- \$25,000 minimum face amount
- Acceleration benefits for chronic or terminal illness - 101(g)
- Add CI Rider that pays for each different covered critical illness, in addition to the death benefit (CI - R I1925)
- Feature differentiators
  - Premium Protection Period: No lapse guarantee period from 5 to 20 years based on issue age
  - Enhanced Guaranteed Surrender Value: subject to qualification requirements, allows policy surrender during a 60-day option period following the 15th or 20th policy anniversary for a percentage of premiums paid, up to 100%
  - Overloan Protection Benefit: subject to qualification requirements, prevents the policy from lapsing due to excessive loans by converting the policy to guaranteed, paid-up life insurance
  - Disability Waiver Rider: provides a monthly waiver benefit during an insured person's total disability (R I1926)
- Interest Rate
  - Guaranteed crediting rate: 2%
  - Interest Rate Bonus: additional 0.50% may be credited beginning in policy year 21



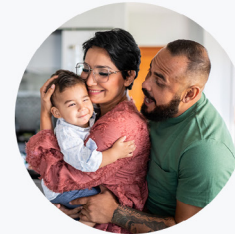
### Applications

- Full App Paper

## Middle Market Foreign Resident Program

The Middle Market Foreign Resident Program includes clients living in the U.S. who share the need for life insurance to protect their family and their assets. Assurity has the tools and processes in place to support your sales from beginning to end.

[GET THE TOOLS](#)



### More life insurance opportunities

Foreign-born individuals may be eligible for life insurance coverage – offer them options to meet their needs. Whole life, term life and universal life insurance are available with face amounts up to \$1 million.

*Who is eligible?*

### Proposed insureds who are:

- Canadian citizens in the U.S. on a passport who own residential property or own a business with operations in the U.S.
- Citizens of another country who have been living in the U.S. for one (1) or more consecutive years and have stable employment with one of the following visas: H-1B, H-1C, H-4, E-1, E-2, E-3, E-B5, F-1, F-2, L-1A, L-1B, L-2, K-1, K-2, K-3, K-4, V-1, V-2, V-3
- Citizens of another country who have been living in the U. S. for five (5) or more consecutive years but do not currently have a Green Card or visa. Must have a valid form of government issued





## Century+ Individual Disability Income Insurance

(Policy Form No. I H0920)

- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Up to \$20,000 monthly benefit for some occupation classes
- Discounts available for business owners and for three or more policies issued per employer
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination Periods: 30, 60, 90, 180 or 365 days  
Benefit Periods: 1, 2, 5, 10 years, to-age-65 or to-age-67
- Non-medical underwriting limits
  - \$6,000 – ages 18–55
  - \$4,500 – ages 56–60
- No income documentation needed for benefit amounts of \$6,000 or less (\$4,000 for 1099 employees and/or self-employed)

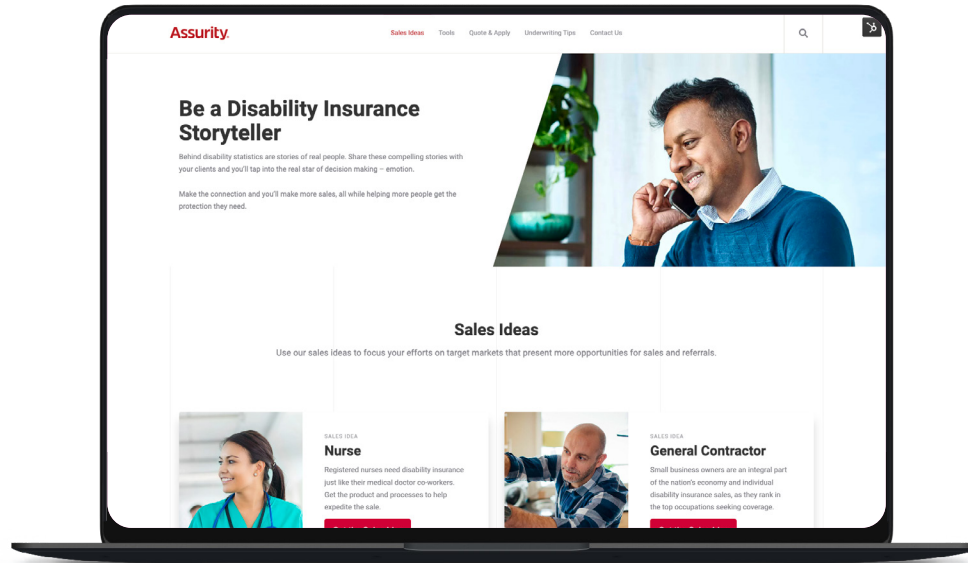


### Applications

- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper

[On-Demand Training →](#)

[Century+ DI Website →](#)



## Income Protection Individual Disability Income Insurance

(Policy Form No. I H2016)

- Accident and Sickness or Accident-Only coverage
- Weekly benefits \$50 to \$1,000 – issue ages 18-60 (age last birthday)
- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Considers more than one occupation for full-time employment
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination periods from 0 to 90 days
- Benefit periods: 13 wk, 26 wk, 1 yr and 2 yr
- No income verification
- No medical exams
- Optional Stay-at-Home Spouse Disability Income Rider (R I2024)



### Applications

- Full Quote-to-App Electronic, [quickstart.assurity.com/Agent-IncomeProtection](https://quickstart.assurity.com/Agent-IncomeProtection)

[On-Demand Training](#) →

[Income Protection Website](#) →

## Business Overhead Expense Disability Income Insurance

(Policy Form No. A D106)

- For small businesses and self-employed
- Covered expenses include: lease or mortgage payments; employees' salaries, wages and benefits; utilities; business insurance premiums, including property and liability insurance; accounting, billing and collection service fees; property and payroll taxes; interest payments on debts; equipment and furniture; office maintenance; janitorial and laundry services; and other fixed expenses
- One- or two-year benefit
- Affordable premiums that are generally tax deductible



### Applications

- TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper

## Graded Benefit Disability Income Insurance

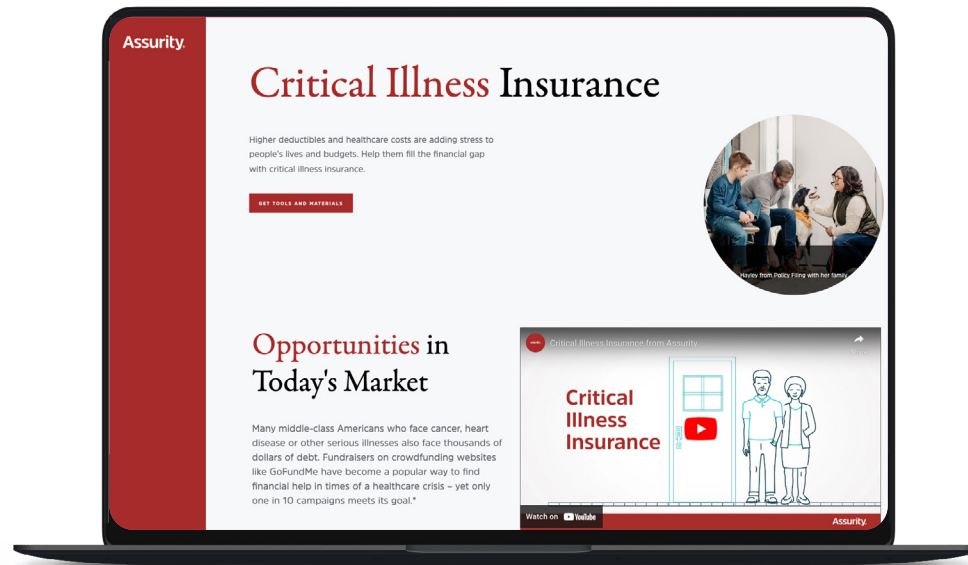
(Policy Form No. A D120)

- Impaired risk coverage with a long list of medical conditions considered
- Graded benefits for the first two years of the contract



### Applications

- Full App Paper



## Critical Illness Insurance

(Policy Form No. I H1820)

- Great addition for health, Medicare and P&C agents
- Complement to high-deductible health plans
- Mortgage protection solution
- Simplified underwriting benefit amounts: \$5,000 to \$75,000
- Fully underwritten benefit amounts: \$75,001 to \$500,000
- Non-medical limits
  - up to \$99,999 benefit amount – ages 18–45
  - up to \$75,000 benefit amount – ages 46–70
- Multiple benefit payouts on all conditions with a 6-month separation period
- 11 covered conditions
- 10 optional riders including Return of Premium (R I1829), Increasing Benefit (R I1826), Additional Critical Illness Rider (R I1822) and more
- Return of Premium provision built into the policy upon death from a cause other than a specified critical illness
- Guaranteed renewable for life



### Applications

- Full App Electronic, [quickstart.assurity.com/Agent-CriticalIllness](https://quickstart.assurity.com/Agent-CriticalIllness)
- Full App Paper

[On-Demand Training](#) →

[Critical Illness Website](#) →

## Accidental Death Insurance Plus

(Policy Form No. I H2004 and I H2011)

- Up to \$350,000 accidental death benefit ages 18–70
- Common Carrier Benefit and Automobile Seatbelt Benefit included
- Dismemberment Benefit included in I H2011
- No health questions
- Mortgage protection/inexpensive alternative
- Accident-Only Disability Rider (in most states) (R I2005)



### Applications

- Full App Electronic, [quickstart.assurity.com/Agent-AccidentalDeath](https://quickstart.assurity.com/Agent-AccidentalDeath)
- Full App Paper

## Accident Insurance

(Policy Form No. I H2203)

- 3 plans with options for policy benefits and benefit amounts
- Coverage options: 24-hour or off-the-job
- Guaranteed issue - no medical exams or tests to qualify
- Coverage for families, individuals, or unique juvenile-only plans
- Included Accidental Death Rider with Common Carrier Benefit and Automobile Seatbelt Benefit (Form No. R I2204)
- Guaranteed renewable until the policy anniversary following the Primary Insured Person's 80th birthday
- Optional Accident-Only Disability Income Rider (Form No. R I2208) and Preventive Care Rider (Form No. R I2205)



### Applications

- Full App Electronic, [quickstart.assurity.com/Agent-Accident](https://quickstart.assurity.com/Agent-Accident)

## Single Premium Deferred Fixed Annuities

(Annuity Form Nos. I A1931 (Qualified), I A1930 (Non-Qualified))

Issue Ages	Ages 0 through 85 (age last birthday)	
Funding Options	Qualified or Non-Qualified	
Deposit Amounts	Minimum premium of \$2,000; amounts over \$500,000 require company approval	
Supplemental Contributions	A minimum of \$100 may be added during the first 12 months <sup>1</sup>	
Guaranteed Interest Rate	Model Index (3 percent for policies issued in 2024)	
Front-End Load	None	
	<b>Encore</b>	<b>Plus One</b>
Withdrawal Provision	Up to 12 percent of the account value may be withdrawn during a 12-month period, with no surrender charges	Up to 10 percent of the account value may be withdrawn during a 12-month period, with no surrender charges
Surrender Charges	Applicable to amounts above the 12 percent withdrawal provision, in decreasing amounts during the first 8 policy years	Applicable to amounts above the 10 percent withdrawal provision, in decreasing amounts during the first 9 policy years
Interest Rates	The current interest rate, which may include an interest rate bonus, is guaranteed for the first two policy years. <sup>2</sup>	The current interest rate, which may include an interest rate bonus, is guaranteed for the first policy year. <sup>2</sup>

1. Interest rates for any supplemental contributions are calculated at the current rate at the time of each supplemental deposit.

2. Current and other interest rates are posted at the first of each month in the Interest Rate Bulletin on AssureLINK. Or, for more information about interest rates, contact 800-276-7619 Ext. 4264.

## Single-Premium Immediate Annuity

(Annuity Form Nos. ICC11 I A1118 or I A1118 (Qualified), ICC11 I A1117 or I A1117 (Non-Qualified))

Issue Ages	Ages 20 through 85 (age last birthday)
Funding Options	Qualified or Non-Qualified
Deposit Amounts	Minimum of \$10,000; amounts over \$500,000 subject to Assurity approval
Front-End Load	6 percent of single premium amount (4.25 percent for 5-to-9-year fixed period option)
Payment Options	Model Index (3 percent for policies issued in 2024)
Front-End Load	<ul style="list-style-type: none"><li>• Life income</li><li>• Life income with a guaranteed period</li><li>• Fixed amount</li><li>• Fixed period</li><li>• Additional payment options may also be available upon request.</li></ul>

[Interest Rate Bulletin](#) →

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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.