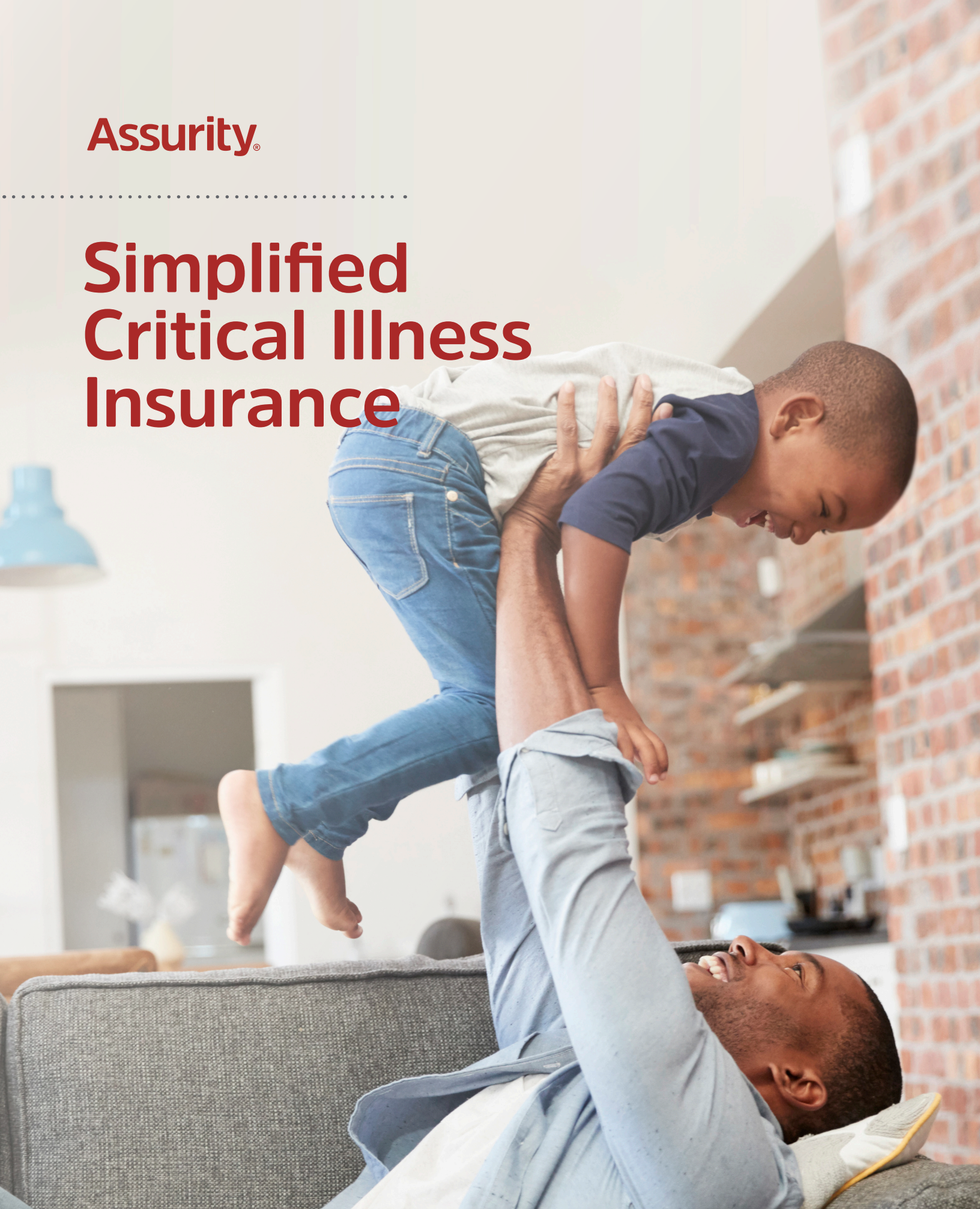


Assurity®

Simplified Critical Illness Insurance





Critical Illness Insurance

Surviving a critical illness, such as cancer, heart attack or stroke today is more likely than ever—but can come with financial costs and uncertainty.

A critical illness policy can help alleviate those worries by paying a lump-sum, tax-free benefit when you are first-ever diagnosed with a covered illness or medical condition. It helps offset your out-of-pocket costs for care, while giving you:

- ✓ Freedom to choose your health providers
- ✓ Freedom from worry about your bills
- ✓ Freedom to have your spouse by your side
- ✓ Freedom to take extra time off from work to recover

How it Works

- 1** You have a first-ever **diagnosis** of a covered illness or condition, such as cancer, stroke, heart attack or organ transplant.
- 2** Submit your claim to Assurity.
- 3** We pay a lump-sum cash **benefit to you**, not your healthcare provider.

Focus on getting better, not bills

You can use the money any way you choose to cover costs and ease your financial worry.

Medical Costs

- Deductibles
- Copays/coinsurance
- Prescriptions/medication
- Out-of-network costs
- Experimental treatments

Non-Medical Costs

- Everyday expenses like rent, mortgage, utilities, etc.
- Lost income
- Travel for care/treatment
- Rehabilitation/homecare
- Childcare or eldercare

Alleviate worries affordably

For as little as \$25 a month,* a 35-year-old, non-smoking male can purchase a \$25,000 benefit.

The cost includes a built-in return of premium benefit that returns all premiums paid, minus any benefits received, if an insured dies from an uncovered illness or accident.

**Depending on age, gender, tobacco usage, amount of coverage and issue state.*

Flexibility that meets your needs

Simplified Critical Illness Insurance focuses on some of the most often-claimed critical illnesses and procedures. Key features include:

- Short application
- Instant decision, with no medical exams
- Convenience of voice signature available on e-app
- Issue ages: 18 through 64
- Benefit amounts up to \$50,000
- Guaranteed renewable to age 75

Optional riders are available as additional benefits you can buy and add on to your policy to make it best fit your needs, such as coverage for your spouse.

What’s covered, so you can recover

Simplified Critical Illness Insurance can pay the benefit amount up to three times, unlike some other policies. If you receive the benefit in one category, you can also receive the full benefit amount again in another category. The table below shows the percentage of the benefit amount for a covered critical illness or procedure.

	Specified Critical Illnesses	Benefit Amount Payable
Category 1	Invasive Cancer	100%
	Carcinoma in Situ (non-invasive cancer)	25% (payable once per lifetime)
Category 2	Heart Attack	100%
	Major Organ Transplant (any transplant including heart)	100%
	Stroke	100%
	Coronary Bypass Surgery	25% (payable once per lifetime)
	Angioplasty	10% (payable once per lifetime)
Category 3	Advanced Alzheimer’s Disease	100%
	Coma (not as a result of stroke)	100%
	Kidney (Renal) Failure	100%
	Major Organ Transplant (other than heart)	100%
	Paralysis (not as a result of stroke)	100%
	Severe Burns	100%

Diagnosis must be made or procedure performed by a physician. Coverage begins immediately for all categories except cancer, which during the first 90 days after issue pays a reduced benefit. Conditions for payments are detailed in the policy.



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



Customer Service

800-869-0355
Ext. 4279

Find out more
assurity.com

Conditions, Limitations and Exclusions

Renewal – The policy is guaranteed renewable to age 75.

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

Termination – Coverage will terminate the earliest of the following: when premium is not paid by the end of the grace period; when we receive a written request to terminate; upon the death of the insured person; the policy anniversary following the insured person's 75th birthday; or when 100% of the benefit amount has been paid for each category. Optional riders may contain additional termination provisions.

Limitations – A reduced benefit amount will be paid if the insured person receives a first-ever diagnosis of invasive cancer or carcinoma in situ within the first 90 days following the policy's issue date or last reinstatement date. In the event a benefit is paid for invasive cancer or carcinoma in situ within the first 90 days of the issue date or last reinstatement date, coverage for invasive cancer or carcinoma in situ will end.

Exclusions – Assurity will not pay benefits for conditions that are caused by or the result of the insured person: being exposed to war or act of war; engaging in an illegal occupation; participating in a felony; intentionally self-inflicting a sickness or injury; committing or attempting to commit suicide; being intoxicated or under the influence of an illegal substance or narcotic (except as used as prescribed by a physician); actively serving in the armed forces, except during active duty training of less than 60 days.

NOT AVAILABLE IN NEW YORK.

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

Policy Form Nos. I H0810 and CI 005 and Rider Form Nos. A-R 130, R I0812, CIR 016, CIR 018 and R I0811 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.