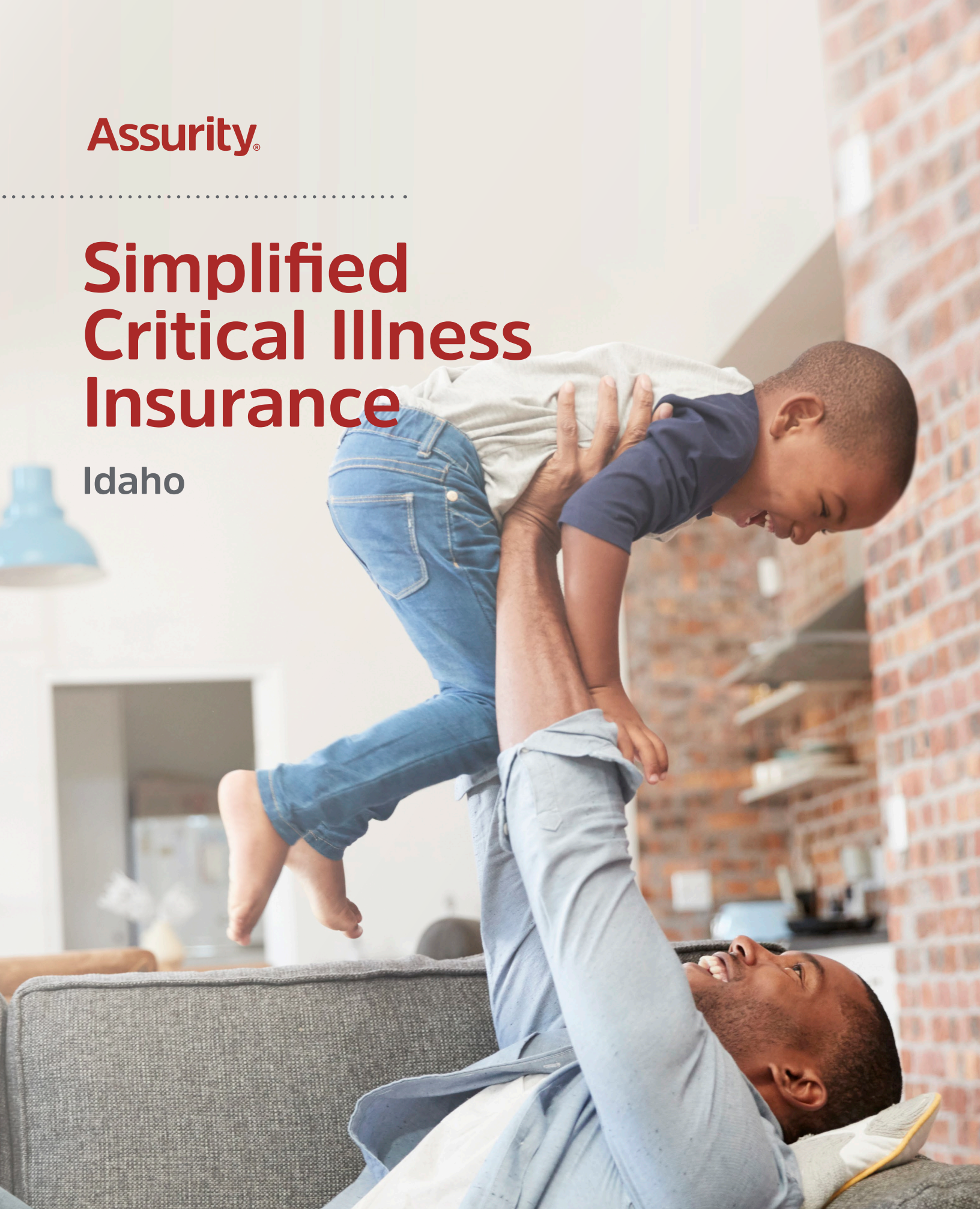


Assurity®

Simplified Critical Illness Insurance

Idaho





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.

Conditions, Limitations and Exclusions

Limitations – The benefit payable for Carcinoma in Situ or Coronary Bypass Surgery is 25 percent of the policy or any attached riders' benefit amount. The benefit payable for Angioplasty is 10 percent of the policy or any attached riders' benefit amount.

If, within 30 days following the policy or any attached riders' issue date, or 10 days following the last reinstatement date of the policy or any attached riders, the insured person:

- receives a first-ever diagnosis of having Invasive Cancer or Carcinoma in Situ; or
- exhibits any common or identifiable symptoms or medical problems which leads to a first-ever diagnosis of Invasive Cancer or Carcinoma in Situ and would cause an ordinary prudent person to seek medical advice or treatment, no benefits will be paid for the diagnosis.

If an insured person is diagnosed with Invasive Cancer or Cancer in Situ within 30 days following the date of issue, you may request, in writing, the cancellation of that insured person's coverage. Any premiums paid for that coverage will be refunded, less any claims received.

Time Limit on Certain Defenses – After two years from the issue date of the policy or your last reinstatement date, Assurity cannot use mis-statements, except fraudulent mis-statements, in your application or reinstatement application to void coverage or deny a claim for loss that happens after the two-year period.

No claim for loss incurred after two years from the issue date of the policy, shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the effective date of coverage of this policy.

Mis-statement of Age and/or Gender – If the age and/or gender of the insured person has been mis-stated, an adjustment in premiums, coverage, or both, will be made based on the insured person's correct age and/or gender. If, according to the insured person's correct age, the coverage provided by the policy would not have become effective, or would have ceased, Assurity's only liability during the period in which the insured person was not eligible for coverage, is limited to the refund, upon written request to Assurity's administrative office, of premiums paid for such period.

Renewal – The policy is guaranteed renewable to age 75. That means as long as you pay premiums when due and 100 percent of the benefit amount has not been paid for each category, Assurity cannot cancel or change this policy. Assurity can, however, change the premium rates. If Assurity changes the premium rates, it can only be after approval or acknowledgement by your state for all policies in the insured person's class. You will be given 31 days' notice by mail prior to any premium change.

Right to Cancel – You may cancel the policy within 30 days of receiving it by returning the policy to Assurity's administrative office. As soon as you deliver or mail the policy to Assurity, it is treated as if it was never issued. Your premium payment will be refunded when Assurity receives the policy. After the 30-day period, you may cancel the policy by notifying Assurity in writing that you wish to do so. The policy will be cancelled

on the date Assurity receives your written notice unless your notice specifies a later date. Cancellation of the policy will be without prejudice to any claim made prior to the termination of the policy.

Termination – Coverage will terminate and no benefits will be payable under the policy or any attached riders on the earliest of the following:

- when any premium due for the policy or any attached riders is not paid before the end of the grace period;
- the date Assurity receives your written request at its administrative office to terminate coverage unless your request specifies a later date;
- upon the death of the insured person;
- the policy anniversary following the insured person's 75th birthday;
- when 100 percent of the benefit amount has been paid for each category;
- For the Spouse Critical Illness Benefit Rider No. R I0811 and the Dependent Child Critical Illness Benefit Rider No. R I0812 – the date your policy terminates for any reason; or
- For the Spouse Critical Illness Benefit Rider No. R I0811 and the Dependent Child Critical Illness Benefit Rider No. R I0812 – the expiration date listed in the Rider Schedule.

For the Dependent Child Critical Illness Benefit Rider No. R I0812 – If none of the above reasons for termination apply, each insured person's coverage under the rider will terminate on the earliest of:

- the date 100 percent of the benefit amount is paid for each category for that insured person;
- the first policy anniversary following the date that insured person reaches age 21 (age 25 if a full-time student) or is married;
- the date benefits for such insured person are paid in accordance with the limitations provision; or
- the date of that insured person's death unless coverage under continuation is exercised.

Exclusions – Assurity will not pay benefits for conditions that are caused by or the result of the insured person:

- being exposed to war or any act of war, declared or undeclared;
- engaging in an illegal occupation;
- participating in or attempting to commit a felony;
- intentionally self-inflicting a sickness or injury;
- committing or attempting to commit suicide, while sane or insane;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where the loss or cause of loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); or
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserves, except during the active duty training of less than 60 days.

Customer Service

800-869-0355 Ext. 4264

Find out more

assurity.com



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.