

Family of Single-Premium Deferred Fixed Annuity

A Comparison of Product Highlights

	Encore	Plus One
Issue Ages	Ages 0-85, age last birthday	
Purchase Options	Qualified and non-qualified	
Interest Rates	Bonus interest, not to exceed 1.5 percent, may (or may not) be payable in each of the first two policy years. The guaranteed interest rate for the first two policy years is the "current" interest rate.*	Bonus interest, not to exceed 1 percent, may (or may not) be payable in the first policy year. The guaranteed interest rate for the first policy year is the "current" interest rate.*
Guaranteed Interest Rate	Model Index (1.5 percent for policies issued in 2014)	
Death Benefit	Full account value paid to beneficiary, before maturity, upon proof of owner's or annuitant's death (unless jointly owned).	
Pay-Out Options	Life income, Life income with guaranteed period, Life income with installment refund, Fixed period, Fixed amount, Joint and survivor life income	
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**	A minimum of \$100 may be added during the first 12 months**
Income Taxes	Federal and state income taxes on the interest income are deferred until withdrawals begin	
Front-end & Handling Fees	None	
Withdrawal Provision	Up to 12 percent of the account value may be withdrawn per policy year, with no surrender charges.	Up to 10 percent of the account value may be withdrawn per policy year, with no surrender charges.
Surrender Charges	Applicable to amounts above the 12 percent withdrawal provision, in decreasing amounts during the first eight policy years	Applicable to amounts above the 10 percent withdrawal provision, in decreasing amounts during the first nine policy years
Nursing Home Provision	Full account value may be withdrawn without penalty if insured is confined in a nursing home 45 days or longer.	Full account value may be withdrawn without penalty if insured is confined in a nursing home 30 days or longer.
Disability Provision	No surrender charges for withdrawals if the annuitant should become totally disabled from an accident or illness.	

* 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.

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

Annuity Form Nos. Encore: I A0602 (Qualified), I A0601 (Non-Qualified); Plus One: I A1004 or ICC10 I A1004 (Qualified), I A1003 or ICC10 I A1003 (Non-Qualified), underwritten by Assurity Life Insurance Company of Lincoln, Neb. 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, New York. Product availability, features and rates may vary by state.

