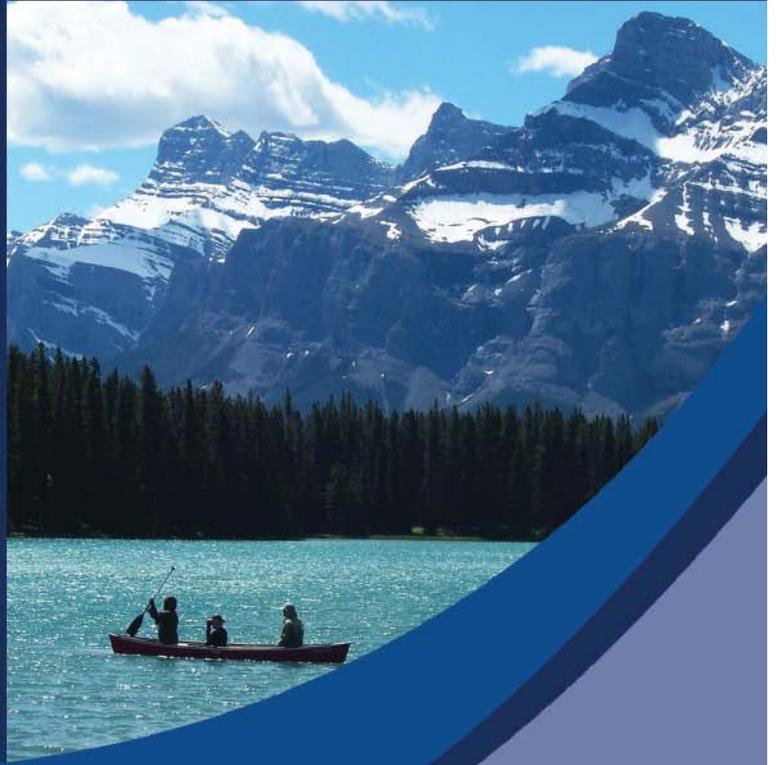
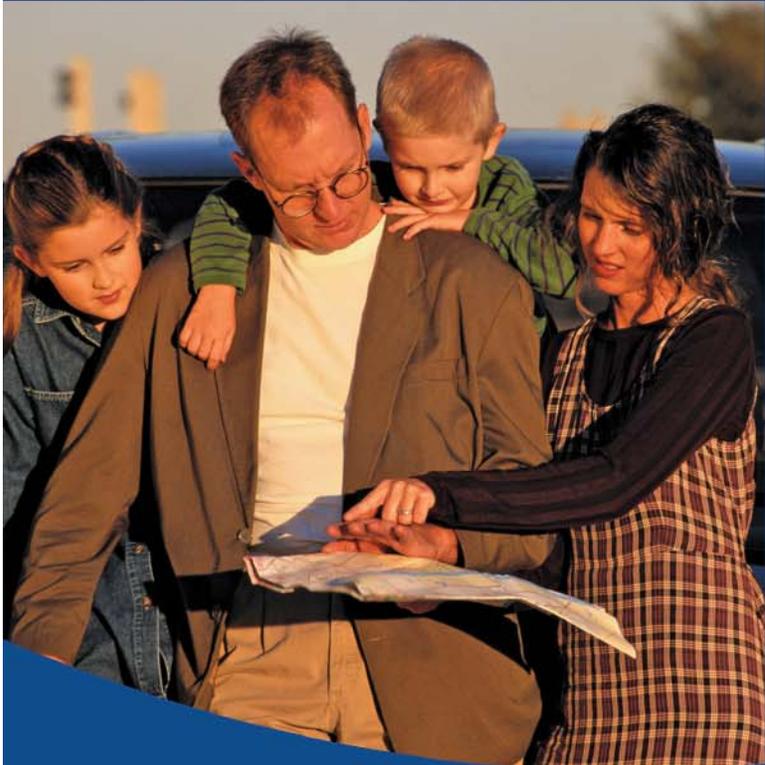
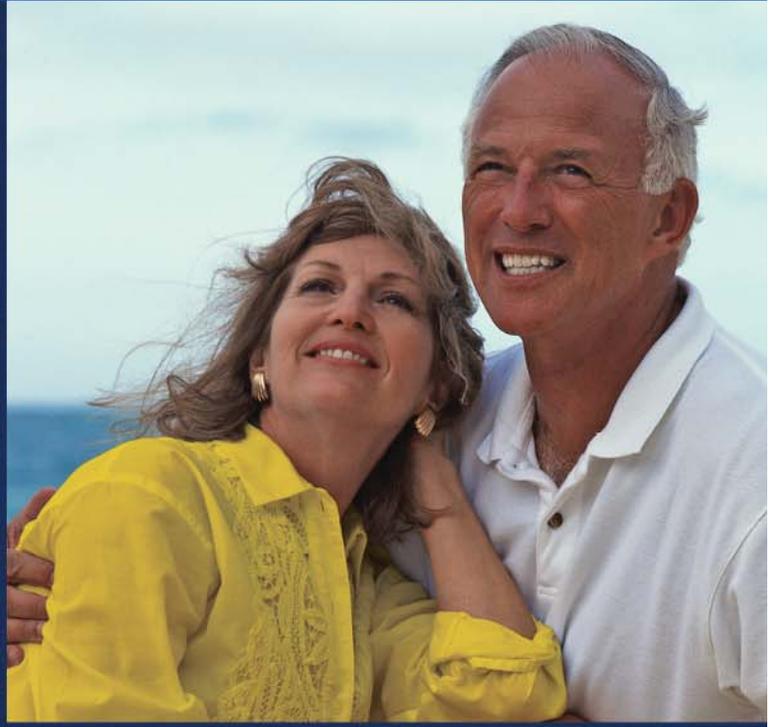


# Individual Products Portfolio



**Assurity**<sup>®</sup>  
Life Insurance Company

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**W**hat's important when selecting an insurance company? In addition to service and product excellence, key considerations include a record of financial strength, stability, integrity and experience. These are the defining characteristics of Assurity Life Insurance Company.

## Financial Strength

Over the years, Assurity has been dedicated to protecting the financial security of our policyholders, whether individuals, families or small businesses. We take our future obligations to every policyholder very seriously.

To fulfill this responsibility, the insurance products we offer are backed by our financial strength, industry expertise and commitment to serving our customers and distributors.

Assurity's mission to "help people through difficult times" is matched by the dedication of our associates and representatives nationwide. Headquartered in Lincoln, Neb., Assurity has earned the rating of A- (Excellent)\* with a stable outlook from A.M. Best Company, the insurance industry's leading independent analyst.

### Assurity 2008 Statutory Financial Results

- \$2.16 billion in total assets
- \$10.48 billion of total insurance in force
- \$233.3 million in total surplus and asset valuation reserve
- 10.79 percent ratio of surplus and asset valuation reserve to assets in 2008, a strong measure of our ability to meet future obligations
- \$24.9 million in dividends paid to policyholders in 2008
- \$237 million in benefits paid to policyholders in 2008

## Solid Track Record

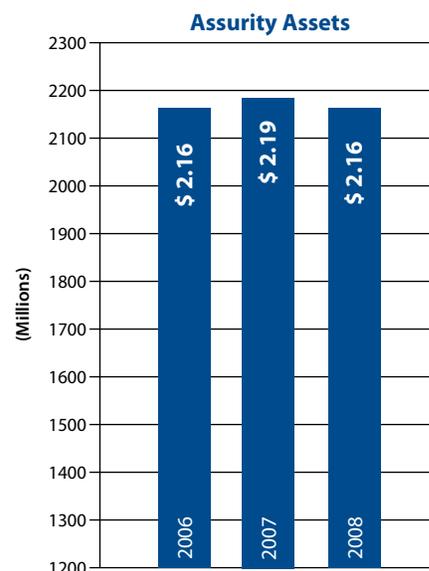
Assurity is committed to honoring our obligations to policyholders now and in the future. Our company utilizes conservative investment practices and a sound, disciplined management approach. Assurity's investment operations are guided by a focus on sustaining a strong financial position while limiting credit and interest rate risk. Our emphasis is on building and maintaining a high quality, well-diversified investment portfolio, with proper matching of assets and liabilities.

## Longtime Stability

Assurity's origins are rooted in a century-long legacy of providing enduring security to policyholders. Our core values today remain the same as they were a century ago – protecting individuals and families, valuing community and exercising responsibility and fairness in all dealings. From the beginning, we've designed and marketed products for middle America. Over the decades, we've created and refined the products and financial solutions our customers want and need. Assurity offers a selection of dependable products with strong guarantees and features that cover the risks of death, disability, serious illness and the possibility of outliving assets.

## Our Commitment

The plans Assurity offers are distinctive, the elements they protect against are universal, and the benefits they provide are essential to the well-being of our policyholders. To serve diverse consumer needs, we have developed a unique blend of broad-based, complementary distribution systems. Assurity serves customers across the nation, offering life and health insurance plans, annuities, employee benefits and retirement plans.



\*A.M. Best ratings for insurers' financial strength and credit quality of obligations range from A++ (Superior) to F (in liquidation).

## Whole Life Insurance

<b>Issue Ages</b>	0 through 85 (age nearest birthday)
<b>Premium Banding and Issue Classes</b>	<p><b>Band I - Face Amounts \$10,000 - \$99,999</b>  Ages 0 through 14: Male/Female – Select Non-Tobacco (\$15,000 minimum for ages 0 through 14)  Ages 15 through 85: Male/Female – Select Non-Tobacco, Standard Tobacco</p> <p><b>Band II - Face Amounts \$100,000 - \$249,999</b>  Ages 0 through 14: Male/Female – Select Non-Tobacco  Ages 15 through 85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco</p> <p><b>Band III - Face Amounts \$250,000+</b>  Ages 0 through 14: Male/Female – Select Non-Tobacco  Ages 15 through 85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco</p>
<b>Death Benefit</b>	Level death benefit. Guaranteed premiums through maturity at age 121.
<b>Premiums</b>	Level, guaranteed and based on premium band, issue class and issue age (nearest birthday).
<b>Dividend Options</b>	The standard dividend options are: Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-up Additions, Paid in Cash
<b>Illustrations</b>	Is required, software available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation. If the illustration you present does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
<b>Policy Loans</b>	Available when policy has cash surrender value. Premier policy loans available with qualifications.
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Additional Benefit Riders</b>	Accelerated Benefits Rider (Living Benefits), Exchange Privilege Rider. (No additional premium)
<b>Optional Riders (additional premium)</b>	<p>Accident Only Disability Income Benefit Rider – available on base and other insured</p> <p>Accidental Death Benefit Rider</p> <p>Children's Term Insurance Rider</p> <p>Critical Illness Rider</p> <p>Disability Waiver of Premium Benefit Rider</p> <p>Level Term Insurance Benefit Rider – 10 and 20 years; available on base and other insured</p> <p>Monthly Disability Income Rider – available on base and other insured</p> <p>Payor Benefit Rider</p> <p>Protected Insurability Benefit Rider</p> <p>Value Enhancement Rider (VER) – single and periodic premium</p>
<b>Policy Fee</b>	\$65, commissionable

Policy Form No. 1 L0880

## Single-Premium Whole Life Insurance

<b>Issue Ages</b>	0 through 80, age last birthday
<b>Issue Classes</b>	<ul style="list-style-type: none"> <li>• Male/female, non-tobacco/tobacco</li> <li>• Ages 0 through 54 – minimum \$10,000; Ages 55 through 80 – minimum \$5,000</li> </ul>
<b>Premium</b>	Single premium
<b>Policy Loans</b>	Available when policy has loan value (cash value less any policy debt); variable loan interest paid in advance
<b>Dividend Options</b>	Paid in cash annually, Buy paid-up additions, Reduce loan with excess to buy paid-up additions
<b>Accelerated Death Benefit</b>	Available for terminal illness, long-term care or home care
<b>Illustrations</b>	Is required, software available
<b>Optional Riders</b>	Single Premium Rider – a paid-up insurance purchase option rider ( <i>additional premium</i> )
<b>Policy Fee</b>	\$75, commissionable

Policy Form No. 0680

## Simplified Whole Life Insurance

	Level	Graded**	Modified**
<b>Issue Ages</b>	0* through 80, age last birthday	40 through 80, age last birthday	40 through 80, age last birthday
<b>Issue Classes</b>	Male/female, select non-tobacco/ tobacco <ul style="list-style-type: none"> <li>• Ages 0* through 19 – \$10,000 - \$50,000</li> <li>• Ages 20 through 65 – \$5,000 - \$50,000.</li> <li>• Ages 66 through 80 – \$5,000 - \$25,000</li> </ul>	Male/female, select non-tobacco/tobacco <ul style="list-style-type: none"> <li>• Ages 40 through 65 – \$5,000 - \$35,000</li> <li>• Ages 66 through 80 – \$5,000 - \$25,000</li> </ul>	Male/female, select non-tobacco/ tobacco <ul style="list-style-type: none"> <li>• Ages 40 through 80 – \$5,000 - \$25,000</li> </ul>
<b>Death Benefit</b>	Level, guaranteed benefit from the first day	Reduced benefit for the first 2 years for non-accidental death: <ul style="list-style-type: none"> <li>• Policy year 1 – 40% of the face amount</li> <li>• Policy year 2 – 75% of the face amount</li> <li>• Policy year 3 forward – 100% of face amount</li> </ul> Accidental death: 100% of face amount from first day	Reduced benefit for the first 2 years for non-accidental death: <ul style="list-style-type: none"> <li>• Policy year 1 – 110% return of the annual premium</li> <li>• Policy year 2 – 220% return of the annual premium</li> <li>• Policy year 3 forward – 100% of face amount</li> </ul> Accidental death: 100% of face amount from first day
<b>Simplified Application To be considered for coverage:</b>	• Sections A, B and C medical questions must be answered “no”	• Sections A and B medical questions must be answered “no” • Some “yes” answers in Section C allowed	• Section A medical questions must be answered “no” • Some “yes” answers in Sections B and C allowed
<b>Premium</b>	Level and guaranteed through age 121		
<b>Policy Loans</b>	Available when policy has cash surrender value; variable loan interest paid in arrears		
<b>Nonforfeiture Options</b>	Reduced paid-up policy, extended term, automatic premium loan		
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill		
<b>Illustrations</b>	Not required, but software is available		
<b>Electronic App</b>	E-app is available		
<b>Personal History</b>	For all applicants ages 40+, a personal history interview conducted with the proposed insured at time of sale		
<b>Policy Fee</b>	\$25, commissionable		

\* Age 0 starts at 6 months and 1 day.

Policy Form Nos. I L601, I L602, I L603

\*\* Not available in all states

## Acci-Flex Accident-Only Term Life Insurance

<b>Issue Ages &amp; Amounts</b>	18 through 60 (age last birthday); \$50,000 – \$250,000
<b>Issue Classes</b>	Male, female
<b>Optional Riders</b>	Accident Only Disability Income Rider, Return of Premium Rider, Waiver of Premium Rider
<b>Exclusions (may vary by state)</b> Assurity will not pay the face amount if the death of the insured results from any of the following:	Engaging in or attempting to commit a felony, Engaging in an illegal occupation, Intentionally causing a self-inflicted injury, Committing or attempting to commit suicide, Involvement in any period of armed conflict, Using drugs or alcohol except for prescribed drugs taken as prescribed, Piloting a non-commercial aircraft more than 150 hours annually, “Flying for pay” an aircraft outside of established air routes in the U.S. or Canada, Involvement in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports, Traveling outside of the U. S. or Canada for more than 14 days, Operating a motor vehicle while under the influence of alcohol or drugs
<b>Payment Modes</b>	Annual, semi-annual, monthly (automatic bank withdrawal and credit card), list bill
<b>Electronic App</b>	E-app is available
<b>Policy Fee</b>	\$45, commissionable

Policy Form No. LT02-E

## NonMed Term 350 Life Insurance

<b>Term Periods</b>	10, 15, 20, 30 years
<b>Issue Ages</b>	10-year level: 18 through 65 15-year level: 18 through 65 20-year level: 18 through 60 30-year level: 18 through 50 (non-tobacco), and 18 through 45 (tobacco)
<b>Issue Classes</b>	Select+ non-tobacco/tobacco; Select non-tobacco, tobacco; Standard non-tobacco/tobacco
<b>Death Benefit</b>	Level; \$50,000 – \$350,000
<b>Premiums</b>	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years. Annually renewable after the initial term to age 95.
<b>Conversion</b>	Conversion period begins on issue date and ends on the earlier of: one year prior to end of level term period for 10-year plan; or, two years prior to end of level term period on 15-, 20- and 30-year plans; or, policy anniversary after insured attains age 65.
<b>Illustrations</b>	Not required, but software is available.
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Optional Riders</b>	<b>No Additional Premium:</b> Accelerated Benefit Rider <b>Additional Premium:</b> Critical Illness Benefit Rider; Disability Waiver of Premium Rider, Other Insured Rider, Monthly DI Rider, Accident Only DI Rider, Children's Term Insurance Rider Return of Premium Rider available on 20-year and 30-year plans (Base, Disability Waiver of Premium Rider and Return of Premium Rider only)
<b>Underwriting</b>	Uses a streamlined underwriting process requiring no medical exams; all cases are processed through automated underwriting system.
<b>Electronic App</b>	E-app is available
<b>Policy Fee</b>	\$70, commissionable

## Term 350 Plus Life Insurance

<b>Term Periods</b>	10, 15, 20, 30 years
<b>Issue Ages</b>	10-year level: 18 through 74, non-tobacco; 18 through 70, tobacco 15-year level: 18 through 65, non-tobacco, tobacco 20-year level: 18 through 60, non-tobacco, tobacco 30-year level: 18 through 50, non-tobacco; 18 through 45, tobacco
<b>Issue Classes</b>	Preferred+ non-tobacco; Preferred non-tobacco/tobacco; Standard non-tobacco/tobacco
<b>Death Benefit</b>	Level; ages 18 through 65: \$350,001 and up; ages 66 through 74: \$100,001 and up
<b>Premiums</b>	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years. Annually renewable after the initial term to age 95.
<b>Conversion</b>	Conversion period begins on issue date and ends on the earlier of: one year prior to end of level term period for the 10-year plan; or, two years prior to end of level term period on the 15-, 20- and 30- year plans; or, policy anniversary after insured attains age 65.
<b>Illustrations</b>	Not required, but software is available.
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Optional Riders</b>	<b>No Additional Premium:</b> Accelerated Benefit Rider <b>Additional Premium:</b> Critical Illness Benefit Rider; Disability Waiver of Premium Rider, Other Insured Rider, Monthly DI Rider, Accident Only DI Rider, Children's Term Insurance Rider Return of Premium Rider available on 15-, 20- and 30-year plans (Base, Disability Waiver of Premium Rider and Return of Premium Rider only)
<b>Policy Fee</b>	\$70 <span style="float: right;">Policy Form No. IL0760</span>

## Premier Universal Life Insurance

<b>Coverage Amount</b>	From \$50,000 for issue ages 0 through 54 From \$25,000 for issue ages 55+
<b>Renewability</b>	Renewable to age 121. If the policy is in force beyond the anniversary date following age 121, the death benefit will equal the surrender value.
<b>Issue Ages &amp; Classes</b>	<ul style="list-style-type: none"> <li>• Preferred Plus Non-Tobacco (16-75)</li> <li>• Preferred Non-Tobacco (16-75)</li> <li>• Select Non-Tobacco (0-85)</li> <li>• Preferred Tobacco (16-75)</li> <li>• Standard Tobacco (16-85)</li> </ul>
<b>Death Benefit</b>	Option 1: Face Amount or Option 2: Face Amount plus Accumulation Value
<b>Premiums</b>	Guideline Premium Test used. Lapse protection premium guarantees the policy will not lapse during the first five years.
<b>Preferred Loan</b>	Preferred loans are available beginning in policy year 11. These loans feature identical loan interest and crediting rates resulting in a zero net cost. The maximum preferred loan will be the accumulated value less the premiums paid.
<b>Illustrations</b>	Not required, but software is available.
<b>Premium Loads</b>	Current: 10% in years 1-15, 6% in years 16+. Guaranteed: 15%.
<b>Withdrawal Fee</b>	\$25 per withdrawal, only one withdrawal per year; no withdrawal available in first policy year.
<b>Interest Credits</b>	Current: Declared; interest rate is increased 1% in year 11. Guaranteed: 3.5%.
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Benefits &amp; Riders</b>	<p><b>Automatic Rider Where Approved:</b> Accelerated Death Benefit (Terminal Illness Option or Long-Term Care/Home Care Option)</p> <p><b>Optional Riders</b> (additional premium): Disability Waiver of Premium Benefit Rider (0-60), 10-Year Term/Additional Insured Rider (18-60), 20-Year Term/Additional Insured Rider (18-50), Children's Term Insurance Rider (18-60), Accidental Death Benefit Rider (0-65), Face Amount Increase Rider (0-37)</p>

Policy Form No. 0540

## Assured Income Protector (AIP) Life Insurance

<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• Insured – 18 through 85, age last birthday</li> <li>• Beneficiary – 0 through 85 (0 through 80 with Premium Protection Rider), age last birthday</li> </ul>
<b>Issue Classes</b>	Male/female, preferred non-tobacco/standard non-tobacco/tobacco Minimum monthly benefit \$300 Minimum monthly premium \$100
<b>Benefit</b>	Monthly benefit including these options: <ul style="list-style-type: none"> <li>• Level benefit</li> <li>• 3% annually increasing benefit</li> <li>• 5% annually increasing benefit</li> </ul>
<b>Premium Options</b>	<ul style="list-style-type: none"> <li>• 10 years</li> <li>• Lifetime not to exceed age 100</li> </ul>
<b>Features</b>	Accelerated First-Year Benefit Rider for no additional premium
<b>Illustrations</b>	Is required, software available
<b>Optional Riders</b> (additional premium)	<ul style="list-style-type: none"> <li>• Premium Protection Rider</li> <li>• Special Term Life Policy</li> </ul>
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill

Policy Form Nos. A R100, A R103, A R105

# AssurityBalance® Disability Income Insurance Products

## Personal Disability Income Insurance

<b>Issue Ages</b>	18 through 60 years (age nearest birthday)
<b>Issue Classes</b>	Male/female, tobacco/non-tobacco, age-specific
<b>Occupational Classes</b>	4A, 3A, 2A, 1A
<b>Maximum Issue Limits</b>	4A: \$9,000; 3A: \$9,000; 2A: \$7,500; 1A: \$6,000. Higher limits available for 4A and 3A subject to reinsurance availability. Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider, based on income.
<b>Elimination Periods</b>	30, 60, 90, 180 and 365 consecutive days (all ages, all classes)
<b>Benefit Periods</b>	Classes 4A and 3A = 1, 2, 5-year and To Age 65 Class 2A = 1, 2 and 5-year, also To Age 65, <b>if</b> – • Self-employed: under age 56; and in same business for 2 years with annual net income of at least \$40,000 for 2 years. • W-2 Employee: under age 56; with annual gross income of at least \$40,000 for 2 years. Class 1A = 1, 2 and 5-year. Limited benefit periods available for issue ages 56-60.
<b>Renewability</b>	Guaranteed renewable to age 65; conditionally renewable to age 70
<b>Benefits &amp; Features</b>	<ul style="list-style-type: none"> <li>• “Own occupation” definition of total disability (first 24 months)</li> <li>• One occupation upgrade for most business owners if self-employed for at least 3 years and have a net income of at least \$30,000</li> <li>• Partial Disability Benefit</li> <li>• Non-tobacco rates for no use in last 12 months</li> <li>• Presumptive Disability Benefit</li> <li>• Waiver of Premium Benefit</li> <li>• \$1,000 Home Modification Benefit</li> <li>• Rehabilitation Benefit</li> <li>• Survivor Benefit</li> </ul>
<b>Optional Riders</b> (additional premium)	<ul style="list-style-type: none"> <li>• Critical Illness Rider</li> <li>• Supplemental Disability Income Rider</li> <li>• Automatic Benefit Increase Rider</li> <li>• Return of Premium Rider</li> <li>• Non-cancelable Rider available for 4A &amp; 3A (up to 5-year benefit period)</li> <li>• 5-year Own Occupation Rider for 4A &amp; 3A (5-year and To Age 65 only)</li> <li>• Catastrophic Disability Rider</li> <li>• Residual Benefit Rider</li> <li>• Guaranteed Insurability Rider</li> <li>• Hospital Benefit Rider</li> <li>• Retroactive Injury Benefit Rider</li> </ul>
<b>Electronic Application</b>	E-app is available
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Policy Fee</b>	\$40, commissionable

Policy Form No. A-D100

Personal DI, BOE and Graded Benefit DI	Simplified DI	Sample Occupations for Disability Income
<b>4A</b>	<b>Class I</b>	Accountants, attorneys, computer programmers, insurance agents and brokers, librarians, paralegal assistants, real estate agents and brokers, traveling salespersons, travel agents
<b>3A</b>		Cashiers, clergy, dentists and dental hygienists/technicians, lab technicians, nurses, retail liquor sales, real estate appraisers, surveyors, teachers, small animal veterinarians, trucking dispatchers
<b>2A</b>	<b>Class II</b>	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, bulldozer operators, carpenters, local delivery drivers, drywall installers, electricians, farmers, game wardens, glaziers, machinists, welders
<b>1A</b>		Ambulance drivers, auto body repair workers, bartenders for restaurants, bus drivers, custodians, exterminators, fire fighters, furniture movers, police and other law enforcement officers, building painters, roofers, swimming pool services, taxicab drivers, tree trimmers, long haul truckers, water well drillers

# AssurityBalance® Disability Income Insurance Products

## Simplified Disability Income Insurance

<b>Issue Ages</b>	18 through 59 years (age last birthday)
<b>Issue Classes</b>	Male/female, tobacco/non-tobacco Age Bands: 18 – 39, 40 – 49, 50 – 59
<b>Eligibility</b>	Employment requirement of 30 hours per week
<b>Occupational Classes</b>	<b>Class I: Professional/office occupations...</b> may have activities that involve laboratory, technical, supervisory or service work: biologist, accountant, sales clerk, clergy, horticulturist, pharmacist, architect, etc. <b>Class II: Skilled and unskilled manual occupations...</b> may involve operating machines, heavy manual labor and risks of accidents: electrician, plumber, farmer, roofer, painter, crane operator, furniture mover, beautician, custodian, auto mechanic, etc.
<b>Maximum Issue Limits</b>	\$300 – \$2,500 (maximum 60 percent of monthly income) Benefits will be reduced dollar for dollar up to 50 percent by the amount of social insurance (Social Security Disability, Workers' Compensation, Government Disability, and Railroad Retirement and Disability)
<b>Elimination Period</b>	30, 60, 90 or 180 consecutive days
<b>Benefit Periods</b>	6 months, 1 year or 2 years
<b>Renewability</b>	Guaranteed renewable to age 67; conditionally renewable to age 70
<b>Features</b>	<ul style="list-style-type: none"> <li>• "Own occupation" definition of total disability</li> <li>• Partial Disability Benefit</li> <li>• Waiver of Premium Benefit</li> </ul>
<b>Optional Riders</b> (additional premium)	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Rider</li> <li>• Retroactive Injury Benefit Rider</li> <li>• Return of Premium Rider</li> </ul>
<b>Simplified Underwriting</b>	MIB and prescription drug check on all cases. Telephone inspections for applicants age 30+ and monthly benefit amounts of \$2,000+. APS only as needed by underwriting.
<b>Electronic Application</b>	E-app is available
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Policy Fee</b>	\$40, commissionable

Policy Form No. I D0710

## Business Overhead Expense Disability Income Insurance

<b>Issue Ages</b>	18 through 60 years (age nearest birthday)
<b>Issue Classes</b>	Male/female, tobacco/non-tobacco, age-specific
<b>Eligibility</b>	1 year in business with net profit in last year at least \$10,000.
<b>Occupational Classes</b>	4A, 3A, 2A
<b>Maximum Issue Limits</b>	4A: \$10,000; 3A: \$9,000; 2A: \$8,000
<b>Elimination Periods</b>	30, 60 and 90 consecutive days (all ages, all classes)
<b>Benefit Periods</b>	12 months and 24 months (all ages, all classes)
<b>Renewability</b>	Guaranteed renewable to age 65; conditionally renewable to age 70
<b>Benefits &amp; Features</b>	<ul style="list-style-type: none"> <li>• "Own occupation" definition of total disability</li> <li>• Conversion Privilege</li> <li>• Presumptive Disability Benefit</li> <li>• Partial Disability Benefit</li> <li>• Rehabilitation Benefit</li> <li>• Survivor Benefit</li> <li>• Waiver of Premium Benefit</li> </ul>
<b>Electronic Application</b>	E-app is available
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Policy Fee</b>	\$40, commissionable

Policy Form No. A-D106

# AssurityBalance® Disability Income Insurance Products

## Graded Benefit Disability Income Insurance

<b>Issue Ages</b>	18 through 60 years, (age nearest birthday)
<b>Issue Classes</b>	Male/female, tobacco/non-tobacco, with or without Non-graded Injury Benefit. 5-year bands. Level rates; rates do not vary by occupational class.
<b>Occupational Classes</b>	4A, 3A, 2A, 1A
<b>Maximum Issue Limits</b>	4A & 3A: \$11,000; 2A: \$7,500; 1A: \$6,000
<b>Elimination Periods</b>	30 (2-year benefit period only), 60, 90, 180 or consecutive 365 days (5- and 10-year benefit period only)
<b>Benefit Periods</b>	Classes 4A & 3A: 2, 5 & 10 years. Class 2A: 2 & 5 years; Class 1A: 2 years
<b>Graded Benefits</b>	Monthly benefits for the duration of a disability beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability beginning in the 2nd policy year will be 70 percent of the non-graded benefit. The non-graded monthly benefit will be paid for total disabilities beginning in the 3rd policy year and thereafter.
<b>Renewability</b>	Guaranteed renewable to age 65; conditionally renewable to age 70
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Survivor Benefit: Lump sum of 6x monthly benefit paid when insured is disabled and receiving benefits 12 months before death</li> <li>• Optional Non-graded Injury Benefit</li> </ul>
<b>Optional Riders</b> (additional premium)	<ul style="list-style-type: none"> <li>• Supplemental Disability Income/Graded Benefit Rider</li> <li>• 5-year Own Occupation Rider</li> </ul>
<b>Electronic Application</b>	E-app is available
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Policy Fee</b>	\$40, commissionable

Policy Form No. A-D120

# Ascential Annuities

## Single-Premium Deferred Fixed Annuities

### A Comparison of Assurity's Ascential Annuity Products

	Encore	Plus One	Secure•3, •5, •7
Issue Ages	Ages 0-90, age last birthday		
Purchase Options	Qualified and non-qualified		
Interest Rates*	Bonus interest, not to exceed 1.5 percent, is 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 be payable in the first policy year. The guaranteed interest rate for the first policy year is the "current" interest rate.	Bonus interest, not to exceed 1 percent, may be payable in the first policy year. The guaranteed interest rate for the first policy year is the "current" interest rate; the guaranteed interest rate for the remainder of the term is the first-year rate less any bonus.
Guaranteed Interest Rate	Model Index (1.5 percent for policies issued in 2010)	3 percent	Model Index (1.5 percent for policies issued in 2010)
Death Benefit	Full account value paid to beneficiary upon proof of owner's or annuitant's death.		
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	No minimum**	A minimum of \$100 may be added during the first 12 months**	Not applicable
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.	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	Matches the length of each secured term period.
Nursing Home Provision	Full account value may be withdrawn without penalty if insured is confined in a nursing home 45 days or longer.		
Disability Provision	No surrender charges for withdrawals if the annuitant should become totally disabled from an accident or illness.		

\* Interest rates are posted at the first of each month in the Interest Rate Bulletin on AssureLINK (under Corporate).

\*\* Interest rates for 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: A-L270 (Qualified), A-L271 (Non-Qualified);  
 Secure: I A0919 (Qualified), I A0909 (Non-Qualified).

Assurity also offers the **Ascential Single Premium Immediate Annuity**.  
 Please contact Assurity for more information.

# AssurityBalance® Critical Illness Insurance Products

## Simplified Critical Illness Insurance

<b>Issue Ages</b>	18 through 59, age last birthday
<b>Simplified Issue</b>	A short application is used. If client is within the build charts and can answer "no" to health questions, qualification is probable.
<b>Issue Classes</b>	Male/female, tobacco/non-tobacco
<b>Minimum/Maximum Face Amounts (Benefit)</b>	\$5,000 – \$50,000 for each category
<b>Multiple Benefits Across Categories</b>	The first benefit is paid to you upon the initial diagnosis of a condition or procedure (see detailed list) in any one of the three categories. If you continue to pay the premiums and are diagnosed with a condition or procedure in a different category, you will again receive the benefit payment indicated. Your maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.
<b>Multiple Benefits Within Categories</b>	If you have received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and you have another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), you will receive the remainder of the total benefit for that category (e.g., 75 percent).
<b>Renewability</b>	Policy is guaranteed to age 75.
<b>Waiting Period</b>	Coverage begins immediately for all conditions in <i>Category II – Heart/Stroke</i> and <i>Category III – Other Illnesses and Conditions</i> . <i>Category I – Cancer</i> has a waiting period. See specifics on the following page.
<b>Category I – Cancer Definitions</b>	<ul style="list-style-type: none"> <li>• Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas).</li> <li>• Non-invasive cancer (cancer in situ) is a malignant tumor that has not invaded surrounding tissue.</li> </ul>
<b>Category I – Cancer Waiting Period</b>	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the maximum benefit for invasive cancer or 2.5 percent of the maximum benefit for non-invasive (in situ) cancer. If cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
<b>Survival Period Requirements</b>	There are no survival period requirements. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit less any benefits previously received within that category for that illness.
<b>Family Coverage</b>	Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.
<b>Benefit Payment</b>	The benefit payment goes directly to you and may be used for anything you wish (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.)
<b>Return of Premium upon death</b>	If you die of any cause, 100 percent of the premiums paid by you less any benefits received are paid to your beneficiary. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness. There is no extra charge for this provision.
<b>Optional Riders</b> (additional premium)	<ul style="list-style-type: none"> <li>• <b>Return of Premium Rider</b> – 100 percent of premiums paid less any benefits received are returned when policy terminates at age 75. If terminated before then, a percentage of premiums paid less any benefits received are returned (see table in rider contract) .</li> <li>• <b>Disability Waiver of Premium Rider</b></li> <li>• <b>Accidental Death Benefit Rider</b></li> <li>• <b>Spouse Critical Illness Benefits Rider</b></li> <li>• <b>Children's Critical Illness Benefits Rider</b></li> </ul>
<b>Electronic Application</b>	E-app is available

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# AssurityBalance® Critical Illness Insurance Products

## Covered Critical Illnesses, Conditions and Procedures

Category I – Cancer	Percentage of benefit payable for illness	Category I Maximum benefit
Invasive Cancer	100%	100%
Non-Invasive Cancer (cancer in situ)	25% (payable once per lifetime)	

Category II – Heart/Stroke	Percentage of benefit payable for illness	Category II Maximum benefit
Heart Attack	100%	100%
Heart Transplant (or combination transplant including heart)	100%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

Category III – Other Illnesses and Conditions	Percentage of benefit payable for illness	Category III Maximum benefit
Advanced Alzheimer’s Disease	100%	100%
Coma (not as a result of a stroke)	100%	
End-Stage Renal (kidney) Failure	100%	
Major Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	

Policy Form No. CI-005

### Multiple Benefits Across Categories

All of the conditions in each category are covered by your critical illness policy and trigger payment of the benefit indicated. If you collect a benefit for a first-ever diagnosed illness or procedure in one category and then have a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to you again. You may receive 100 percent of your benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

### Multiple Benefits Within Categories

**You may receive 100 percent of the benefit within each category.** If you receive a partial benefit for a condition or procedure in a category (see Category I and II) and then are diagnosed with an additional condition or procedure in the same category, you will receive the benefit for that condition or procedure, up to 100 percent for that category.

# AssurityBalance® Critical Illness Insurance Products

## Critical Illness Insurance

<b>Issue Ages</b>	18 through 64, age last birthday
<b>Issue Classes</b>	Male/female, tobacco/non-tobacco
<b>Minimum/Maximum Face Amounts (Benefit)</b>	\$50,000 – \$500,000 for each category
<b>Multiple Benefits Across Categories</b>	The first benefit is paid to you upon the initial diagnosis of a condition or procedure (see detailed list) in any one of the three categories. If you continue to pay the premiums and are diagnosed with a condition or procedure in a different category, you will again receive the benefit payment indicated. Your maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.
<b>Multiple Benefits Within Categories</b>	If you have received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and you have another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), you will receive the remainder of the total benefit for that category (e.g., 75 percent).
<b>Renewability</b>	Policy is guaranteed renewable for life.
<b>Benefit Reduction</b>	Face amount reduces 50 percent on the policy anniversary date in the year the insured turns 65 or five years from the policy issue date, whichever is later.
<b>Waiting Period</b>	Coverage begins immediately for all conditions in Category II – Heart/Stroke and Category III – Other Illnesses and Conditions. Category I – Cancer has a waiting period. See specifics on the following page.
<b>Category I – Cancer Definitions</b>	<ul style="list-style-type: none"> <li>• Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas).</li> <li>• Non-invasive cancer (cancer in situ) is a malignant tumor that has not invaded surrounding tissue.</li> </ul>
<b>Category I – Cancer Waiting Period</b>	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the benefit for invasive cancer or 2.5 percent of the benefit for non-invasive (in situ) cancer. If a cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
<b>Survival Period Requirements</b>	There are no survival period requirements. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit (less any benefits previously received) within the category for that illness.
<b>Family Coverage</b>	Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.
<b>Benefit Payment</b>	The benefit payment goes directly to you and may be used for anything you wish (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.)
<b>Return of Premium upon death</b>	If you die of any cause, 100 percent of the premiums paid by you less any benefits received are paid to your beneficiary. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness.
<b>Optional Riders</b> (additional premium)	<ul style="list-style-type: none"> <li>• Disability Waiver of Premium Rider</li> <li>• Accidental Death Benefit Rider</li> <li>• Spouse Critical Illness Benefits Rider</li> <li>• Children's Critical Illness Benefits Rider</li> </ul>

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# AssurityBalance® Critical Illness Insurance Products

## Covered Critical Illnesses, Conditions and Procedures

Category I – Cancer	Percentage of benefit payable for illness	Category I Maximum benefit
Invasive Cancer	100%	100%
Non-Invasive Cancer (cancer in situ)	25% (payable once per lifetime)*	

Category II – Heart/Stroke	Percentage of benefit payable for illness	Category II Maximum benefit
Heart Attack	100%	100%
Heart Transplant (or combination transplant including heart)	100%	
Aortic Surgery	100%	
Heart Valve Replacement/ Repair Surgery	100%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)*	
Angioplasty	25% (payable once per lifetime)*	

Category III – Other Illnesses and Conditions	Percentage of benefit payable for illness	Category III Maximum benefit
Advanced Alzheimer's Disease	100%	100%
Accidental Loss of Speech	100%	
Benign Brain Tumor	100%	
Coma (not as a result of a stroke)	100%	
Blindness	100%	
Deafness	100%	
End-Stage Renal (kidney) Failure	100%	
Loss of Limbs	100%	
Major Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	
Motor Neuron Disease	100%	
Occupational HIV Infection	100%	

\* Up to a maximum of \$25,000

Policy Form No. CI-007

### Multiple Benefits Across Categories

All of the conditions in each category are covered by your critical illness policy and trigger payment of the benefit indicated. If you collect a benefit for a first-ever diagnosed illness or procedure in one category and then have a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to you again. You may receive 100 percent of your benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

### Multiple Benefits Within Categories

**You may receive 100 percent of the benefit within each category.** If you receive a partial benefit for a condition or procedure in a category (see Category I and II), and then are diagnosed with an additional condition in the same category, you will receive the benefit for that condition or procedure, up to 100 percent for that category.

# AssurityBalance<sup>®</sup> Long-Term Care Insurance Product

<b>Long-Term Care</b>		<b>Tax-Qualified</b>
<b>Available Coverage</b>	Facility Care Only or Comprehensive policy	
<b>Available Issue Ages</b>	40 through 84 (age nearest birthday)	
<b>Maximum Daily Benefits</b>	\$40 – \$300 (\$10 increments)	
<b>Elimination Periods</b>	0, 30, 90, 180 days (cumulative and vanishing)	
<b>Benefit Periods</b>	2 years, 3 years, 4 years, 5 years, 6 years, 10 years, lifetime	
<b>Underwriting Classes</b>	Preferred, Select, Standard, Substandard (available for counter-offers only) (Combinations of these ratings are available for joint coverage)	
<b>Joint Discount</b>	Joint policy discount – up to 80%	
<b>Employer/Association Group Discount</b>	5% for all ages upon approval of Employer or Association Group	
<b>Respite Care Benefit *</b>	<ul style="list-style-type: none"> <li>· Maximum of 30 days per calendar year – 100% up to daily benefit amount</li> <li>· Does not count towards or subject to the satisfaction of the elimination period</li> </ul>	
<b>Care Facilitation</b>	<ul style="list-style-type: none"> <li>Included in Facility Only and Comprehensive policy</li> <li>· Optional Personal Care Advisor – will assist with questions such as, eligibility for benefits, appropriate level of care, availability of facilities.</li> <li>· Optional Care Coordination – an RN will provide assistance in developing a plan of care, assess and coordinate appropriate care and services and assist with claims.</li> </ul>	
<b>Facility Bed Reservation Benefit *</b>	Up to 30 days per calendar year	
<b>Waiver of Premium/Joint Waiver of Premium</b>	<ul style="list-style-type: none"> <li>· Premiums will be waived after 90 days of confinement in a Nursing Facility or Assisted Living Facility</li> <li>· The 90 days need not be consecutive but must be satisfied during a Single Claim Period</li> </ul>	
<b>Benefit Triggers</b>	<ul style="list-style-type: none"> <li>· Unable to perform at least two of six Activities of Daily Living for a period of 90 days; or</li> <li>· Severe Cognitive Impairment</li> </ul>	
<b>Coverage Outside U.S. &amp; Canada*</b>	Up to 30 days per calendar year	
<b>Renewability</b>	Guaranteed renewable for life as long as premiums are paid	
<b>Alternative Plan of Care *</b>	<p>If you are eligible for benefits, you are also eligible for an alternative plan of care, which:</p> <ul style="list-style-type: none"> <li>· Provides for Qualified Long-Term Care Services not specifically shown as being available under the policy</li> <li>· Not available for providing HCBC benefits on policies providing Facility Care only benefits</li> <li>· The Alternative Plan of Care amount agreed upon, divided by the Daily Benefit shown on the Benefit Schedule, equals the number of subsequent days for which we will not pay additional benefits for Home and Community Based Care or Facility Care</li> </ul>	
<b>Pre-existing Conditions</b>	No limitations	
<b>Payment Options</b>	<ul style="list-style-type: none"> <li>· Annual, semi-annual, quarterly, monthly</li> <li>· 10-Year option: Premiums payable over 10-year period, after which no further premium is due.</li> <li>· 20-Year option: Premiums payable over 20-year period, after which no further premium is due.</li> <li>· Lifetime premium payment available</li> </ul>	
<b>Facility Care Benefit (Nursing Facility, Assisted Living Facility) *</b>	<ul style="list-style-type: none"> <li>· Part of Facility Care Only and the Comprehensive policy</li> <li>· Benefits are payable on a reimbursement basis</li> <li>· Pays 100% of the actual Facility Care charges up to the Daily Benefit Amount selected</li> </ul>	
<b>Optional Home and Community Based Care Services</b> (Included in Comprehensive Policy)		
<b>Home and Community Based Care Services Benefit (HCBC) *</b>	<ul style="list-style-type: none"> <li>· Available for additional premium</li> <li>· Benefits are payable on a reimbursement basis</li> <li>· Pays 100% of the actual HCBC charges up to the Daily Benefit Amount selected</li> </ul>	
<b>Caregiver Training *</b>	<ul style="list-style-type: none"> <li>· Included with Comprehensive policy</li> <li>· Lifetime maximum of 3 times the daily benefit amount</li> <li>· Does not count towards nor subject to the satisfaction of the elimination period</li> </ul>	
<b>Services and Care included</b>	<ul style="list-style-type: none"> <li>· Professional Services, Homemaker Services, Adult Day Care and Hospice Care – Pays 100% up to daily benefit.</li> <li>· Independent Home Health Caregiver</li> </ul>	

*Continued...*

## Rider Summary

### Optional Riders for Facility Care Only or Comprehensive Option

#### Compound Benefit Increase Rider

An annual 5 percent increase of the previous year's daily benefit amount compounded for life, with a corresponding increase of pool amount, is provided. Benefits increase regardless of claim status. The premiums for this rider may be paid under either the standard premium or the **step rated premium payment option**. With the step rated option, the rider premiums increase by the same amount on each policy anniversary date.

#### Simple Benefit Increase Rider

An annual 5 percent increase of original daily benefit for life with a corresponding increase of pool amount is provided. Benefits increase regardless of claim status. Insured must first review the Compound Benefit Increase Rider before applying for the Simple Benefit Increase Rider.

#### Shortened Benefit Period Nonforfeiture Rider\*

If the policy has been in force for at least three years and the policy lapses for nonpayment of premium, coverage will continue and benefits will be payable until the total of benefits equals the total premiums paid.

*Not available with: Optional Policy Surrender Rider*

#### Full Return of Premium Rider

The total of premiums paid for the LTC policy and any attached riders are paid to the beneficiary upon the insured's death (or second insured to die under joint coverage) while the policy is in force. No reduction is made for benefits received.

*Not available with: Optional Policy Surrender Rider*

#### Optional Policy Surrender Rider

If the policy has been in force for at least five years, the policy may be surrendered and 80 percent of the premiums paid will be returned to the insured, subject to evidence of insurability. The surrender value will not be paid if insured received benefit payments that total more than 365 days, is currently receiving benefits or has a claim under consideration.

*Not available with: Full Return of Premium Rider, Shortened Benefit Period Nonforfeiture Rider*

#### \*Benefits paid will be subtracted from the total Benefit Amount

Limitations and Exclusions: No benefits will be paid and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s) provided: A) by a Family member, B) outside the United States or its territories, or Canada, except as previously described in the Coverage Outside the United States provision, C) for which there is no financial liability or that is provided at no charge in the absence of insurance, D) in facilities operated primarily for the treatment of alcoholism or drug addiction, E) in facilities operated primarily for the treatment of Mental or Nervous Disorders.

#### Facility Care Only Indemnity Benefit Rider

All base policy benefits for the facility only portion of the policy are changed from reimbursement to indemnity. As a result, when the insured incurs eligible facility care expenses, the full daily benefit amount is paid, regardless of actual expenses incurred.

#### Restoration of Benefits Rider\*

If the insured receives benefits from the policy, and recovers enough that benefits are not received for 180 consecutive days, then the benefit amount payable under the policy would be restored up to twice the original benefit amount. This rider is available for benefit periods less than lifetime.

#### Shared Benefit Amount Rider\*

When a joint policy has been issued, and either insured has exhausted their benefit amount under the policy, a second benefit pool is made available through this rider. It is available for benefit periods less than lifetime.

*Not available with: Restoration of Benefits Rider*

### Optional Riders for Comprehensive Option

#### Facility Care (FC) and HCBC Indemnity Benefit Rider\*

All base policy benefits are changed from reimbursement to indemnity. As a result, when the insured incurs eligible facility care or HCBC expenses, the full daily benefit amount is paid, regardless of actual expenses incurred.

*Not available with: Monthly HCBC Benefit Rider.*

#### First-Day HCBC Benefit Rider\*

Benefits can begin on the first day of claim for HCBC. These days will not apply towards the satisfaction of the elimination period for facility care services.

#### HCBC Waiver of Premium Benefit Rider

Premiums can be waived after either insured has received 90 service days of HCBC benefits. After the premium waiver begins, premiums paid but not earned will be refunded to the insured on a pro-rata basis.

#### Monthly HCBC Benefit Rider\*

HCBC benefits payable at a daily maximum can be changed to a monthly maximum, for expenses incurred during a calendar month, up to the daily benefit times the actual number of days in that month.

*Must also purchase: Compound or Simple Benefit Increase Rider*

*Not available with: FC and HCBC Indemnity Benefit Rider*

Policy Form No. AL2100P

## *About the Company*

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Product availability, features and rates may vary by state. These policies may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life Insurance Company or review the policy contract.

**For agent use only.**

15-274-05051 (Rev. 2/10)



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