

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 2011)		
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	A minimum of \$100 may be added during the first 12 months**	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Withdrawal Provision	Up to 12 percent of the account value may be withdrawn per policy year, with no surrender charges.	Up to 10 percent of the account value may be withdrawn per policy year, with no surrender charges.	Up to 10 percent of the account value may be withdrawn per policy year, with no surrender charges.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	Applicable to amounts above the 10 percent withdrawal provision, in decreasing amounts, matching 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Nursing Home Provision	Full account value may be withdrawn without penalty if insured is confined in a nursing home 45 days or longer.	Full account value may be withdrawn without penalty if insured is confined in a nursing home 30 days or longer.	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 the product page.

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

Assurity also offers the **Ascential Single Premium Immediate Annuity**.

Please contact Assurity for more information.

Product availability and features may vary by state.

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);

Secure: I A0919 (Qualified), I A0909 (Non-Qualified).