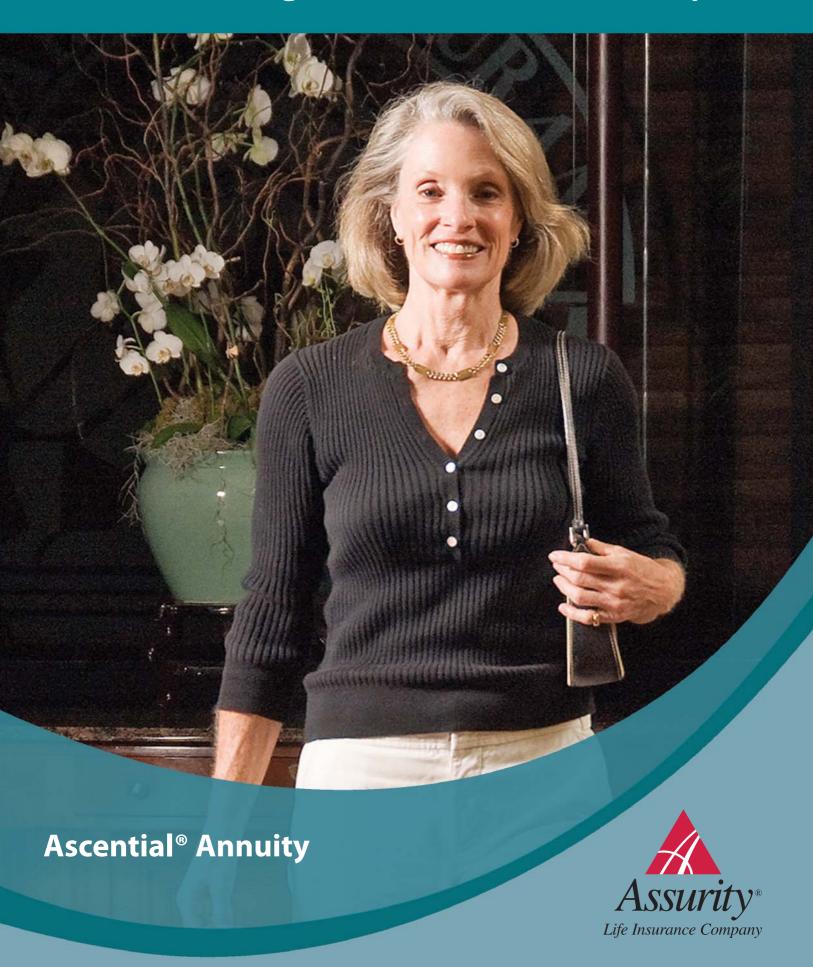
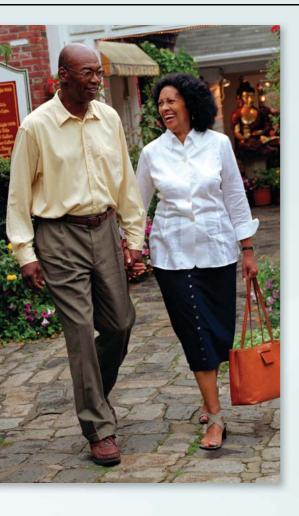
Plus One Single-Premium Deferred Annuity





What's in your best interest?

Are you envisioning a comfortable, secure retirement where the difficult decisions will be what to order for lunch, or which festival or golf course to visit next?

As retirement nears, you will have to decide how to best manage your assets, whether they include a 401(k), Individual Retirement Account (IRA), Simplified Employee Pension (SEP), the sale of your home or business, or an inheritance. Planning is important since you don't want to underestimate your lifespan or the money you will need to cover all of your expenses.

If you want to convert your assets into an income stream that you can't outlive, Assurity Life Insurance Company's **Ascential Plus One Annuity** may be your best option.

A single-premium deferred fixed annuity, the Plus One plan is a great way to accumulate money for retirement since your principal and interest grow tax-deferred until distribution.

A competitive bonus interest rate!

The Plus One Annuity pays an attractive bonus rate! During the first year you own your Plus One Annuity, you may earn a guaranteed interest rate bonus, not to exceed 1 percent, in addition to the base interest rate. This will provide you with additional annuity growth!

Advantages of a Plus One Annuity:

- Up to 10 percent yearly may be withdrawn without surrender charges
- No front-end maintenance fees
- \$2,000 minimum initial contribution
- Supplemental contributions (\$100 minimum) may be added to increase the value of your annuity during the first 12 months*
- Federal and state income taxes on the interest income are deferred until you begin withdrawals from your annuity
- The cost, delay and publicity of probate for your heirs may be avoided for annuity values.
- Interest rate guarantee of 1.5 percent
- Issue ages through age 90
- * Interest rates for supplemental contributions are calculated at the current annuity interest rate at the time of each supplemental deposit.

If you choose to diversify your retirement assets, establishing an annuity to help pay your daily living expenses – housing, food, utilities, transportation, health insurance, co-pays and prescriptions – may be a good choice.

You can feel secure in knowing your most basic needs may be met.

Purchase Options

The Ascential® Plus One Annuity is available as a qualified or non-qualified plan.

A Plus One **Qualified** Annuity is purchased with transfers from an IRA, 401(k), SEP, etc., or with current pre-tax income.

- Funds deposited may be tax-deductible at purchase
- Taxes are assessed on the principal and interest earned as they are paid out
- Distributions may be taken beginning at age 59½. For distributions prior to age 59½, tax penalties may apply
- Distribution must begin the year you turn age 70½

A Plus One **Non-Qualified** Annuity is purchased with after-tax dollars – personal savings, bank CDs, money from the sale of a home or business, an inheritance or insurance benefit.

- Funds deposited are not tax-deductible at purchase
- Taxes are assessed only on the interest (not the principal) at distribution

Pay-Out (Annuitization) Options

- **Life income** payments as long as you live. Payments stop with your death. There is no residual cash value for the annuity after your death and your beneficiaries receive no funds.
- **Fixed period** equal payments for a foxed number of years (not to exceed 30 years). These payments may be increased by additional interest accrued.
- **Life income with guaranteed period** payments for your life. If you die before the end of the guaranteed period, your beneficiary may choose to receive the balance of the annuity payments or a lump sum.
- Additional payout options may also be available.

Retirement Options – A Comparison

Compare these features**	Ascential Plus One	Certificate of Deposit
Principal deposit guaranteed (100 percent)	Yes	Yes
Interest earned on principal is compounded and tax-deferred until Wes No withdrawal		No
Can make additional contributions during specific time period	Yes	No
Remove funds without penalty in case of disability, nursing home confinement or death	Yes	Only if owner dies
Estate probate avoided for heirs	Yes	If established as payable on death
Guaranteed interest for length of contract	Yes	Yes
Bonus interest for first year of contract may be included	Yes	No
May withdraw 10 percent annually without penalty	Yes	No

^{**} Features may vary by state.



It is estimated that a 65-yearold couple who retired in 2009, living to the average life expectancy, could need as much as \$338,000 to cover health insurance premiums and out-of-pocket health expenses during retirement.

Source: Savings Needed for Medigap Premiums, Medicare Part B Premiums, Medicare Part D Premiums and Out-of-Pocket Drug Expenses for Retirement at Age 65 in 2009, EBRI Notes, June 2009, Employee Benefit Research Institute, Washington, D.C. 2006

Estimate is based on median prescription drug use and a 90 percent chance of having enough money to cover premiums and out-of-pocket health care expenses in retirement.

Withdrawal Options

Do you want to take a cruise or buy something fun? You may withdraw, free of surrender charges, up to 10 percent of your account balance in each 12-month period.

No surrender charges for withdrawals:

Your entire account balance is available to you without surrender charges –

- In the 10th policy year
- If you become totally disabled
- After 30 days of consecutive nursing home conf nement
- Upon your death

Current interest rates are determined by Assurity Life Insurance Company. The Plus One Annuity may credit extra bonus interest on the initial premium, not to exceed 1 percent, which is guaranteed in the f rst contract year. Renewal base rates will be declared by Assurity and are effective on each annuity contract anniversary following the initial one-year guarantee period. Rates for supplemental contributions are calculated from the date of deposit.

Annuity availability, features and rates may vary by state.

This annuity may contain reductions of benefts, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the contract for more information.

Surrender Charges for Withdrawals

Contract Year	Surrender Charge	
1	9 percent	
2	8 percent	
3	7 percent	
4	6 percent	
5	5 percent	
6	4 percent	
7	3 percent	
8	2 percent	
9	1 percent	
10+	no charge	

Assurity - A Company You Can Trust

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' conf dence and trust.

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

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 f nancial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, f nancial accountability...and helping people through diff cult times.

Annuity Form Nos. I A1004 or ICC10 I A1004 (Qualified); I A1003 or ICC10 I A1003 (Non-Qualified)

PO Box 82533 • Lincoln, Nebraska 68501-2533 (800) 869-0355 • www.assurity.com

Life Insurance Company