

**Assurity**<sup>®</sup>

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# Voluntary Benefit Options

for XYZ



Whole Life



# Group Whole Life Insurance

for XYZ

A whole life insurance plan from Assurity provides a permanent benefit that can protect those you love, now and in the future. Group Whole Life pays a benefit directly to your beneficiary and provides a level of security above coverage you may already have from your employer or term insurance you've purchased on your own.

## Key Features

- ☑ **Portable coverage**—if you switch jobs or retire you can take your coverage with you, after 30 days of continuous coverage
- ☑ **Guaranteed issue benefit amounts available to employees – no medical exams**
- ☑ **Affordable group rates and convenient payroll deduction**
- ☑ **Death benefit amounts that won't decrease and premiums that won't increase**
- ☑ **Access to cash value**
- ☑ **Accelerated Death Benefits** available through issue age 70

**Know you  
and your family  
are protected.**

It's easy —  
sign up today



Not available to residents of New York.

191912

# Group Whole Life Benefits

## Forms G L1913/G L1913C

Provides level benefit, non-participating whole life insurance on the employee. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121.

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**Children's Term Rider**  
(Form R G1916C)

Provides level benefit term life insurance to age 26 on the insured employee's children or grandchildren meeting eligibility conditions and listed on the original application or born to or adopted by the insured employee while the policy and this rider are in force.

Eligible children includes any natural child, stepchild, or legally adopted child of the employee who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible.

.....  
**Accelerated Death Benefit -Terminal Illness**

Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a terminal illness resulting in a significantly reduced life expectancy (typically 12 months or less) as certified by a physician. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision.

.....  
**Accelerated Death Benefit for Chronic Illness Rider**  
(Form R G1914C)

Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a chronic illness where for a period of at least 90 consecutive days as certified by a physician,

- the insured has been unable and continues to be unable to perform at least two activities of daily living without substantial assistance from another person due to a loss of functional capacity; or
- the insured has required and continues to require substantial supervision by another person to protect the insured from threats to health and safety due to severe cognitive impairment.

The rider is automatically included and only available to insureds age 18 - 70 at time of issue. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision. In any 12 month period, advanced death benefit proceeds are subject to the maximum annualized IRS per diem limit.

.....  
**Spouse Whole Life**  
(Forms G L1913/G L1913C)

Provides level benefit, non-participating whole life insurance on the Spouse. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121. Spouses age 18 - 70 are eligible to enroll.

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## Group Whole Life Monthly Premiums - Alaska

Forms G L1913/G L1913C

### Employee, UniSmoke

Guaranteed issue benefit maximum is \$50,000 for issue ages 18-60 and \$15,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$4.12 for \$10,000 benefit.

Issue Age	Benefit Amounts			
	\$10,000	\$15,000	\$25,000	\$50,000
18	\$5.38	\$8.07	\$13.46	\$26.92
19	\$5.55	\$8.32	\$13.87	\$27.75
20	\$5.76	\$8.64	\$14.40	\$28.79
21	\$5.99	\$8.99	\$14.98	\$29.96
22	\$6.25	\$9.37	\$15.62	\$31.25
23	\$6.49	\$9.74	\$16.23	\$32.46
24	\$6.74	\$10.11	\$16.85	\$33.71
25	\$7.02	\$10.52	\$17.54	\$35.08
26	\$7.31	\$10.96	\$18.27	\$36.54
27	\$7.62	\$11.42	\$19.04	\$38.08
28	\$7.93	\$11.90	\$19.83	\$39.67
29	\$8.27	\$12.40	\$20.67	\$41.33
30	\$8.62	\$12.94	\$21.56	\$43.12
31	\$9.00	\$13.50	\$22.50	\$45.00
32	\$9.41	\$14.11	\$23.52	\$47.04
33	\$9.84	\$14.76	\$24.60	\$49.21
34	\$10.32	\$15.47	\$25.79	\$51.58
35	\$10.81	\$16.21	\$27.02	\$54.04
36	\$11.32	\$16.99	\$28.31	\$56.62
37	\$11.87	\$17.80	\$29.67	\$59.33
38	\$12.43	\$18.65	\$31.08	\$62.16
39	\$13.02	\$19.52	\$32.54	\$65.08
40	\$13.62	\$20.42	\$34.04	\$68.08
41	\$14.26	\$21.39	\$35.64	\$71.29
42	\$14.92	\$22.37	\$37.29	\$74.58
43	\$15.58	\$23.37	\$38.96	\$77.91
44	\$16.27	\$24.41	\$40.69	\$81.37
45	\$16.99	\$25.49	\$42.48	\$84.95
46	\$17.77	\$26.66	\$44.44	\$88.87
47	\$18.65	\$27.97	\$46.62	\$93.25
48	\$19.61	\$29.41	\$49.02	\$98.04
49	\$20.63	\$30.95	\$51.58	\$103.16
50	\$21.73	\$32.60	\$54.33	\$108.66
51	\$22.93	\$34.40	\$57.33	\$114.66
52	\$24.22	\$36.32	\$60.54	\$121.08
53	\$25.59	\$38.39	\$63.98	\$127.95
54	\$27.05	\$40.57	\$67.62	\$135.24
55	\$28.59	\$42.89	\$71.48	\$142.95
56	\$30.27	\$45.40	\$75.66	\$151.33
57	\$32.08	\$48.12	\$80.21	\$160.41
58	\$34.02	\$51.04	\$85.06	\$170.12
59	\$36.08	\$54.12	\$90.20	\$180.41

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Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

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## Group Whole Life Monthly Premiums - Alaska

Forms G L1913/G L1913C

### Employee, UniSmoke

Guaranteed issue benefit maximum is \$50,000 for issue ages 18-60 and \$15,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of: \$4.12 for \$10,000 benefit.

Issue Age	Benefit Amounts			
	\$10,000	\$15,000	\$25,000	\$50,000
60	\$38.27	\$57.41	\$95.68	\$191.37
61	\$40.62	\$60.92	n/a	n/a
62	\$43.15	\$64.72	n/a	n/a
63	\$45.74	\$68.61	n/a	n/a
64	\$48.37	\$72.56	n/a	n/a
65	\$51.23	\$76.85	n/a	n/a
66	\$54.51	\$81.77	n/a	n/a
67	\$58.39	\$87.58	n/a	n/a
68	\$62.82	\$94.23	n/a	n/a
69	\$67.66	\$101.50	n/a	n/a
70	\$73.02	\$109.53	n/a	n/a
71	\$78.96	\$118.43	n/a	n/a
72	\$85.56	\$128.34	n/a	n/a
73	\$92.44	\$138.66	n/a	n/a
74	\$99.53	\$149.29	n/a	n/a
75	\$107.43	\$161.14	n/a	n/a
76	\$116.73	\$175.09	n/a	n/a
77	\$128.02	\$192.03	n/a	n/a
78	\$140.84	\$211.27	n/a	n/a
79	\$154.83	\$232.24	n/a	n/a
80	\$170.63	\$255.95	n/a	n/a
81	\$188.92	\$283.38	n/a	n/a
82	\$210.37	\$315.55	n/a	n/a
83	\$234.34	\$351.51	n/a	n/a
84	\$260.39	\$390.58	n/a	n/a
85	\$289.47	\$434.21	n/a	n/a
86	\$322.53	\$483.79	n/a	n/a
87	\$360.50	\$540.75	n/a	n/a
88	\$405.13	\$607.69	n/a	n/a
89	\$455.74	\$683.61	n/a	n/a
90	\$509.80	\$764.69	n/a	n/a

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

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## Group Whole Life Monthly Premiums - Alaska

Forms G L1913/G L1913C

### Spouse, UniSmoke

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts		
	\$10,000	\$15,000	\$25,000
18	\$5.38	\$8.07	\$13.46
19	\$5.55	\$8.32	\$13.87
20	\$5.76	\$8.64	\$14.40
21	\$5.99	\$8.99	\$14.98
22	\$6.25	\$9.37	\$15.62
23	\$6.49	\$9.74	\$16.23
24	\$6.74	\$10.11	\$16.85
25	\$7.02	\$10.52	\$17.54
26	\$7.31	\$10.96	\$18.27
27	\$7.62	\$11.42	\$19.04
28	\$7.93	\$11.90	\$19.83
29	\$8.27	\$12.40	\$20.67
30	\$8.62	\$12.94	\$21.56
31	\$9.00	\$13.50	\$22.50
32	\$9.41	\$14.11	\$23.52
33	\$9.84	\$14.76	\$24.60
34	\$10.32	\$15.47	\$25.79
35	\$10.81	\$16.21	\$27.02
36	\$11.32	\$16.99	\$28.31
37	\$11.87	\$17.80	\$29.67
38	\$12.43	\$18.65	\$31.08
39	\$13.02	\$19.52	\$32.54
40	\$13.62	\$20.42	\$34.04
41	\$14.26	\$21.39	\$35.64
42	\$14.92	\$22.37	\$37.29
43	\$15.58	\$23.37	\$38.96
44	\$16.27	\$24.41	\$40.69
45	\$16.99	\$25.49	\$42.48

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## Group Whole Life Monthly Premiums - Alaska

Forms G L1913/G L1913C

### Spouse, UniSmoke

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts							
	\$10,000	\$15,000	\$25,000					
46	\$17.77	\$26.66	\$44.44					
47	\$18.65	\$27.97	\$46.62					
48	\$19.61	\$29.41	\$49.02					
49	\$20.63	\$30.95	\$51.58					
50	\$21.73	\$32.60	\$54.33					
51	\$22.93	\$34.40	\$57.33					
52	\$24.22	\$36.32	\$60.54					
53	\$25.59	\$38.39	\$63.98					
54	\$27.05	\$40.57	\$67.62					
55	\$28.59	\$42.89	\$71.48					
56	\$30.27	\$45.40	\$75.66					
57	\$32.08	\$48.12	\$80.21					
58	\$34.02	\$51.04	\$85.06					
59	\$36.08	\$54.12	\$90.20					
60	\$38.27	\$57.41	\$95.68					
61	\$40.62	\$60.92	\$101.54					
62	\$43.15	\$64.72	\$107.87					
63	\$45.74	\$68.61	\$114.35					
64	\$48.37	\$72.56	\$120.93					
65	\$51.23	\$76.85	\$128.08					
66	\$54.51	\$81.77	\$136.29					
67	\$58.39	\$87.58	\$145.97					
68	\$62.82	\$94.23	\$157.06					
69	\$67.66	\$101.50	\$169.16					
70	\$73.02	\$109.53	\$182.56					

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

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## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, UniSmoke

Issue Age	Benefit Amount			
	\$10,000	\$15,000	\$25,000	\$50,000
18	\$4,305.10	\$6,457.65	\$10,762.75	\$21,525.50
19	\$4,279.90	\$6,419.85	\$10,699.75	\$21,399.50
20	\$4,253.80	\$6,380.70	\$10,634.50	\$21,269.00
21	\$4,226.40	\$6,339.60	\$10,566.00	\$21,132.00
22	\$4,197.60	\$6,296.40	\$10,494.00	\$20,988.00
23	\$4,167.50	\$6,251.25	\$10,418.75	\$20,837.50
24	\$4,136.00	\$6,204.00	\$10,340.00	\$20,680.00
25	\$4,103.00	\$6,154.50	\$10,257.50	\$20,515.00
26	\$4,068.20	\$6,102.30	\$10,170.50	\$20,341.00
27	\$4,031.40	\$6,047.10	\$10,078.50	\$20,157.00
28	\$3,992.70	\$5,989.05	\$9,981.75	\$19,963.50
29	\$3,952.00	\$5,928.00	\$9,880.00	\$19,760.00
30	\$3,909.20	\$5,863.80	\$9,773.00	\$19,546.00
31	\$3,864.20	\$5,796.30	\$9,660.50	\$19,321.00
32	\$3,817.00	\$5,725.50	\$9,542.50	\$19,085.00
33	\$3,767.60	\$5,651.40	\$9,419.00	\$18,838.00
34	\$3,716.00	\$5,574.00	\$9,290.00	\$18,580.00
35	\$3,662.30	\$5,493.45	\$9,155.75	\$18,311.50
36	\$3,606.30	\$5,409.45	\$9,015.75	\$18,031.50
37	\$3,548.00	\$5,322.00	\$8,870.00	\$17,740.00
38	\$3,487.30	\$5,230.95	\$8,718.25	\$17,436.50
39	\$3,423.70	\$5,135.55	\$8,559.25	\$17,118.50
40	\$3,356.90	\$5,035.35	\$8,392.25	\$16,784.50
41	\$3,286.70	\$4,930.05	\$8,216.75	\$16,433.50
42	\$3,212.60	\$4,818.90	\$8,031.50	\$16,063.00
43	\$3,134.50	\$4,701.75	\$7,836.25	\$15,672.50
44	\$3,052.00	\$4,578.00	\$7,630.00	\$15,260.00
45	\$2,964.60	\$4,446.90	\$7,411.50	\$14,823.00
46	\$2,872.10	\$4,308.15	\$7,180.25	\$14,360.50
47	\$2,773.90	\$4,160.85	\$6,934.75	\$13,869.50
48	\$2,670.00	\$4,005.00	\$6,675.00	\$13,350.00
49	\$2,559.90	\$3,839.85	\$6,399.75	\$12,799.50
50	\$2,442.90	\$3,664.35	\$6,107.25	\$12,214.50
51	\$2,318.90	\$3,478.35	\$5,797.25	\$11,594.50
52	\$2,187.50	\$3,281.25	\$5,468.75	\$10,937.50
53	\$2,048.30	\$3,072.45	\$5,120.75	\$10,241.50
54	\$1,900.70	\$2,851.05	\$4,751.75	\$9,503.50

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

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## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, UniSmoke

Issue Age	Benefit Amount			
	\$10,000	\$15,000	\$25,000	\$50,000
55	\$1,744.00	\$2,616.00	\$4,360.00	\$8,720.00
56	\$1,813.70	\$2,720.55	\$4,534.25	\$9,068.50
57	\$1,885.70	\$2,828.55	\$4,714.25	\$9,428.50
58	\$1,960.30	\$2,940.45	\$4,900.75	\$9,801.50
59	\$2,037.50	\$3,056.25	\$5,093.75	\$10,187.50
60	\$2,117.30	\$3,175.95	\$5,293.25	\$10,586.50
61	\$2,199.80	\$3,299.70	n/a	n/a
62	\$2,284.90	\$3,427.35	n/a	n/a
63	\$2,372.50	\$3,558.75	n/a	n/a
64	\$2,462.40	\$3,693.60	n/a	n/a
65	\$2,554.60	\$3,831.90	n/a	n/a
66	\$2,649.10	\$3,973.65	n/a	n/a
67	\$2,746.70	\$4,120.05	n/a	n/a
68	\$2,865.90	\$4,298.85	n/a	n/a
69	\$2,988.00	\$4,482.00	n/a	n/a
70	\$3,112.00	\$4,668.00	n/a	n/a
71	\$3,236.50	\$4,854.75	n/a	n/a
72	\$3,361.90	\$5,042.85	n/a	n/a
73	\$3,488.60	\$5,232.90	n/a	n/a
74	\$3,615.40	\$5,423.10	n/a	n/a
75	\$3,737.50	\$5,606.25	n/a	n/a
76	\$3,851.10	\$5,776.65	n/a	n/a
77	\$3,955.10	\$5,932.65	n/a	n/a
78	\$4,046.30	\$6,069.45	n/a	n/a
79	\$4,120.80	\$6,181.20	n/a	n/a
80	\$4,177.20	\$6,265.80	n/a	n/a
81	\$4,215.40	\$6,323.10	n/a	n/a
82	\$4,235.50	\$6,353.25	n/a	n/a
83	\$4,237.70	\$6,356.55	n/a	n/a
84	\$4,227.50	\$6,341.25	n/a	n/a
85	\$4,218.90	\$6,328.35	n/a	n/a
86	\$4,214.50	\$6,321.75	n/a	n/a
87	\$4,204.60	\$6,306.90	n/a	n/a
88	\$4,187.30	\$6,280.95	n/a	n/a
89	\$4,159.60	\$6,239.40	n/a	n/a
90	\$4,115.40	\$6,173.10	n/a	n/a

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### Spouse, UniSmoke

Issue Age	Benefit Amount							
	\$10,000	\$15,000	\$25,000					
18	\$4,305.10	\$6,457.65	\$10,762.75					
19	\$4,279.90	\$6,419.85	\$10,699.75					
20	\$4,253.80	\$6,380.70	\$10,634.50					
21	\$4,226.40	\$6,339.60	\$10,566.00					
22	\$4,197.60	\$6,296.40	\$10,494.00					
23	\$4,167.50	\$6,251.25	\$10,418.75					
24	\$4,136.00	\$6,204.00	\$10,340.00					
25	\$4,103.00	\$6,154.50	\$10,257.50					
26	\$4,068.20	\$6,102.30	\$10,170.50					
27	\$4,031.40	\$6,047.10	\$10,078.50					
28	\$3,992.70	\$5,989.05	\$9,981.75					
29	\$3,952.00	\$5,928.00	\$9,880.00					
30	\$3,909.20	\$5,863.80	\$9,773.00					
31	\$3,864.20	\$5,796.30	\$9,660.50					
32	\$3,817.00	\$5,725.50	\$9,542.50					
33	\$3,767.60	\$5,651.40	\$9,419.00					
34	\$3,716.00	\$5,574.00	\$9,290.00					
35	\$3,662.30	\$5,493.45	\$9,155.75					
36	\$3,606.30	\$5,409.45	\$9,015.75					
37	\$3,548.00	\$5,322.00	\$8,870.00					
38	\$3,487.30	\$5,230.95	\$8,718.25					
39	\$3,423.70	\$5,135.55	\$8,559.25					
40	\$3,356.90	\$5,035.35	\$8,392.25					
41	\$3,286.70	\$4,930.05	\$8,216.75					
42	\$3,212.60	\$4,818.90	\$8,031.50					
43	\$3,134.50	\$4,701.75	\$7,836.25					
44	\$3,052.00	\$4,578.00	\$7,630.00					
45	\$2,964.60	\$4,446.90	\$7,411.50					

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, UniSmoke

Issue Age	Benefit Amount							
	\$10,000	\$15,000	\$25,000					
46	\$2,872.10	\$4,308.15	\$7,180.25					
47	\$2,773.90	\$4,160.85	\$6,934.75					
48	\$2,670.00	\$4,005.00	\$6,675.00					
49	\$2,559.90	\$3,839.85	\$6,399.75					
50	\$2,442.90	\$3,664.35	\$6,107.25					
51	\$2,318.90	\$3,478.35	\$5,797.25					
52	\$2,187.50	\$3,281.25	\$5,468.75					
53	\$2,048.30	\$3,072.45	\$5,120.75					
54	\$1,900.70	\$2,851.05	\$4,751.75					
55	\$1,744.00	\$2,616.00	\$4,360.00					
56	\$1,813.70	\$2,720.55	\$4,534.25					
57	\$1,885.70	\$2,828.55	\$4,714.25					
58	\$1,960.30	\$2,940.45	\$4,900.75					
59	\$2,037.50	\$3,056.25	\$5,093.75					
60	\$2,117.30	\$3,175.95	\$5,293.25					
61	\$2,199.80	\$3,299.70	\$5,499.50					
62	\$2,284.90	\$3,427.35	\$5,712.25					
63	\$2,372.50	\$3,558.75	\$5,931.25					
64	\$2,462.40	\$3,693.60	\$6,156.00					
65	\$2,554.60	\$3,831.90	\$6,386.50					
66	\$2,649.10	\$3,973.65	\$6,622.75					
67	\$2,746.70	\$4,120.05	\$6,866.75					
68	\$2,865.90	\$4,298.85	\$7,164.75					
69	\$2,988.00	\$4,482.00	\$7,470.00					
70	\$3,112.00	\$4,668.00	\$7,780.00					

# Group Whole Life

Forms G L1913/G L1913C

## Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy. Provisions may vary by state.

**Limitations** - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

**Suicide** - If an Insured Person dies by suicide within two years of the issue date or last reinstatement date, Assurity's liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any Loan Balance and less benefits paid under this Certificate or any riders.

## Coverage Conditions

**Actively Employed** - The employee must be actively employed to be eligible for coverage.

**Right to Cancel** - The contract contains a 30-day free look period.

**Termination** - Whole life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason (portability available); the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the anniversary after the Insured Person's 121st birthday (the expiration date listed on the schedule); the date Assurity receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision - see rider language for details.

## Exclusions for Accelerated Death Benefit for Chronic Illness Rider

Assurity will not pay benefits under the Accelerated Death Benefit for Chronic Illness Rider for Chronic Illnesses that are caused by or are the result of the Insured Person(s):

- being exposed to war or any act of war, declared or undeclared;
- being addicted to drugs or suffering from alcoholism;
- committing or attempting to commit a felony;
- intentionally self-inflicting an injury; or
- attempting to commit suicide, while sane or insane.

# We are never more than one call away.



Customer Service  
800-276-7619, Ext. 4210  
7:30am - 5:00pm CST



Email  
[claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)



Claims  
800-869-0355, Ext. 4484



Assurity  
P.O. Box 82533  
Lincoln, NE 68501-2533



Policy Services  
800-869-0355, Ext. 4279  
FAX: 888-255-2060



Connect Online  
[assurity.com](http://assurity.com)  
[linkedin.com/company/assurity-life](https://linkedin.com/company/assurity-life)

## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



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### NOT AVAILABLE IN NEW YORK.

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.