

Individual Products Portfolio

LifeScape[®] and
AssurityBalance[®]



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15-274-05051 (Rev. 2/14)


Assurity[®]
Life Insurance Company


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What'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

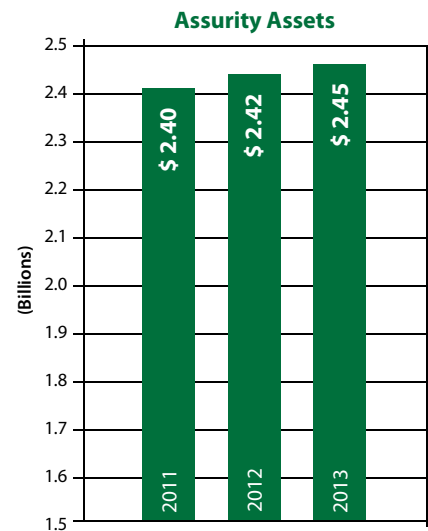
Over the years, Assurity has been dedicated to protecting the financial security of our policyholders, whether individuals, families or small businesses. We take our future obligations to every policyholder very seriously.

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 2013 Statutory Financial Results

- ▶ \$2.45 billion in total assets under management
- ▶ \$2.1 billion in liabilities
- ▶ \$14.3 billion of total insurance in force
- ▶ \$336.8 million in total surplus and asset valuation reserve
- ▶ 13.75 percent ratio of surplus and asset valuation reserve to assets, a strong measure of our ability to meet future obligations
- ▶ \$17.2 million in dividends paid to policyholders in 2013
- ▶ \$181.5 million in total benefits paid to policyholders in 2013



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 120-year legacy of providing enduring security to policyholders. Our core values today remain the same as they were more than 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 financial security of our policyholders. Assurity serves customers across the nation, offering life, disability income, critical illness and specialty health insurance plans, and fixed annuities. Our company also has a broad portfolio of worksite insurance products.

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

Whole Life Insurance

Issue Ages	0 through 85 (age last birthday)
Premium Banding and Issue Classes	<p>Band I - Face Amounts \$10,000 - \$74,999 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>Band II - Face Amounts \$75,000 - \$149,999 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>Band III - Face Amounts \$150,000+ 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>
Death Benefit	Level death benefit. Guaranteed premiums through maturity at age 121.
Premiums	Level, guaranteed and based on premium band, issue class and issue age (last birthday).
Dividend Options	The standard dividend options are: Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-up Additions, Paid in Cash
Illustrations	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.
Policy Loans	Available when policy has cash surrender value. Premier policy loans available with qualifications.
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Additional Benefit Riders	Accelerated Benefits Rider (Living Benefits), Exchange Privilege Rider. (No additional premium)
Optional Riders (additional premium)	<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>
Electronic App	E-app is available
Policy Fee	\$65, commissionable

Policy Form No. IL0880 (R01-13)

Single-Premium Whole Life Insurance

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

Policy Form Nos. ICC12 | L1201 and | L1201

Simplified Whole Life Insurance

	Level	Graded**	Modified**
Issue Ages	0* through 80 (age last birthday)	40 through 80 (age last birthday)	40 through 80 (age last birthday)
Issue Classes	Male/female, select non-tobacco/ tobacco <ul style="list-style-type: none"> Ages 0* through 19 – \$10,000 - \$50,000 Ages 20 through 65 – \$5,000 - \$50,000. Ages 66 through 80 – \$5,000 - \$25,000 	Male/female, select non-tobacco/tobacco <ul style="list-style-type: none"> Ages 40 through 65 – \$5,000 - \$35,000 Ages 66 through 80 – \$5,000 - \$25,000 	Male/female, select non-tobacco/ tobacco <ul style="list-style-type: none"> Ages 40 through 80 – \$5,000 - \$25,000
Death Benefit	Level, guaranteed benefit from the first day	Reduced benefit for the first 2 years for non-accidental death: <ul style="list-style-type: none"> Policy year 1 – 40% of the face amount Policy year 2 – 75% of the face amount Policy year 3 forward – 100% of face amount 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"> Policy year 1 – 110% return of the annual premium Policy year 2 – 220% return of the annual premium Policy year 3 forward – 100% of face amount Accidental death: 100% of face amount from first day
Simplified Application To be considered for coverage:	• 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
Premium	Level and guaranteed through age 121		
Policy Loans	Available when policy has cash surrender value; variable loan interest paid in arrears		
Nonforfeiture Options	Reduced paid-up policy, extended term, automatic premium loan		
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)		
Illustrations	Not required, but software is available		
Electronic App	E-app is available		
Personal History	For all applicants ages 40+, a personal history interview conducted with the proposed insured at time of sale		
Policy Fee	\$25, commissionable		

* Age 0 starts at 6 months and 1 day.

** Not available in all states

Policy Form Nos. IL601, IL602, IL603

Acci-Flex Accidental Death Benefit Insurance

Issue Ages & Amounts	18 through 60 (age last birthday); \$50,000 – \$250,000
Issue Classes	Male, female
Optional Riders	Accident Only Disability Income Rider, Return of Premium Rider, Waiver of Premium Rider
Exclusions (may vary by state) 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
Payment Modes	Annual, semi-annual, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Electronic App	E-app is available
Policy Fee	\$45, commissionable

Policy Form No. L T02-E

NonMed Term 350 Life Insurance

Term Periods	10, 15, 20, 30 years
Issue Ages	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) (age last birthday)
Issue Classes	Select+ non-tobacco/tobacco; Select non-tobacco, tobacco; Standard non-tobacco/tobacco
Death Benefit	Level; \$50,000 – \$350,000
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years. Annually renewable after the initial term to age 95.
Conversion	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.
Illustrations	Not required, but software is available.
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Optional Riders	No Additional Premium: Accelerated Benefit Rider Additional Premium: 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)
Underwriting	Uses a streamlined underwriting process requiring no medical exams; all cases are processed through automated underwriting system.
Electronic App	E-app is available
Policy Fee	\$70, commissionable

Term 350 Plus Life Insurance

Term Periods	10, 15, 20, 30 years
Issue Ages	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 (age last birthday)
Issue Classes	Preferred+ non-tobacco; Preferred non-tobacco/tobacco; Standard non-tobacco/tobacco
Death Benefit	Level; ages 18 through 65: \$350,001 and up; ages 66 through 74: \$100,001 and up
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years. Annually renewable after the initial term to age 95.
Conversion	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.
Illustrations	Not required, but software is available.
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly auto bank withdrawal and credit card (recurring only)
Optional Riders	No Additional Premium: Accelerated Benefit Rider Additional Premium: 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)
Policy Fee	\$70

Policy Form No. I L0760

Premier Universal Life Insurance

Coverage Amount	From \$50,000 for issue ages 0 through 54 (age last birthday) From \$25,000 for issue ages 55+ (age last birthday)
Renewability	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.
Issue Ages & Classes	<ul style="list-style-type: none"> • Preferred Plus Non-Tobacco (16-75) • Preferred Non-Tobacco (16-75) • Select Non-Tobacco (0-85) • Preferred Tobacco (16-75) • Standard Tobacco (16-85)
Death Benefit	Option 1: Face Amount or Option 2: Face Amount plus Accumulation Value
Premiums	Guideline Premium Test used. Lapse protection premium guarantees the policy will not lapse during the first five years.
Preferred Loan	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.
Illustrations	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.
Premium Loads	Current: 10% in years 1-15, 6% in years 16+. Guaranteed: 15%.
Withdrawal Fee	\$25 per withdrawal, only one withdrawal per year; no withdrawal available in first policy year.
Interest Credits	Current: Declared; interest rate is increased 1% in year 11. Guaranteed: 3.5%.
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Benefits & Riders	<p>Automatic Rider Where Approved: Accelerated Death Benefit (Terminal Illness Option or Long-Term Care/Home Care Option)</p> <p>Optional Riders (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

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

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

AssurityBalance® Disability Income Insurance Products

Century+ Individual Disability Income Insurance

Issue Ages	18 through 60 (age nearest birthday)
Issue Classes	Male/female, tobacco/non-tobacco, age-specific
Occupational Classes	4A, 3A, 2A, 1A
Maximum Issue Limits	4A: \$15,000; 3A: \$15,000; 2A: \$10,000; 1A: \$8,000. 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.
Elimination Periods	30, 60, 90, 180 and 365 consecutive days
Benefit Periods	Classes 4A and 3A = 1-, 2-, 5-, 10-year, also to-age-65 and to-age-67 Class 2A = 1-, 2-, 5-, 10-year, also to-age-65 and to-age-67, if – • 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 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.
Renewability	Guaranteed renewable to age 65 or age 67, depending on the benefit period selected
Benefits & Features	<ul style="list-style-type: none"> • 2-year Own Occupation Definition • List Bill capability • Non-tobacco rates for no use in last 12 months • 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 • Partial Disability Benefit • Presumptive Disability Benefit • Home Modification Benefit • Survivor Benefit • Vocational Rehabilitation Benefit • Organ Donor Benefit • Waiver of Premium Benefit
Optional Riders (additional premium)	<ul style="list-style-type: none"> • Automatic Benefit Increase Rider • Catastrophic Disability Disability Rider • Critical Illness Benefit Rider • Guaranteed Insurability Rider • Non-cancelable Rider • Own Occupation Rider • Residual Disability Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Benefit Rider • Supplemental Disability Income Rider
Electronic Application	E-app is available
Multi-life Discount	15 percent for 3 or more issued applications
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Policy Fee	\$40, commissionable

This product is not available in California, however, the Personal DI product is available.

Policy Form No. I H0920

Individual DI, BOE & Graded Benefit DI	Simplified DI	Sample Occupations for Disability Income
4A	Class I	Accountants, architects, attorneys, computer programmers, insurance agents, office clerks, paralegals, pharmacists, real estate agents, receptionists, stock brokers, teachers
3A		Clergy, day care workers, dentists and dental hygienists, graphic artists, laboratory workers, nurses, optometrists, physical therapists, physicians, sales clerks, surveyors
2A	Class II	Car sales, carpenters, chefs, electricians, farmers, hairdressers, landscapers, mechanics, personal trainers, plumbers, postal carriers, welders
1A		Auto body repair workers, bus drivers, construction laborers, custodians, exterminators, fire fighters, furniture movers, guards, building painters, police and other law enforcement officers, roofers, long haul truckers, window cleaners

AssurityBalance® Disability Income Insurance Products

Simplified Disability Income Insurance

Issue Ages	18 through 59 years (age last birthday)
Issue Classes	Male/female, tobacco/non-tobacco Age Bands: 18 – 39, 40 – 49, 50 – 59
Eligibility	Employment requirement of 30 hours per week
Occupational Classes	Class I: Professional/office occupations... may have activities that involve laboratory, technical, supervisory or service work: biologist, accountant, sales clerk, clergy, horticulturist, pharmacist, architect, etc. Class II: Skilled and unskilled manual occupations... 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.
Maximum Issue Limits	\$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' Comp., Government Disability, and Railroad Retirement and Disability)
Elimination Period	30, 60, 90 or 180 consecutive days
Benefit Periods	6 months, 1 year or 2 years
Renewability	Guaranteed renewable to age 67; conditionally renewable to age 70
Features	<ul style="list-style-type: none"> • "Own occupation" definition of total disability • Partial Disability Benefit • Waiver of Premium Benefit
Optional Riders (additional premium)	<ul style="list-style-type: none"> • Critical Illness Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Rider
Simplified Underwriting	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.
Electronic Application	E-app is available
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Policy Fee	\$40, commissionable

Policy Form No. I D0710

Business Overhead Expense Disability Income Insurance

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

Policy Form No. A-D106

AssurityBalance® Disability Income Insurance Products

Graded Benefit Disability Income Insurance

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

Policy Form No. A-D120

Single-Premium Deferred Fixed Annuities

A Comparison of Assurity's Ascential Annuity Products

	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 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**
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)

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

AssurityBalance® Critical Illness Insurance Products

Simplified Critical Illness Insurance

Issue Ages	18 through 64*, age last birthday
Simplified Issue	A short application is used. If client is within the build charts and can answer "no" to health questions, qualification is probable.
Issue Classes	Male/female, tobacco/non-tobacco
Minimum/Maximum Face Amounts (Benefit)	\$5,000 – \$50,000 for each category
Multiple Benefits Across Categories	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.
Multiple Benefits Within Categories	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).
Renewability	Policy is guaranteed to age 75.
Waiting Period	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.
Category I – Cancer Definitions	<ul style="list-style-type: none"> • Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas). • Carcinoma in situ (non-invasive cancer) is a malignant tumor that has not invaded surrounding tissue.
Category I – Cancer Waiting Period	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.
Survival Period Requirements	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.
Family Coverage	Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.
Benefit Payment	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.)
Return of Premium upon death	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.
Optional Riders (additional premium)	<ul style="list-style-type: none"> • Return of Premium Rider – 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). • Disability Waiver of Premium Rider • Accidental Death Benefit Rider • Spouse Critical Illness Benefits Rider • Children's Critical Illness Benefits Rider
Electronic Application	E-app is available

* Age 59 in some states.

Continued...

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%
Carcinoma in situ (non-invasive cancer)	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 Nos. I H 0820 or 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

Issue Ages	18 through 64, age last birthday
Issue Classes	Male/female, tobacco/non-tobacco
Minimum/Maximum Face Amounts (Benefit)	\$50,000 – \$500,000 for each category
Multiple Benefits Across Categories	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.
Multiple Benefits Within Categories	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).
Renewability	Policy is guaranteed renewable for life.
Benefit Reduction	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.
Waiting Period	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.
Category I – Cancer Definitions	<ul style="list-style-type: none"> • Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas). • Carcinoma in situ (non-invasive cancer) is a malignant tumor that has not invaded surrounding tissue.
Category I – Cancer Waiting Period	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.
Survival Period Requirements	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.
Family Coverage	Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.
Benefit Payment	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.)
Return of Premium upon death	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.
Optional Riders (additional premium)	<ul style="list-style-type: none"> • Disability Waiver of Premium Rider • Accidental Death Benefit Rider • Spouse Critical Illness Benefits Rider • Children's Critical Illness Benefits Rider
Electronic App	E-app is available

Continued...

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%
Carcinoma in situ (non-invasive cancer)	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 Nos. IH 0820 or 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.

About the Company

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' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident and 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 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 or 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 producer use only. Not for use with consumers.

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Life Insurance Company

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