

Life



Critical Illness



Income Protection

Term Life Insurance

Term Periods	10, 15, 20 and 30 years, depending on issue age
Benefit Amounts	\$25,000 to \$10 million
Underwriting	Accelerated underwriting and instant decision available for qualified applicants: <ul style="list-style-type: none">• up to \$500,000 for ages 18-50• up to \$350,000 for ages 51-65
Underwriting Classes	Non-Tobacco – Preferred Plus, Preferred, Standard Tobacco – Preferred, Standard
Convertibility	Conversion option to permanent coverage
Application	Assurity quote-to-application e-app available
State Availability	Not available in NY

Critical Illness Benefit Rider

Provides a lump-sum benefit if the insured receives a first-ever diagnosis for one of the specified critical illnesses, including heart attack, invasive cancer and stroke.	
Issue Ages	18 to 65, depending on term period
Benefit Amount	\$20,000 - \$100,000 (not to exceed base policy benefit amount)
State Availability	Not available in CT, FL, IL, KS, MD, MA, MN, NH, NJ, NY, PA, VA and WA

Monthly Disability Income Rider

Provides a monthly benefit while the insured is totally disabled, up to a maximum of two years. Benefits are payable only for total disabilities beginning before the insured's 65th birthday and are not payable until after the insured has been continuously totally disabled for 90 days.	
Issue Ages	18 to 60, depending on term period
Elimination/Benefit Period	90 days/2 years
Benefit Amounts:	\$300 through the lesser of \$3,000 or 1.5 percent of base policy benefit amount; issue amounts rounded to the lowest \$100 increment. Also limited to a maximum of 60 percent of the applicant's gross earned monthly income (40 percent in California) and based on the total of all in-force and applied-for individual and group disability income benefits.
State Availability	Not available in KS, MD, NH, NJ, NY and VA