

OneLife PRO™

Universal Life Insurance

Life insurance flexible enough to
follow your family through a lifetime



Assurity at Work®



Assurity®
Life Insurance Company

Can one policy serve life insurance needs during the working years and after retirement?

Now it can with **OneLife PRO™!**

As you look toward the future, you know your life could change dramatically over time. Shouldn't your life insurance protection change with you? OneLife PRO can provide the guarantees and flexibility you need and want. Furthermore, it includes a built-in feature that allows you to discontinue paying premiums after a prescribed amount of time and yet keep an amount of reduced coverage in force.*

With OneLife PRO you can enjoy:

- an affordable option for purchasing permanent life insurance,
- a guaranteed lifetime premium that will keep the policy in force for as long as you need it,
- a guaranteed death benefit (as long as premiums are paid) to protect your family during your peak earning years, and
- a reduced paid-up guaranteed death benefit* option so you can ensure your final expenses are covered – all without ever having to make another premium payment.

Valuable family benefit options are available to customize coverage even further, including life coverage for a spouse and eligible children. This adds even more flexibility to the policy! Ask yourself: Could OneLife PRO be the one life policy that fits *your* needs?

OneLife PRO – the “One” solution for worksite life!

*available at any point after coverage has been in force for at least 10 years

Policy information

Issue Ages

- Employee — 18+
- Spouse — 18-65
- Children — 0-25

Benefit Amounts

\$5,000 – \$200,000 for employee
\$5,000 – \$25,000 spouse

Portability

An employee leaving current employment may keep the policy by continuing to pay premiums.

Sample rates and values*

Sample monthly rates* for a \$50,000 policy for a non-tobacco user at ages shown:

Age at Purchase	Monthly Premium	Reduced Paid-up Guaranteed Death Benefit Year 10	Reduced Paid-up Guaranteed Death Benefit Age 65
25	\$25.83	\$15,250	\$40,750
35	\$35.50	\$16,500	\$36,500
45	\$51.25	\$17,750	\$30,250

*Premium rates above apply only to the individual OneLife PRO insurance product (Policy Form No. ICC14 W L1401)



One plan, different stages in life



My wife and I don't have much extra money, but we know we need life insurance while the kids are small and the house is mortgaged. OneLife PRO works for me!



I've paid on my policy for enough years that I can stop and have a paid-up benefit right now – or keep paying and increase the amount of benefit when I die. OneLife PRO works for me!



In our retirement years, it's a real relief to have final expenses taken care of without having to pay any more premiums. OneLife PRO works for us!

Available riders:

<input type="checkbox"/> Accelerated Benefits Rider*	Offers acceleration of death benefits for terminal illness or confined care.
<input type="checkbox"/> Accident-Only Disability Income Rider	Pays a monthly benefit when the insured is totally disabled due to covered accident.
<input type="checkbox"/> Critical Illness Rider	Pays a benefit for each insured person for first-ever diagnosis of heart attack, stroke or cancer.
<input type="checkbox"/> Face Amount Increase Rider	Provides the option to increase coverage by the amount \$1/week would purchase up to five times.
<input type="checkbox"/> Disability Waiver Rider	Waives insured's policy and rider deductions during total disability lasting at least six months.
<input type="checkbox"/> Level Term Rider	Provides level-premium, level-death-benefit term life insurance on the insured person for a 10-year term period.
<input type="checkbox"/> Spouse Term Rider	Provides level-premium, level-term benefit term life insurance on the insured person for a 10-year term period.
<input type="checkbox"/> Children's Term Rider	Provides term life insurance on all dependent children through age 25, while they meet the definition of a dependent child.
<input type="checkbox"/> Accidental Death Rider	Pays a benefit equal to the policy face amount if death results directly from an accidental bodily injury occurring within 90 days of that injury.

*Individual product version ICC14 W L1401 only

Conditions and Limitations

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

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.

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

Termination – Coverage will terminate on the earliest of the following: when the minimum amount to keep the contract in force is not paid before the end of the grace period, and the guaranteed death benefit is equal to zero; when we receive written notice to terminate; or upon the insured person's death.

Any riders attached to the contract contain other conditions, limitations and exclusions.

Policy forms nos.: Individual OneLife PRO ICC14 W L1401; Accelerated Death Benefit Rider R I0761; Accident-Only Disability Income Rider R W1402; Accidental Death Rider ICC14 R W1403; Children's Term Insurance Rider ICC14 R W1405; Critical Illness Rider R W1406; Disability Waiver Rider ICC14 R W1409; Level Term Insurance Rider ICC14 R W1407; Spouse Term Insurance Rider ICC14 R W1408; and Face Amount Increase Rider R W1404.

Group OneLife PRO GL1410; Disability Waiver Rider R G1418; Level Term Insurance Rider R G1416; Spouse Term Insurance Rider R G1417; Children's Term Insurance Rider R G1414; Accidental Death Rider R G1412; Accident-Only Disability Income Rider R G1411; Critical Illness Rider R G1415; and Face Amount Increase Rider R G1413;

Product availability, features and rates may vary by state. This description of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage.

There may be other reductions of benefits, limitations and exclusions. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy/certificate for more information.

Assurity at Work is a division of Assurity Life Insurance Company – a company you can count on.

The mission of Assurity Life Insurance Company is “to help people through difficult times.” Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers' confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for “best in class” service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity 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.

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