

Term Life PRO™ Insurance

Simple protection
when it's needed most



Assurity at Work®


Assurity®
Life Insurance Company

Think “term life” for affordable coverage!

Term life insurance is designed as an inexpensive solution to short-term insurance needs. As the name implies, this coverage lasts for a specified period of time, often when a family is most vulnerable to losing income if something happens to the insured. Because of its affordability, term life insurance can be purchased in amounts sufficient to help with:

- paying off a mortgage or automobile loan,
- funding a college education,
- reducing or eliminating other debt, or
- meeting some of the living expenses while children are still at home.

A term life policy may be added to other existing coverage to provide extra protection when it's needed most. Premiums are paid for the length of the term.

Purchasing insurance at work

Insurance purchased through the workplace offers several advantages:

- Premiums may be paid through payroll deduction – no reminders or missed payments.
- Products are easy to understand.
- Plans are affordable.
- Coverage is portable – an employee leaving his or her current employment may keep the coverage by continuing to pay premiums.

Term Life PRO™ from Assurity at Work®

This term life insurance is offered through Assurity Life Insurance Company, a company with over 120 years of experience in providing financial security to its policyholders. Coverage is available for the employee, spouse and children for a five-, 10-, 20- or 30-year term. The policy may be customized with “add-ons,” known as riders, to suit many situations and budgets, and the premium is guaranteed to remain level for the duration of the term. When the need for coverage is high but the financial resources are limited, Term Life PRO can play an important role in any employee's financial protection package!



“Among households with children under 18, four in 10 respondents said they would immediately have trouble meeting living expenses if a primary wage earner died. Another three in 10 would have trouble keeping up with expenses after several months.”

LIMRA, “Facts about Life 2013”

More about Term Life PRO

Issue ages:

5-year Term: Employee 18-95, Spouse 18-70, Children 0-25

10-year Term: Employee/Spouse 18-70, Children 0-25

20-year Term: Employee/Spouse 18-60, Children 0-25

30-year Term: Employee/Spouse 18-50, Children 0-25

Benefit amounts: \$5,000 – \$200,000

Convertibility: Coverage may be converted to permanent life insurance.

How affordable is it?

Here are sample amounts of life insurance available* for a 20-year term policy for a non-tobacco user, purchased at a variety of ages. These are the amounts that would be paid if the insured died while the policy was in force.

At this age	A \$3 weekly premium will buy	A \$6 weekly premium will buy
25	\$49,211	\$120,123
35	38,666	94,383
45	21,228	51,818
55	9,538	23,283
60	6,082	14,846

*Premium rates above apply only to the individual Term Life PRO insurance product (Policy Form No. ICC13 W L1307).

The following riders are available to enhance Term Life PRO coverage:

Accelerated Death Benefit Rider	Accelerates the death benefit for terminal illness and permanent confinement in a nursing home.
Waiver of Premium Rider	Waives all of the insured's policy and rider premiums, including refund of past premium up to a year prior to claim, during an insured's total disability that lasts at least six months.
Spouse Term Insurance Rider	Provides level-premium, level-term-benefit term life insurance on the employee's spouse for a period of 10 years.
Children's Term Insurance Rider	Provides term life insurance for all dependent children to age 25 who meet the definition of a dependent child.
Accidental Death Rider	Pays a benefit equal to the policy face amount if death results directly from an accidental bodily injury occurring within 180 days of that injury.
Accident-only Disability Income Rider	Pays a monthly benefit when the insured is totally disabled due to covered accident.
Critical Illness Rider	Pays a benefit for each insured person for first-ever diagnosis of heart attack, stroke or cancer.

Conditions, Limitations and Exclusions

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.

Elimination Period – The Accident-Only Disability Income Rider contains an elimination period. Assurity does not pay benefits during the elimination period.

Waiting Period – The Critical Illness Rider contains a waiting period. Assurity does not pay benefits during the waiting period.

Limitations – The Waiver of Premium Rider contains limitations. The premium waived will correspond to the premium mode. Premiums will only be waived while the insured person is alive. Premiums will only be waived until the Waiver of Premium Rider terminates. Premiums will be refunded from the date of total disability, but in no event will premiums be refunded more than one year prior to the date notice of claim is received at Assurity's administrative office. Premiums must continue to be paid when due until the insured person's total disability claim is approved. If total disability starts during a grace period, the premium due must be paid before subsequent premiums will be waived. Coverage cannot be changed while premiums are being waived.

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

Renewability – The contract is renewable to age 95.

Termination – Coverage will terminate on the earliest of the following: the date any portion of the face amount is converted; the anniversary after the insured person's 95th birthday (the expiration date listed on the schedule); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate unless the notice specifies

a later date; or upon the insured person's death. For Group Term Life PRO only, the date the policy terminates unless continued under the portability option section, or the date the employee is no longer an employee unless continued under the portability option section. For the Accidental Death and Spouse Term Riders only, the anniversary following the insured person's 70th birthday. For the Accident-Only Disability Income Rider only, when the insured person establishes residency in a foreign country or the anniversary following the insured person's 65th birthday. For the Critical Illness Rider only, the anniversary following the primary insured person's 70th birthday. For the Waiver of Premium Rider only, the anniversary following the insured person's 65th birthday, unless the total disability begins prior to the anniversary following their 60th birthday and they remain totally disabled on the anniversary following their 65th birthday.

Exclusions – The Accidental Death Rider does not pay benefits for losses that are caused by or the result of the insured person(s) operating, learning to operate, or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing or parakiting; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; sickness, disease or infection other than infection from accidental bodily injury received while this rider is in force; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during the active duty training of less than 60 days; being under the influence of an excitant, depressant, hallucinogen, narcotic or any other drug or intoxicant, including those prescribed by a physician that are misused; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; engaging in

Conditions, Limitations and Exclusions

an illegal occupation; intentionally self-inflicting an injury; committing or attempting to commit suicide, while sane or insane; or traveling outside the United States or Canada for more than 14 days.

The Accident-Only Disability Income Rider does not pay benefits for losses that are caused by or are the result of the insured person(s) operating, learning to operate, or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing or parakiting; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; having a sickness independent of the covered accident, including physical or mental infirmity (sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by any injury); being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during the active duty training of less than 60 days; suffering from a mental or nervous disorder; being addicted to drugs or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); having cosmetic surgery

or other elective procedures that are not medically necessary; having dental treatment; having a hernia; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; driving any taxi for wage, compensation or profit; engaging in an illegal occupation; intentionally self-inflicting an injury; committing or attempting to commit suicide, while sane or insane; or traveling outside the United States except for those injuries that require emergency care in a hospital.

The Critical Illness Rider will not pay benefits for losses that are caused by or are the result of an insured person's being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; being addicted to drugs or suffering from alcoholism; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; being incarcerated or is caused while incarcerated in a penal institution or government detention facility; engaging in an illegal activity or occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

The Waiver of Premium rider does not cover any total disability caused by being exposed to war or any act of war, declared or undeclared; or intentionally self-inflicting an injury or sickness.

Individual Term Life PRO (ICC13 W L1307); Accident-Only Disability Income Rider (R W1319); Accidental Death Rider (ICC13 R W1320); Children's Term Rider (ICC13 R W1322); Critical Illness Rider (R W1323); Spouse Term Rider (ICC13 R W1325) and Waiver of Premium Rider (ICC13 R W1326).

Group Term Life PRO (ICC13 G L1308/ICC13 G L1308C); Accident-Only Disability Income Certificate Rider (R G1310/R G1310C); Accidental Death Certificate Rider (ICC13 R G1311/ICC13 R G1311C); Children's Term Certificate Rider (ICC13 R G1313/ICC13 R G1313C); Critical Illness Certificate Rider (R G1314/R G1314C); Spouse Term Certificate Rider (ICC13 R G1316/ICC13 R G1315C) and Waiver of Premium Certificate Rider (ICC13 R G1317/ICC13 R G1317C)

Policy/certificate and rider 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.

About Assurity at Work

Assurity at Work is a division of Assurity Life Insurance Company. Assurity'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.

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