

# Whole Life PRO™ Insurance

Reliable coverage for life  
and the good things in it.



We're all in.®

Assurity at Work®



**Assurity**®  
Life Insurance Company

# Why Whole Life insurance?

Whole life insurance is a great choice for those with long-range goals! While ensuring loved ones will be financially protected in the event of the insured's death, this coverage offers

- a **guaranteed** death benefit amount,
- a **guaranteed** accumulation of cash value and
- premium payments **that will not increase**.

Whole life is permanent insurance that will continue to provide coverage regardless of age or health status. And the **accumulated cash value** is available as a policy loan in the event of a financial opportunity or emergency.

Common uses for life insurance include:

- Replacing a portion of lost income
- Paying off a mortgage or other debt
- Paying for a child's education expenses
- Paying for final expenses



## Whole Life PRO Life insurance from Assurity at Work<sup>®</sup>

Purchasing insurance through the workplace provides the convenience employees enjoy and appreciate. Assurity's Whole Life PRO life insurance is non-participating insurance (no dividends added to policy values), which provides the advantage of fixed costs and lower out-of-pocket premium payments. This allows for the purchase of adequate amounts of permanent coverage at a very economical cost!

Whole Life PRO is available with several riders, including the **Accelerated Death Benefit Rider**, sometimes referred to as a "living benefit." Provided at *no extra cost to the insured*, this rider allows for benefits to be received prior to death – not only in the case of terminal illness, but also for confined care. This applies to coverage for any employee, spouse and dependent children as well.

### Policy information

#### Issue Ages

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

Coverage is available as long as the employee is actively employed

#### Benefit Amounts

\$5,000 – \$200,000

#### Portability

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

### Sample costs and values\*

For a male or female non-tobacco user,  
**\$5/week** can purchase the following:

Age at Purchase	Amount of coverage	Guaranteed Cash Value at age 65 (assuming all premiums are paid)
25	\$32,632	\$13,685.53
35	\$21,241	\$ 8,072.43
50	\$10,397	\$ 2,710.71

\*Premium rates above apply **only** to the **individual** Whole Life PRO insurance product (Policy Form No. ICC13, W L1305).

*The following riders are available to enhance Whole Life PRO coverage:*

<b>Accelerated Death Benefit Rider</b>	Offers acceleration of death benefits for terminal illness or confined care.
<b>Waiver of Premium Rider</b>	Provides for waiver of all insured person's policy and rider premiums during an insured person's total disability and lasting at least six months.
<b>Level Term Insurance Rider</b>	Provides level-premium, level-death-benefit term life insurance on the insured person for a 10-year term period.
<b>Spouse Term Insurance Rider</b>	Provides level-premium, level-term benefit term life insurance on the insured person for a 10-year term period.
<b>Children's Term Insurance Rider</b>	Provides term life insurance on all dependent children to age 25, while they meet the definition of a dependent child.
<b>Accidental Death Rider</b>	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.

## 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. We do not pay benefits during the elimination period.

**Waiting Period** – The Critical Illness Rider contains a waiting period. We do 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.

**Termination** – Coverage will terminate on the earliest of the following: for Group Whole Life PRO, the date the policy terminates; the anniversary after the insured person's 121st 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.

Coverage under any riders attached to the contract will terminate on the earliest of the following: for the Accelerated Death Benefits Rider, the date the policy's nonforfeiture option becomes effective; for the Accidental Death, Level Term and Spouse Term Riders, the anniversary following the insured person's 70th birthday; for the Accident-Only Disability Income Rider, when the insured person establishes residency in a foreign country; for the Accident-Only Disability Income Rider, the anniversary following the insured person's

65th birthday; for the Critical Illness Rider, the anniversary following the primary insured person's 70th birthday; for the Level Term Rider, the date any portion of the face amount is converted; for the Spouse Term Rider, the date of the insured person's death; for the Waiver of Premium Rider, 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; when the contract terminates for any reason; when premiums are not paid by the end of the grace period; or the date Assurity receives written notice to terminate unless the notice specifies a later date.

**Exclusions** – The Accidental Death 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; 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 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

## Conditions, Limitations and Exclusions (continued)

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 Whole Life PRO (ICC13 W L1305); Accelerated Death Benefit Rider (R I0761); 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); Level Term Rider (ICC13 R W1324); Spouse Term Rider (ICC13 R W1325) and Waiver of Premium Rider (ICC13 R W1326).

Group Whole Life PRO (G L 1306/G L1306C); 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); Level Term Certificate Rider (ICC13 R G1315/ICC13 R G1315C); Spouse Term Certificate Rider (ICC13 R G1316/ICC13 R G1316C) and Waiver of Premium Certificate Rider (ICC13 R G1317/ICC13 R G1317C).

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.

## 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](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

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