



Assurity®

## Security now. Money back later.

Assurity Term Life with Optional Return of Premium

Help financially protect your family with term life insurance and get money back if you outlive the term period.

### Protection while you need it

Term life insurance is affordable protection for a set amount of time, or term. If you die during that time, your loved ones receive a cash benefit. Many people choose a term that lasts as long as a large financial obligation, like a mortgage or child's college tuition. You'll pay a set rate during the term, but don't worry — term life is the most affordable type of life insurance.

### Money back later

An optional Return of Premium<sup>1</sup> benefit is available for 20 or 30 year term policies. If you outlive your term period, the premiums you paid for the base life insurance and the optional Return of Premium benefit are returned to you. You get the protection of life insurance while you need it, and the money to use later in life if you don't use the policy.

### Cash for your future

You can use your returned premium for anything you want. Pay off your car, take a vacation or help fund your retirement.



**Find out how much life insurance you need**— and how easy it is to apply— by talking to your insurance professional.



## Why we're different.

### Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.



### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://www.assurity.com)

## Conditions, Limitations and Exclusions

**Right to Cancel** - The policy contains a 30-day free look period.

**Renewability** - The policy is renewable to age 95.

**Contestability** - Assurity has the right to contest the validity of the policy or any attached riders based on material misrepresentations made in the application. Assurity cannot contest the validity of the policy or any attached riders after it has been force for two years from the issue date, except for fraudulent misstatements made in the application, when permitted by the law of the state where the policy is issued.

**Suicide** - If the insured person dies by suicide within two years of the issue date or two years of the last reinstatement date, Assurity's liability is limited to a refund of premiums paid, less benefits paid under any riders.

**Misstatement of Age and/or Gender** - If the insured person's age and/or gender (if the policy was issued on a gender-distinct basis) is misstated in the application, Assurity will revise the policy and any applicable riders' benefit amounts to the amount the premium would have purchased for the correct age and/or gender.

**Termination** - The policy will terminate the earliest of the following: when premium is not paid by the end of the grace period; the date the face amount is less than \$25,000 due to conversion; the date Assurity receives written notice to terminate; upon the insured person's death; or on the expiration date listed on the policy schedule.

Riders may contain additional conditions, limitations and exclusions

1. Optional Return of Premium benefit provided under the Endowment Benefit Rider (ROP Rider in some states). Only available on 20- and 30-year term policies. Premiums paid for any other optional riders are not returned. Endowment Benefit Rider (ROP) returns a percentage of premiums paid for the term life base policy and premiums paid for the Endowment Benefit Rider (ROP), less any benefits paid.

NOT AVAILABLE IN NEW YORK.

Policy Form No. I L1702 and Rider Form No. R I1705, underwritten by Assurity Life Insurance Company of Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.