

If your clients qualify for preferred life insurance or better with an approved carrier, they may be eligible up to \$200,000 in Assurity Critical Illness Insurance.

How it Works

1. Check your client is eligible:

- Qualified for preferred life underwriting with one of our approved carriers.
- It's within 12 months of an applicant's issue date or if fully underwritten 12 months from the date of the preferred life exam.

2. Complete a Critical Illness application and provide the schedule declaration page from the preferred life policy.

- After you submit an e-application, send an email to underwriting@assurity.com with the schedule/declaration page and the client's name in the subject line.
- When submitting a paper application, include a copy of the document with your submission.

3. Underwriting takes it from there, all while communicating the status in your pending report. Our streamlined process is designed to speed cases and expedite time to policy issue within 7 days.

- Information is reviewed along with routine third-party data checks. Additional underwriting may occur in certain situations, e.g., family history admitted on the medical page of the application.

Approved Carriers

Allianz fully underwritten
Ameritas
Assurity
Corebridge Financial
Legal and General
Mass Mutual
Nationwide
National Life fully underwritten
New York Life
Prudential
Securian
Symetra

Critical Illness Highlights

Pays a lump-sum benefit if diagnosed with a covered, serious condition such as heart attack,¹ cancer or stroke.

- Issue Ages: 18 to 70
- 11 covered conditions
- Pays on each covered condition with a 6-month separation period
- Guaranteed renewable for life
- **Optional riders for additional premium:**
Accidental Death Benefit Rider, Additional Critical Illness Rider, Child Critical Illness Rider, Critical Accident Rider, Disability Waiver of Premium Rider, Increasing Benefit Rider, Loss of Independent Living Rider, Reoccurrence Rider, Return of Premium Rider, Spouse Critical Illness Rider

Add value and revenue with the Cross-Sell Critical Illness Advantage Program.

1. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information. The state specific policy is the ultimate authority for any questions about this product.

Policy Form No. I H1820 and Rider Form Nos. R I1821, R I1822, R I1824, R I1825, R I1826, R I1827, R I1828, R I1829 and R I1830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

IMPORTANT NOTICE - CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It is not a substitute for major medical insurance and may not be appropriate for Medicaid recipients.

Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk on any application.

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.