



Delivering on Dividends

At Assurity, our efficient operations, diversified investments strategy, and long-term focus help us meet our policyholders' needs today and for generations to come. With your participating whole life insurance policy, you're eligible to share in Assurity's earnings through dividends.

What are dividends?

Every year, you have the opportunity to benefit from Assurity's success through a payout called a dividend. It's one of the many advantages of being a customer with a company that values its policyholders above all.

Why does Assurity offer dividends?

As a mutual insurance organization, Assurity is owned by policyholders like you. This means every decision is made with your well-being in mind, including opportunities to benefit from the company's financial health.

How do dividends benefit you?

Make the most of your dividends with these options:

- **Take cash:** Enjoy the flexibility to spend it however you choose.
- **Reduce premiums:** Apply it to your next payment and lower your out-of-pocket costs.
- **Earn interest:** Keep dividends with us to grow over time.
- **Increase coverage:** Buy additional whole life insurance.

Using dividends to purchase additional whole life insurance is a popular choice—it boosts your policy's value while potentially earning even more dividends in the future.

How are dividends calculated?

Three main components contribute to how dividends are determined:



Investment Results



Expenses



Mortality Experience



Total Available for Dividends

Assurity is proud to have **reliably paid dividends every year for more than a century**, a reflection of our financial strength, stability and our long-term commitment to our policyholders.

Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.

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.