

Platinum Blanket Offer

Prepared For: Voluntary Insurance Partners LLC

Valid Through: February 28, 2023

Welcome to Assurity's Platinum Service! This offer letter outlines the special underwriting parameters under which you have approval to market Assurity's Group Accident Expense, Group Critical Illness, Group Hospital Indemnity, Group Disability, and Group Whole Life. Your business will be reviewed quarterly to ensure block of business is meeting overall participation requirements of at least 15%. Assurity reserves the right to revoke or modify this offer at any time. Minimum group size requirements per state will be followed and will trump any participation requirement noted below.

This offer letter only covers initial enrollments of new groups and newly eligible employees. Employer groups must have 10+ eligible employees for guaranteed issue. Employer groups with 3-9 eligible employees will be simplified issue unless otherwise noted below. Coverage is only available to benefit eligible, W-2 employees who are actively working more than 20 hours per week.

Group participation requirements:

Group Accident Expense

- Guaranteed Issue underwriting for all covered insureds
 - Participation of 2 applications

Group Critical Illness

- Group size 3-9
 - Simplified Issue underwriting
 - Participation requirement of 2 applications
 - For takeover groups, applicants with previous coverage will be Guaranteed Issue up to the defined Guaranteed Issue amounts noted below. Any new elections will be Simplified Issue. No participation requirement on takeover product.
- Group Size 10+
 - Guaranteed Issue underwriting for employee up to \$30,000. Spouse is Guaranteed Issue up to 50% of employee amount; maximum of \$15,000. Child is Guaranteed Issue up to 25% of employee amount; maximum of \$7,500.
 - Participation of 2 applications
 - For takeover groups, applicants with previous coverage will be Guaranteed Issue up to the defined Guaranteed Issue amounts noted above. If benefit is higher than the Guaranteed Issue amount noted above, applicant will be Simplified Issue unless prior approval is given. No participation requirement on takeover product.

Group Disability Income

- Group size 3-9
 - Simplified Issue underwriting
 - Participation requirement of 2 applications
 - For takeover groups, applicants with previous coverage will be Guaranteed Issue up to the defined Guaranteed Issue limits noted below. Any new elections will be Simplified Issue. No participation requirement on takeover product.

- Group Size 10+
 - Guaranteed Issue underwriting for employee
 - Maximum GI coverage limit is the lesser of 60% of gross weekly income or \$1,000 per week
 - Participation of 2 applications
 - For takeover groups, applicants with previous coverage will be Guaranteed Issue up to the defined Guaranteed Issue amounts noted above. If benefit is higher than the Guaranteed Issue amount noted above, applicant will be Simplified Issue unless prior approval is given No participation requirement on takeover product.

Group Hospital Indemnity

- Group size 3-9
 - Simplified Issue underwriting
 - Participation requirement of 2 applications
 - For takeover groups, applicants with previous coverage will be Guaranteed Issue. Any new elections will be Simplified Issue. No participation requirement on takeover product.
- Group Size 10+
 - Guaranteed Issue underwriting for all covered insureds
 - Participation of 2 applications
 - For takeover groups, applicants with previous coverage will be Guaranteed Issue. No participation requirement on takeover product.

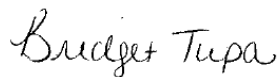
Group Whole Life

- Group size 3-9
 - Simplified Issue for employee and spouse up to \$30,000. Child is always Conditional Guaranteed Issue with maximum amount of \$25,000
 - Participation requirement of 3 applications.
- Group size 10+
 - Guaranteed Issue underwriting for employee. Guaranteed Issue amount depending on group size and issue age. Spouse and child will be Conditional Guaranteed Issue up to \$25,000. Spouse Simplified Issue up to \$50,000. No Simplified Issue option available for child.
 - Participation requirement of 5 applications or 15%, whichever is greater, for Guaranteed Issue. Simplified Issue option is available with a minimum of 3 applications for group size of 10-49 and a minimum of 5 applications for group size of 50 and up.

Please refer to the group specific proposal and offer letter for additional details and requirements.

We appreciate your business and the opportunity to be of service. If you need clarification regarding the details of this offer, please contact your Regional Sales Coordinator.

Sincerely,



Bridget Tupa
Director, Worksite & Group Administration