

Assurity®

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# Universal Life Insurance



# Protection for your changing needs

Your life insurance is there to protect your savings and guarantee that you leave something to your loved ones after you die. You deserve a policy that protects what you already have and builds value without exposing you to unnecessary risks. Assurity's Universal Life Insurance provides the certainty of permanent coverage while maintaining the flexibility to meet your changing needs.

## How it Works

- 1 Determine the amount of life insurance that's right for you.** Your insurance representative can help.
- 2 Choose a death benefit option:** a level benefit, if you'd like the amount to stay the same, or an increasing death benefit, if you'd like the amount to grow over time.
- 3 Choose the amount and frequency of premium payments** based on your needs and budget. If your situation changes, you'll have the power to increase or decrease your coverage or payments.<sup>1</sup>
- 4 Every month, premium payments and interest<sup>2</sup> are credited to your policy's cash value, and administrative expenses and insurance costs are subtracted.** The cash value grows on a tax-deferred basis.
- 5 Your death benefit passes on to your beneficiaries** income tax-free.

## Living Benefits to Maximize Protection

Included with your coverage, the Accelerated Death Benefit Rider gives you the option to access a portion of your death benefit if you're diagnosed with a chronic or terminal illness. You can use this money to cover necessary expenses and ease the burden on your loved ones.<sup>3</sup>



## Access to Cash Values

Universal life insurance accumulates cash value that earns interest at a current rate, with the safety net of a guaranteed minimum rate.<sup>2</sup> The policy cash value grows on a tax-deferred basis, so earnings can build up faster.

If needed, you can borrow against your policy's cash value or make partial withdrawals.<sup>4</sup> Use it for any needs that may come up, such as:



**Emergencies**



**College tuition**



**Supplemental retirement income**

The policy is guaranteed to stay in effect for 5 to 20 years based on issue age.

## Key Features

**Lifetime protection:** Know your family will be financially protected now and in the future.

**Flexibility:** Increase or decrease your policy's premium payments to fit within your budget.

**Growth potential:** Build tax-deferred cash value, with competitive guaranteed and current interest rates.

## Product Highlights

- Individuals age 15 days through 85 years may qualify for coverage
- Death benefit amounts starting at \$25,000
- Higher crediting interest rates for face amounts of \$100,000 and above
- Guaranteed minimum interest rate<sup>2</sup>



Have the peace of mind your loved ones are protected, while building cash value you can use during your lifetime. Assurity's Universal Life Insurance is an affordable, flexible solution for your changing needs.





## Why we're different.

### Mutual strength

For 129 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)

1. Policies have minimum and maximum premium amounts that you must meet in order to maintain your coverage.
2. Interest rates are declared monthly and are based on company earnings.
3. Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75. Accelerated benefits reduce the death benefit.
4. A withdrawal or policy loan will reduce your death benefit amount by an equal amount. A minimum amount must be retained to keep the policy in force. Withdrawals are subject to a fee. Assurity charges interest for policy loans, but also credits interest on any portion of the amount that is loaned. Under current tax law, policy loans are not subject to income tax. Tax questions must be referred to a qualified tax advisor.

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.

NOT AVAILABLE IN NEW YORK.

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Policy Form No. 1 L1921 and Rider Form Nos. R 11420, R 11421, R 11422, R 11423, R 11424, R 11425, R 11427, R 11428, R 11429, R 11430 and R 11922 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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