

Platinum Blanket Offer

Prepared For: Voluntary Insurance Partners LLC

Valid for groups enrolling prior to 3/1/2027

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 your block of business meets overall participation requirements of at least 15%. If you fail to meet acceptable participation guidelines, Assurity reserves the right to revoke or modify this offer, or reject any group, at any time.**

This offer letter only covers initial enrollments of new groups and newly eligible employees. **This offer is valid for groups size 3-250.** Coverage is only available to benefit eligible W-2 employees who are actively working more than 20 hours per week.

Minimum group size requirements per state will be followed and will trump any participation requirement noted below.

Group participation requirements:

Group Accident Expense

- Guaranteed Issue underwriting for all covered insureds
- Group size 3-99
 - Minimum participation of 2 applications
- Group size 100-250
 - Minimum participation of 5 applications

Group Critical Illness

- Group Size 3-99
 - Minimum participation of 2 applications
 - 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.
 - If benefit is higher than the Guaranteed Issue amount noted above, applicant will be Simplified Issue unless prior approval is given.
- Group Size 100-250
 - Participation of 5 applications
 - 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.
 - If benefit is higher than the Guaranteed Issue amount noted above, applicant will be Simplified Issue unless prior approval is given.

Group Disability Income

- Group Size 3-99
 - Minimum participation of 2 applications
 - Guaranteed Issue underwriting for employee
 - Maximum GI coverage limit is the lesser of 60% of gross weekly income or \$1,000 per week
 - If benefit is higher than the Guaranteed Issue amount noted above, applicant will be Simplified Issue unless prior approval is given.

- Group Size 100-250
 - Minimum participation of 5 applications
 - Guaranteed Issue underwriting for employee
 - Maximum GI coverage limit is the lesser of 60% of gross weekly income or \$1,000 per week
 - If benefit is higher than the Guaranteed Issue amount noted above, applicant will be Simplified Issue unless prior approval is given.

Group Hospital Indemnity

- Group Size 3-99
 - Minimum participation of 2 applications
 - Guaranteed Issue underwriting for all covered insureds
- Group Size 100-250
 - Minimum participation of 5 applications
 - Guaranteed Issue underwriting for all covered insureds

Group Whole Life

- Group size 3-9
 - Minimum participation requirement of 3 applications for Simplified Issue, or 5 applications for Guaranteed Issue.
 - Issue limits & underwriting: Based on group size.
- Group size 10-250
 - Minimum participation requirement of 5 applications or 10%, whichever is greater, for Guaranteed Issue. Simplified Issue option is available with a minimum of 3 applications for group size of 10-59, 5 applications for group size of 60-99, and 9 applications for group size of 100-250.
 - 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.

Group Term Life

Group size 3-9

- Minimum participation requirement of 3 applications for Simplified Issue, or 5 applications for Guaranteed Issue.
- Issue limits & underwriting: Based on group size.

Group size 10-250

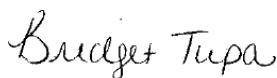
- Minimum participation requirement of 5 applications or 10%, whichever is greater, for Guaranteed Issue. Simplified Issue option is available with a minimum of 3 applications for group size of 10-59, 5 applications for group size of 60-99, and 9 applications for group size of 100-250.
- Guaranteed Issue amount depending on group size and issue age.

Minimum participation requirements for groups over 251+ will be 5% per line for Health Products and 10% per line for Life Products for Guaranteed Issue. Simplified issue may be available upon approval.

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