

Assurity
Fully Underwritten Critical Illness
Plan Description

Our fully underwritten Critical Illness Insurance pays the insured at the first-ever diagnosis of **21 covered illnesses or procedures**. Guaranteed renewable for life, this protection is **available for individuals 18 through 64 years of age**. An outstanding feature, the Return of Premium Death Benefit returns 100 percent of paid premiums (less any benefits received) to the beneficiary if the insured dies of any cause other than a covered illness

Issue Ages: 18 through 64 (age last birthday)

Rates: Male/female, Tobacco/non-tobacco

Maximum Issue Limits: \$50,000 – \$500,000 for each category

Multiple Benefits Across Categories: The first benefit is paid to you upon the initial diagnosis of a condition or procedure (see detailed list) in any one of the three categories. If you continue to pay the premiums and are diagnosed with a condition or procedure in a different category, you will again receive the benefit payment indicated. Your maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.

Category I: Invasive Cancer (100 percent)
Non-Invasive Cancer (cancer in situ) (25 percent - payable once per lifetime)
Maximum benefit for this category: 100 percent

Category II: Heart Attack (100 percent)
Heart Transplant (or combination transplant including heart) (100 percent)
Aortic Surgery (100 percent)
Heart Valve Replacement/Repair Surgery (100 percent)
Stroke (100 percent)
Coronary Bypass Surgery (25 percent - payable once per lifetime)*
Angioplasty (10 percent - payable once per lifetime)*
Maximum benefit for this category: 100 percent
** Up to a maximum of \$25,000*

Category III: Advanced Alzheimer's Disease (100 percent)
Accidental Loss of Speech (100 percent)
Benign Brain Tumor (100 percent)
Coma (not as a result of a stroke) (100 percent)
Blindness (100 percent)
Deafness (100 percent)
End-stage Renal (kidney) Failure (100 percent)
Loss of Limbs (100 percent)
Major Burns (100 percent)
Major Organ Transplant (other than heart) (100 percent)
Paralysis (Not as a result of a stroke) (100 percent)
Motor Neuron Disease (100 percent)
Occupational HIV Infection (100 percent)
Maximum benefit for this category: 100 percent

Multiple Benefits within Categories: If you have received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and you have another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), you will receive the remainder of the total benefit for that category (e.g., 75 percent).

Renewability: Policy is guaranteed renewable for life.

Benefit Reduction: Face amount reduces 50 percent on the policy anniversary date in the year the insured turns 65 or five years from the policy issue date, whichever is later.

Waiting Period: Coverage begins immediately for all conditions in Category II – Heart/Stroke and Category III – Other Illnesses and Conditions. Category I – Cancer has a waiting period. See specifics below.

Category I – Cancer - Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site

Definitions: (includes leukemias and lymphomas).

- Non-invasive cancer (cancer in situ) is a malignant tumor that has not invaded surrounding tissue.

Category I – Cancer Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the benefit for invasive cancer or 2.5 percent of the benefit for non-invasive (in situ) cancer. If a cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.

Waiting Period:

Survival Period Requirements: There are no survival period requirements. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit (less any benefits previously received) within the category for that illness.

Family Coverage: Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.

Benefit Payment: The benefit payment goes directly to you and may be used for anything you wish (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.)

Return of Premium upon Death: If you die of any cause, 100 percent of the premiums paid by you less any benefits received are paid to your beneficiary. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness.

Optional Riders: Expand your protection with these riders for additional premium:

- Disability Waiver of Premium Rider
- Accidental Death Benefit Rider
- Spouse Critical Illness Benefits Rider
- Children's Critical Illness Benefits Rider

Payment Modes: Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill