

Why Assurity's Critical Illness Insurance?

Because we have your clients covered! Insureds get more coverage with our “category” approach since it pays the benefit multiple times. Most CI insurance is “one and done.” Assurity’s CI pays maximum benefit for each of three categories – have a heart attack and the insured is still covered for cancer or paralysis. Assurity CI is there when you need it! Find the coverage that works for your clients from our complete portfolio of products – Fully Underwritten and Simplified CI policies and CI riders.

Why Choose an AssurityBalance® Critical Illness Policy or Rider?

- **Categories** – our category approach maximizes coverage while minimizing premium
- **Covers Major Conditions and More** – most claims are from cancer, heart attack and stroke but Assurity plans also cover other illnesses and procedures
- **Different Coverage Options** – depending on your clients’ needs and preferences, Assurity has three plan choices offering more or less covered conditions and varying renewal options
- **CI Experience** – few companies have Assurity’s experience and commitment to critical illness – that means more products, better definitions, and just more value to your client

Company & Product	AssurityBalance Simplified CI	Assurity's LifeScope® NonMed Term 350 with CI Rider (10-, 15-, 20- or 30-year)	AssurityBalance Fully Underwritten CI	Mutual of Omaha CI	American General CriticalCare Plus	Colorado Bankers Timber Ridge Series 10-yr Term with CI Acceleration Rider
Issue Age	18-64	18-65	18-64	20-64	18-64	18-64
Renewability	To age 75 - No reduction in benefits	To age 75 - Policy renewable to age 95; CI Rider to age 75	For Life - Benefits reduced by 50% at later of age 65 or 5 yrs from issue date	For Life - Benefits reduced by 50% at later of age 65 or 5 yrs from issue date	To age 70 - Only Loss of Independent Living Benefit for life	To age 70
Underwriting	Simplified Underwriting	Fully Underwritten; Policy non-med; CI Rider fully underwritten	Fully Underwritten; Non-med below \$100,000 for issue ages 18-45	Fully Underwritten; Simplified below \$100,000	Fully Underwritten; Non-med below \$100,000	Fully Underwritten; Non-med below \$100,000 for issue ages 18-45
Face Amounts	\$5,000 - \$50,000	\$50,000 - \$350,000; CI Rider to \$100,000	\$50,000 - \$500,000	\$10,000 - \$250,000	\$10,000 - \$500,000	\$10,000 - \$250,000
Maximum Benefit	Paid up to 3 times	Paid up to 3 times (Term policy stays in force)	Paid up to 3 times	Paid once	Paid once; multiple with rider	Paid once (policy terminates)

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See page 2 for more information ▶

Assurity's "Category" Approach

Most CI insurance is “one and done” – pay 100 percent of the benefit amount and the policy terminates. Assurity’s plans can pay up to three times the benefit using a “category” approach. Assurity’s CI splits conditions into three categories – cancer, heart/stroke and other illnesses/procedures – each covering the insured up to 100 percent of the benefit. Here’s how it works:

Multiple Benefits Across Categories

Within a category, an insured can collect up to 100 percent of the benefit amount. Similar to all CI plans, Assurity’s CI pays a lesser percentage of the benefit for some conditions (25 percent

for illnesses like carcinoma in situ or procedures like coronary bypass surgery). Paying a partial benefit doesn’t mean the policy terminates; within the category, the insured could still collect the remaining benefit for another condition in that category. And, coverage still doesn’t terminate!

Multiple Benefits Within Categories

After paying 100 percent of the benefit amount for a category, Assurity CI plans could still pay 100 percent benefit for the two other categories. Assurity CI gives your client three times the coverage!

Call R.F.S. at 877-968-5757

or visit:

www.RealFastService.com

to get contracted today!



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Why Assurity's Critical Illness Insurance?

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Covered Illnesses/Procedures							
Cancer	Invasive Cancer	✓	✓	✓	✓	✓	✓
	Carcinoma in Situ (Non-Invasive Cancer)	✓	✓	✓	✓	✓	
Heart/Stroke	Stroke	✓	✓	✓	✓	✓	✓
	Heart Attack	✓	✓	✓	✓	✓	✓
	Coronary Bypass Surgery	✓	✓	✓	✓	✓	✓
	Angioplasty	✓	✓	✓	✓		✓
	Aortic Surgery			✓			✓
	Heart Valve Surgery			✓			✓
Other Illnesses/Procedures	Coma	✓		✓		✓	
	Paralysis	✓	✓	✓	✓	✓	✓
	Renal/Kidney Failure	✓	✓	✓	✓	✓	✓
	Major Organ Transplant	✓	✓	✓	✓	✓	✓
	Severe Burns	✓		✓		✓	✓
	Alzheimer's/Loss of Ind. Living	✓		✓	✓	✓	✓
	Occupational HIV			✓			Only with rider
	Loss of Sight or Hearing			✓	✓	✓	
	Loss of Speech			✓		✓	
	Loss of Limbs			✓			✓
	Benign Brain Tumor			✓			
	Motor Neuron Disease			✓			
	Terminal Illness		Allows acceleration				✓

Monthly Premium		\$50,000 Benefit		\$100,000 Term* and \$100,000 CI Rider		\$100,000 Benefit		\$100,000 Benefit		\$100,000 Benefit		\$100,000 Term and \$100,000 CI Rider	
		NT	T	NT	T	NT	T	NT	T	NT	T	NT	T
Male	Age 30	\$33.66	\$45.50	\$27.72	\$44.00	\$57.82	\$74.80	\$50.58	\$65.28	\$76.97	\$105.85	\$58.66	\$91.66
	Age 40	\$62.39	\$100.98	\$66.08	\$122.32	\$83.34	\$139.22	\$72.63	\$120.93	\$117.54	\$250.54	\$102.66	\$174.66
	Age 50	\$102.43	\$177.14	\$166.93	\$339.33	\$127.07	\$258.19	\$110.43	\$223.83	\$208.93	\$571.35	\$210.66	\$416.66
Female	Age 30	\$25.83	\$34.45	\$30.19	\$38.72	\$46.90	\$62.66	\$41.13	\$54.78	\$62.53	\$109.18	\$58.66	\$91.66
	Age 40	\$44.92	\$72.51	\$66.35	\$96.28	\$68.73	\$112.46	\$60.03	\$97.83	\$102.53	\$208.26	\$102.66	\$174.66
	Age 50	\$69.87	\$119.99	\$131.74	\$227.83	\$96.71	\$186.56	\$84.18	\$161.88	\$175.30	\$411.28	\$210.66	\$416.66

* 10-year term option and best risk class.

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