

# Group Accident Expense Insurance

POLICY FORM G H1708/G H1708C



**The average deductible for all covered workers rose from \$303 to \$1,077 between 2006 and 2015.**

Source: Kaiser Family Foundation 2015 Employer Health Benefits Survey.

## Group Accident Expense Insurance

Assurity's Group Accident Expense insurance plan includes the benefits listed in the schedule below for a covered accident. All treatment must be provided or prescribed by a physician and maximum benefits per insured person are one per accident unless otherwise noted. Each benefit is subject to conditions for payments as detailed in the certificate.

### Key features

- **Coverage is guaranteed issue;** there are no medical exams or tests to take.
- **Employee and family coverage** - Coverage is available for employees, plus their spouse/domestic partner and children.
- **Family-friendly benefits** covering Child Organized Sports, Hospital Confinement-Child Care and Accidental Death-Children Education.

### Accident Expense Benefits - 24 Hour Coverage

Emergency Care	TIER 3
<b>Initial Accident Treatment</b> One physician's office, urgent care or ER visit per accident	\$150 Physician Office/Urgent Care \$300 Emergency Room
<b>Telemedicine Treatment</b>	\$60
<b>Ambulance</b> Transport to or from hospital; one ground or air per accident	\$300 Ground / \$900 Air
<b>X-Ray</b>	\$300
<b>Diagnostic Exams</b> CT, CAT, MRI or EEG	\$150
<b>Blood, Plasma or Platelets</b> Processing or transfusion	\$900
<b>Emergency Room Observation Unit</b> Held in hospital, without admission, after ER treatment	\$75 Held 4-20 hrs. \$150 Held 20+ hrs.
Supportive Care - Payable only if Initial Accident Treatment benefit was paid for the same injury	TIER 3
<b>Follow-Up Treatment</b> Two per accident	\$150
<b>Physical, Occupational or Speech Therapy</b> Six per accident	\$90
<b>Chiropractic or Acupuncture Treatment</b> Six per accident	\$90
<b>Epidural Pain Management</b>	\$150
<b>Prescription Medication</b> Other than while confined in hospital or nursing home; six per calendar year	\$15.00
<b>Medical Supplies</b> Over-the-counter: once per accident:three per calendar year	\$15.00
<b>Appliance</b> Rented or purchased, such as crutches or wheelchair	\$375.00
<b>Prosthetic Devices</b> Not including hearing or dental aids, eyeglasses or cosmetic devices	\$1,500 Single / \$3,000 Multiple
<b>Residence or Vehicle Modification</b>	\$1,500
<b>Transportation</b> For physician treatment 50+ miles from residence; up to three round trips per accident	\$300 Ground / \$750 Air
<b>Lodging</b> For companion accompanying an insured traveling 100+ miles from residence for treatment; up to 30 days per accident	\$300

Specific Injury Care	TIER 3
<b>Burns</b> Payable percent of benefit shown varies by degree of burn and percentage of body affected	\$1,500
<b>Burns – Skin Graft</b> Percentage of burn benefits	50%
<b>Child Organized Sports</b> Percentage of all other payable benefits for dependent child if injured during amateur organized athletic competition or supervised practice for such; up to \$1,000	10%
<b>Coma</b> Not medically induced or the result of drug or alcohol use	\$30,000
<b>Concussion</b> Not payable if traumatic brain injury benefit is paid	\$75.00
<b>Dental Emergency</b> Natural tooth treatment provided by a dentist	\$300 Crown / \$90 Extraction
<b>Dislocation</b> Payable percent of benefit shown varies by joint or bone and degree of dislocation	\$6,000 Open Reduction \$3,000 Closed Reduction
<b>Ear Injury</b> Resulting in hearing loss greater than 60%; once per lifetime	\$300
<b>Eye Injury</b> Requiring surgery or removal of foreign object	\$300
<b>Fracture</b> Payable percent of benefit shown varies based on joint or bone, open or closed reduction, or chip	\$6,000 Open Reduction \$3,000 Closed Reduction
<b>Gunshot Wound</b> Requires hospitalization and surgery	\$1,500
<b>Laceration</b> Payable percent of benefit shown varies by length of laceration	\$150
<b>Occupational HIV</b> Not available with off-the-job coverage	\$900
<b>Paralysis</b> Lasting 90+ days, diagnosed permanent; one quadriplegia or paraplegia benefit per lifetime	\$45,000 Quadriplegia \$22,500 Paraplegia
<b>Poisoning</b>	\$75.00
<b>Post-Traumatic Stress Disorder</b>	\$600
<b>Traumatic Brain Injury</b> Diagnosed by CT, CAT, MRI, EEG, PET, or X-Ray	\$900
Hospital Care - Daily benefits unless otherwise noted	TIER 3
<b>Hospital Admission</b> Once per accident; once per calendar year	\$1,500
<b>Hospital Confinement</b> Up to 365 days per accident	\$300
<b>Intensive Care Unit</b> Up to 30 days per accident	\$600
<b>Sub-Acute Intensive Care Unit</b> Up to 30 days per accident	\$450
<b>Rehabilitation Unit</b> Up to 30 days per accident; 60 days per calendar year	\$300
<b>Hospital Confinement - Child Care</b> For all dependent children, by licensed provider, while insured is confined to hospital; up to 30 days per accident	\$60

Surgical Care		TIER 3
<b>Open Abdominal, Thoracic or Cranial Surgery</b>		\$3,000
Does not include hernia		
<b>Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery</b>		\$1,500
<b>Ruptured Disc Surgery</b>		\$1,500
<b>Hernia Surgery</b>		\$750
<b>Exploratory Surgery</b>		\$750
Diagnostic arthroscopic or laparoscopic and not payable if any other surgery benefit is paid		
<b>Miscellaneous Outpatient Surgery</b>		\$300
Requires anesthesia and not payable if any other surgery benefit is paid		
<b>Anesthesia</b>		\$300
Administered for a payable surgery benefit		
Preventive Care		TIER 3
<b>Wellness Benefits</b>		
<ul style="list-style-type: none"> <li>• Blood screening for triglycerides, cholesterol, HDL, LDL or fasting blood glucose</li> <li>• Annual physical exam or routine eye exam</li> <li>• Immunizations</li> </ul>		\$50
Once per day, up to two per insured per calendar year; maximum of four for all insured persons combined per calendar year		
Accidental Death and Dismemberment Rider (Form R G1712C)		TIER 3
<b>Accidental Death and unless otherwise noted below</b>		\$60,000
50% spouse/ 25% child; not payable if Accidental Death-Common Carrier benefit is paid		
<b>Accidental Death – Seatbelt</b>		\$15,000
Additional benefit if seatbelt in use; 50% spouse/ 25% child		
<b>Accidental Death – Common Carrier</b>		\$150,000
If fare-paying passenger on common carrier; 50% spouse/ 25% child		
<b>Accidental Death – Children Education</b>		\$1,500
Additional benefit for dependent children enrolled in post-secondary educational institution; one per accidental death, per qualifying dependent child		
<b>Accidental Dismemberment</b>		\$60,000
Percent of benefit shown varies by body part; 50% spouse/ 25% child		

## Group Accident Expense Insurance

POLICY FORM G H1708/G H1708C

**Employer:** YOUR COMPANY  
**Issue State:** IA  
**Coverage Type:** 24 Hour  
**Plan Type:** TIER 3 (3 units)  
**Rider(s):** None

Semi-Monthly Premium Rates	
Coverage	Rate
Employee	\$10.12
Employee and Spouse	\$17.56
Employee and Children	\$19.94
Family	\$29.71



# Group Accident Expense Insurance

POLICY FORM G H1708/G H1708C

The following represents some policy conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy for more information. Provisions may vary by state.

## GROUP ACCIDENT EXPENSE INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

**Actively Employed** - The employee must be actively employed to be eligible for coverage.

**Right to Cancel** - The contract contains a 30-day free look period.

**Termination** - Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

**Exclusions** - Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s):

- operating, learning to operate, or serving as a crew member of any aircraft;
- having a sickness independent of the Covered Accident, including physical or mental infirmity (sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an Injury);
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days;
- suffering from a Mental and Nervous Disorder (except for Post-Traumatic Stress Disorder as described in this Certificate);
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the Insured Person by a Physician);
- having cosmetic surgery or other elective procedures that are not medically necessary;
- having a hernia, except as paid under the Hernia Surgery Benefit, if applicable;
- committing or attempting to commit a felony;
- participating in a riot, insurrection or rebellion;
- engaging in an illegal occupation;
- intentionally self-inflicting an Injury; or
- committing or attempting to commit suicide, while sane or insane.

No benefits, except the Initial Accident Treatment benefit, will be payable for services provided outside of the United States.

This is a proposal, not a contract nor an offer to contract. Availability of this product, along with all benefits and premiums as presented, is subject to the approval of Assurity. All benefits, premiums, conditions, exclusions and limitations are governed only by the actual contract as approved by Assurity and not this proposal. Policy availability, features and rates may vary by state.

Assurity is a marketing name for the mutual holding company, Assurity Group, Inc. and its subsidiaries. Those subsidiaries include, but are not limited to, Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.

**Assurity®**

---

# Voluntary Benefit Options

Hospital Indemnity

[www.benefitdirectories.com](http://www.benefitdirectories.com)

167154



# Group Hospital Indemnity Insurance



## Group Hospital Indemnity Insurance

A hospital stay can be expensive—even with a good health insurance plan. If you or someone in your family gets sick or injured and needs to go to the hospital, the last thing you want to think about is how you are going to pay for medical care.

Hospital indemnity insurance provides peace of mind and gives you additional cash to pay your health insurance deductible and other expenses resulting from a covered hospital stay.

**Group Hospital Indemnity insurance pays a benefit directly to you**, starting at admission, for each day of hospital confinement.

### Key Features

- ✓ Pays a **lump-sum benefit** starting at admission
- ✓ **No deductibles, copays, coinsurance or networks** (see any doctor)
- ✓ **Guaranteed issue** – no medical exams or tests
- ✓ **Portable** – coverage continues if you retire or change jobs, as long as you pay the premiums

**Know you  
and your family  
are protected.**

It's easy —  
sign up today



Not available to residents of New York

[www.benefitdirectories.com](http://www.benefitdirectories.com)

Flexible - 167154



Group Hospital Indemnity Benefits - Iowa
Forms G H1730/G H1730C (HSA Compatible)

Hospital Admission - lump-sum payment		Plan 1	Plan 2	Plan 3
Group Hospital Indemnity pays a lump-sum benefit for the first hospital confinement in a calendar year for a covered sickness or injury sustained in a covered accident. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.		\$1,000	\$1,500	\$2,000
Outpatient Sickness Rider: Not HSA Compatible (Form R G1739C)	Pays a benefit for services for covered sickness, in an amount based on the treatment received. <ul style="list-style-type: none"><li>Outpatient Treatment, up to the maximum of four times per insured person or 12 times per family in a calendar year Physician's Office - \$100 Urgent Care Facility - \$100 Emergency Room - \$100</li><li>Telemedicine Treatment - \$40, up to the maximum of two times per insured person or six times per family in a calendar year</li><li>Observation Unit Treatment, up to the maximum of four times per insured person or 12 times per family in a calendar year 4-20 hours - \$60 Over 20 hours - \$100</li></ul>			
Critical Illness Rider: (Form R G1732C)	Pays a benefit upon diagnosis of specified illnesses, conditions and procedures, subject to any contractual waiting period. Heart Attack - \$5,000 Stroke - \$5,000 Invasive cancer - \$5,000 Coronary artery bypass surgery - \$1,250 Non-invasive cancer - \$1,250 Angioplasty - \$500 Skin cancer - \$250 per calendar year			

GROUP HOSPITAL INDEMNITY INSURANCE PROVIDES LIMITED BENEFIT COVERAGE, IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE, AND MAY NOT BE APPROPRIATE FOR MEDICAID RECIPIENTS. It is not major medical insurance and does not satisfy the requirement for minimum essential coverage under the affordable Care Act (ACA). It may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Group Hospital Indemnity Semi-Monthly Premiums - Iowa\*  
Forms G H1730/G H1730C (HSA Compatible)

Coverage Tiers

Plan 1	Employee	Employee & Spouse	Employee & Children	Family
All Ages	\$14.64	\$29.78	\$23.40	\$38.53

Plan 2	Employee	Employee & Spouse	Employee & Children	Family
All Ages	\$16.70	\$33.99	\$27.25	\$44.53

Plan 3	Employee	Employee & Spouse	Employee & Children	Family
All Ages	\$18.76	\$38.21	\$31.10	\$50.54

\*Premium rates shown are for the combined group Hospital Indemnity policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

# Group Hospital Indemnity - Iowa

Forms G H1730/G H1730C

## Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy. Provisions may vary by state.

### Limitations

#### **GROUP HOSPITAL INDEMNITY INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.**

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

**Pre-existing conditions:** Assurity will not pay benefits concerning a pre-existing condition until after coverage has been in force for 12 months from the issue date. Pre-existing condition means a covered sickness or physical condition for which, during the 12 months before the issue date, the insured person received medical consultation, diagnosis, advice or treatment from a Physician or had taken prescribed medication.

### Coverage Conditions

**Actively Employed** – The employee must be actively employed to be eligible for coverage.

**Right to Cancel** – The contract contains a 30-day free look period.

**Termination** – Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

### Exclusions

Assurity will not pay benefits for losses caused by or the result of any Insured Person(s):

- having elective procedures that are not medically necessary (including but not limited to organ donation and elective sterilization);
  - receiving services provided outside the United States;
  - voluntarily inhaling gas;
  - having cosmetic care, except when the hospital confinement is due to medically necessary reconstructive surgery;
  - being confined primarily for rest care or convalescent care;
  - having a covered sickness or injury covered under worker's compensation, an employer's liability law or similar law;
  - being born, unless the loss is the result of a covered sickness or injury;
  - being pregnant, experiencing pregnancy related conditions (other than complications of pregnancy), giving birth or otherwise terminating pregnancy during the 10-month period immediately following the issue date;
  - receiving routine newborn nursing or well baby care;
  - operating, learning to operate, or serving as a crew member of any aircraft;
  - being exposed to war or any act of war, declared or undeclared;
  - actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days;
  - suffering from a mental and nervous disorder;
  - being addicted to drugs or suffering from alcoholism;
  - being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;
  - being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the Insured Person by a Physician);
  - having dental treatment except as the result of an injury;
  - committing or attempting to commit a felony;
  - engaging in an illegal occupation;
  - intentionally self-inflicting an injury; or
  - committing or attempting to commit suicide, while sane or insane.
- This policy includes the Critical Illness Rider, Form No. R G1732. Benefits under this rider are also subject to a waiting period. Assurity does not pay benefits for claims incurred during the waiting period.



# We are never more than one call away.



Customer Service  
800-276-7619, Ext. 4210  
7:30am - 5:00pm CST



Claims  
800-869-0355, Ext. 4484



Policy Services  
800-869-0355, Ext. 4279  
FAX: 888-255-2060



Email  
[claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)



Assurity  
P.O. Box 82533  
Lincoln, NE 68501-2533



Connect Online  
[assurity.com](http://assurity.com)  
[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



NOT AVAILABLE IN NEW YORK.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

[www.benefitdirectories.com](http://www.benefitdirectories.com)



# Group Short-Term Disability Income

POLICY FORM G H1808/G H1808C



**Less than 1 in 3 Americans have an emergency savings fund of 6 months or more.**

Source: Bankrate Financial Security Index Survey, June 17, 2017

PREPARED FOR  
**COMPANY ABC**

[www.benefitdirectories.com](http://www.benefitdirectories.com)

## Group Short-Term Disability Income

Assurity's Group Short-Term Disability Income insurance is simple, easy-to-understand and provides solutions for most employer and employee needs. It will help replace income if a covered employee becomes disabled and is unable to work.

### Policy Benefits - Off the Job, Accident & Sickness Coverage

<b>Total Disability</b>	Pays a weekly benefit if the insured person cannot perform the important duties of their own occupation and are not working another job.
<b>Presumptive Disability</b>	Waives the elimination period and pays the total disability benefit for the maximum benefit period when an insured person suffers a permanent and irrevocable loss of speech, hearing in both ears, sight in both eyes, use of both feet, use of both hands, or use of one hand and one foot.
<b>Recurrent Disability</b>	A recurrent total disability will be considered a new total disability after 30 days.
<b>Childbirth</b>	You will be considered totally disabled for a period of six weeks (non-Caesarean delivery) or eight weeks (Caesarean delivery). The number of weekly benefits will be reduced by the elimination period.
<b>Organ Donor</b>	Pays the same as any other sickness.
<b>Mental and Nervous Disorder</b>	Pays the same as any other sickness. Lifetime maximum applies, see exclusions and limitations.
<b>Substance Abuse</b>	Pays the same as any other sickness. Lifetime maximum applies, see exclusions and limitations.
<b>Waiver of Premium</b>	Premiums are waived after the insured person has been totally disabled for 30 days.
<b>Survivor*</b>	Pays a lump-sum benefit of 3 times the total disability weekly benefit to a beneficiary if the insured person dies while receiving total disability weekly benefits. This benefit will not be paid if the Terminal Illness benefit is paid.

#### Terminal Illness\*

Pays a lump-sum benefit of 3 times the total disability weekly benefit if the insured person is diagnosed with a terminal illness while receiving total weekly disability benefits.

[www.benefitdirectories.com](http://www.benefitdirectories.com)

\*These benefits will be paid provided the insured person has been receiving total disability weekly benefits for at least 6 weeks. The maximum total benefit paid for each benefit is \$3,000.



## Group Short-Term Disability Income POLICY FORM G H1808/G H1808C

Proposal Prepared For

**YOUR COMPANY - DEMO**

### Plan Details

Issue State	Iowa	Riders	None
Industry Class	Class 3		
Coverage Period	Off the Job		
Coverage Type	Accident & Sickness		
Plan Tier	Prime		
Benefit Period	13 weeks		
Elimination Period	0/7 days		

### Semi-Monthly Premium, for Weekly Benefit Amount

Annual Income	\$8,750	\$13,000	\$17,500	\$21,750	\$26,000	\$30,500	\$34,750	\$39,000
Max Weekly Benefit*	\$100	\$150	\$200	\$250	\$300	\$350	\$400	\$450
<b>Issue</b> 18-49	4.87	7.31	9.75	12.19	14.62	17.06	19.50	21.93
<b>Ages</b> 50-59	5.74	8.62	11.50	14.37	17.25	20.12	23.00	25.88
60-69	7.19	10.78	14.37	17.97	21.56	25.15	28.74	32.34
70+	9.01	13.51	18.02	22.53	27.03	31.54	36.04	40.55

Annual Income	\$43,500	\$47,750	\$52,000	\$56,500	\$60,750	\$65,000	\$69,500	\$73,750
Max Weekly Benefit*	\$500	\$550	\$600	\$650	\$700	\$750	\$800	\$850
<b>Issue</b> 18-49	24.37	26.81	29.25	31.69	34.12	36.56	39.00	41.44
<b>Ages</b> 50-59	28.75	31.63	34.50	37.38	40.25	43.12	46.00	48.88
60-69	35.93	39.53	43.12	46.71	50.31	53.90	57.50	61.09
70+	45.06	49.57	54.07	58.57	63.08	67.58	72.09	76.59

Annual Income	\$78,000	\$82,500	\$86,750
Max Weekly Benefit*	\$900	\$950	\$1,000
<b>Issue</b> 18-49	43.88	46.31	48.75
<b>Ages</b> 50-59	51.75	54.63	57.50
60-69	64.67	68.27	71.86
70+	81.10	85.61	90.11

\*The Weekly Benefit maximum is 60% of income

\*Guaranteed issue up to \$1000 per week

# Group Short-Term Disability Income

POLICY FORM G H1808/G H1808C

## Conditions and Limitations - Iowa

**Actively Employed** – The employee must be actively employed to be eligible for coverage.

**Right to Cancel** – The contract contains a 30-day free look period.

**Renewal** – Coverage will terminate and no benefits will be payable under the policy, any certificate or any attached riders when either the policyholder or Assurity cancels this policy upon giving at least 61 days' written notice to the other. Assurity will not cancel the policy prior to the end of the first year following the policy effective date.

**Termination** – Coverage will terminate and no benefits will be payable under the certificate or any attached riders on the earliest of the following: the date the policy terminates; when any premium due for the certificate is not paid before the end of the grace period; the date the insured person no longer meets the definition of employee, unless coverage is continued as described in the Continuation of Coverage section; the date the insured person's class is no longer eligible; the date Assurity receives written notice to terminate; or upon the insured person's death.

**Elimination Period** – The contract has an elimination period. We do not pay benefits during the elimination period.

**Foreign Travel and Residency** – We will pay up to a maximum of three disability weekly benefits for any disability continued outside the United States or Canada.

**Mental and Nervous Disorders** - We will pay up to a maximum of 52 disability weekly benefits during the insured person's lifetime.

**Substance Abuse** - We will pay up to a maximum of 52 disability weekly benefits during the insured person's lifetime.

**Pre-existing Condition** – A pre-existing condition is a physical condition or sickness for which, during the 12 months before the issue date, the insured person received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication. Assurity will not pay benefits for a total disability that is caused by a pre-existing condition unless the total disability starts after the certificate has been in force for 12 months from the issue date or for 12 months from the most recent reinstatement date.

This is a proposal, not a contract nor an offer to contract. Availability of this product, along with all benefits and premiums as presented, is subject to the approval of Assurity. All benefits, premiums, conditions, exclusions and limitations are governed only by the actual contract as approved by Assurity and not this proposal. Policy availability, features and rates may vary by state.

Assurity is a marketing name for the mutual holding company, Assurity Group, Inc. and its subsidiaries. Those subsidiaries include, but are not limited to, Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.

# Group Short-Term Disability Income

POLICY FORM G H1808/G H1808C

**Assurity**<sup>®</sup>

## Exclusions

**Exclusions** – We will not pay benefits for conditions that are caused by or are the result of the insured person:

- having cosmetic surgery or other elective procedures that are not medically necessary;
- operating, learning to operate, or serving as a crew member of any aircraft;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician);
- having dental treatment;
- committing or attempting to commit a felony;
- participating in a riot, insurrection or rebellion;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury;
- committing or attempting to commit suicide, while sane or insane; or
- having an injury or sickness covered under Worker's Compensation, an Employer's Liability law or similar law.

We will not pay benefits during any period in which the insured person is incarcerated in a penal institution or government detention facility.

We will not pay benefits for disabilities that occur while the insured person is incarcerated in a penal institution or government detention facility.

Rider forms may contain additional conditions, limitations and exclusions.

This is a proposal, not a contract nor an offer to contract. Availability of this product, along with all benefits and premiums as presented, is subject to the approval of Assurity. All benefits, premiums, conditions, exclusions and limitations are governed only by the actual contract as approved by Assurity and not this proposal. Policy availability, features and rates may vary by state.

Assurity is a marketing name for the mutual holding company, Assurity Group, Inc. and its subsidiaries. Those subsidiaries include, but are not limited to, Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.



**Assurity®**

---

## **Voluntary Benefit Options**

Whole Life

[www.benefitdirectories.com](http://www.benefitdirectories.com)

145741



# Group Whole Life Insurance

A whole life insurance plan from Assurity provides a permanent benefit that can protect those you love, now and in the future. Group Whole Life pays a benefit directly to your beneficiary and provides a level of security above coverage you may already have from your employer or term insurance you've purchased on your own.

## Key Features

- ✓ **Portable coverage**—if you switch jobs or retire you can take your coverage with you, after six months of continuous coverage
- ✓ **Guaranteed issue benefit amounts available to employees – no medical exams**
- ✓ **Affordable group rates and convenient payroll deduction**
- ✓ **Death benefit amounts that won't decrease** and premiums that won't increase
- ✓ **Access to cash value**
- ✓ **Accelerated Death Benefits** available through issue age 70

**Know you  
and your family  
are protected.**

It's easy —  
sign up today



Not available to residents of New York

[www.benefitdirectories.com](http://www.benefitdirectories.com)

145741



Group Whole Life Benefits

Forms G L1913/G L1913C

Provides level benefit, non-participating whole life insurance on the employee. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121.

For employees age 60 and younger at time of issue, the group whole life portion of the benefit amount selected during enrollment is 25% of the total, subject to a \$2,500 minimum. For employees over age 60 at time of issue, the entire benefit amount selected during enrollment is provided as whole life insurance.

**Employee Level Term Rider**  
(Form R G1918C) Provides level premium, level benefit term life insurance on the employee for a 10-year period. The term life portion of the benefit amount selected during enrollment is 75% of the total, subject to a \$2,500 minimum whole life benefit amount.  
Available only for employees age 60 and under at last birthday.

**Children's Term Rider**  
(Form R G1916C) Provides level benefit term life insurance to age 26 on the insured employee's children or grandchildren meeting eligibility conditions and listed on the original application or born to or adopted by the insured employee while the policy and this rider are in force.  
Eligible children includes any natural child, stepchild, or legally adopted child of the employee who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible.

**Accelerated Death Benefit -Terminal Illness** Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a terminal illness resulting in a significantly reduced life expectancy (typically 12 months or less) as certified by a physician. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision.

**Accelerated Death Benefit for Chronic Illness Rider**  
(Form R G1914C) Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a chronic illness where for a period of at least 90 consecutive days as certified by a physician,

- the insured has been unable and continues to be unable to perform at least two activities of daily living without substantial assistance from another person due to a loss of functional capacity; or
- the insured has required and continues to require substantial supervision by another person to protect the insured from threats to health and safety due to severe cognitive impairment.

The rider is automatically included and only available to insureds age 18 - 70 at time of issue. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision. In any 12 month period, advanced death benefit proceeds are subject to the maximum annualized IRS per diem limit.

**Spouse Whole Life**  
(Forms G L1913/G L1913C) If enrolling Spouse for whole life coverage:  
Provides level benefit, non-participating whole life insurance on the Spouse. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121. Spouses age 18 - 70 are eligible to enroll.  
For spouses age 60 and younger at time of issue, the group whole life portion of the benefit amount selected during enrollment is 25% of the total, subject to a \$2,500 minimum. For spouse over age 60 at time of issue, the entire benefit amount selected during enrollment is provided as whole life insurance.

**Spouse Level Term Rider**  
(Form R G1918C) Provides level premium, level benefit term life insurance on the Spouse for a 10-year period. The term life portion of the benefit amount selected during enrollment will be 75% of the total, subject to a \$2,500 minimum.  
Available only for spouses age 60 and under at last birthday.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$0.90	\$1.81	\$2.71	\$3.62	\$4.52	\$5.43	\$6.33	\$7.24
19	\$0.91	\$1.84	\$2.75	\$3.68	\$4.59	\$5.52	\$6.44	\$7.36
20	\$0.93	\$1.87	\$2.81	\$3.75	\$4.69	\$5.63	\$6.57	\$7.51
21	\$0.96	\$1.93	\$2.88	\$3.85	\$4.82	\$5.78	\$6.75	\$7.71
22	\$0.99	\$1.98	\$2.97	\$3.96	\$4.96	\$5.95	\$6.95	\$7.94
23	\$1.01	\$2.03	\$3.05	\$4.07	\$5.09	\$6.11	\$7.13	\$8.14
24	\$1.04	\$2.08	\$3.13	\$4.18	\$5.23	\$6.27	\$7.32	\$8.37
25	\$1.07	\$2.15	\$3.22	\$4.30	\$5.38	\$6.45	\$7.53	\$8.61
26	\$1.10	\$2.21	\$3.31	\$4.42	\$5.52	\$6.63	\$7.73	\$8.84
27	\$1.13	\$2.27	\$3.40	\$4.54	\$5.67	\$6.81	\$7.95	\$9.08
28	\$1.16	\$2.33	\$3.50	\$4.66	\$5.83	\$7.00	\$8.16	\$9.33
29	\$1.19	\$2.40	\$3.60	\$4.80	\$6.01	\$7.21	\$8.42	\$9.62
30	\$1.25	\$2.49	\$3.75	\$4.99	\$6.24	\$7.50	\$8.74	\$9.99
31	\$1.31	\$2.62	\$3.92	\$5.23	\$6.54	\$7.85	\$9.16	\$10.46
32	\$1.38	\$2.75	\$4.13	\$5.50	\$6.88	\$8.27	\$9.64	\$11.02
33	\$1.45	\$2.90	\$4.35	\$5.81	\$7.27	\$8.71	\$10.17	\$11.63
34	\$1.53	\$3.08	\$4.61	\$6.16	\$7.69	\$9.24	\$10.77	\$12.32
35	\$1.62	\$3.25	\$4.88	\$6.51	\$8.14	\$9.76	\$11.40	\$13.03
36	\$1.72	\$3.44	\$5.16	\$6.88	\$8.60	\$10.32	\$12.04	\$13.76
37	\$1.81	\$3.63	\$5.44	\$7.26	\$9.07	\$10.89	\$12.71	\$14.52
38	\$1.91	\$3.83	\$5.74	\$7.67	\$9.58	\$11.50	\$13.42	\$15.33
39	\$2.02	\$4.04	\$6.06	\$8.09	\$10.12	\$12.14	\$14.16	\$16.19
40	\$2.13	\$4.26	\$6.40	\$8.53	\$10.68	\$12.81	\$14.94	\$17.08
41	\$2.25	\$4.50	\$6.76	\$9.02	\$11.27	\$13.52	\$15.78	\$18.04
42	\$2.38	\$4.76	\$7.15	\$9.53	\$11.92	\$14.30	\$16.69	\$19.07
43	\$2.52	\$5.03	\$7.55	\$10.06	\$12.58	\$15.09	\$17.61	\$20.12
44	\$2.64	\$5.29	\$7.94	\$10.59	\$13.24	\$15.89	\$18.54	\$21.19
45	\$2.77	\$5.56	\$8.34	\$11.12	\$13.91	\$16.69	\$19.47	\$22.25
46	\$2.91	\$5.84	\$8.75	\$11.67	\$14.59	\$17.51	\$20.42	\$23.34
47	\$3.06	\$6.12	\$9.19	\$12.26	\$15.32	\$18.38	\$21.46	\$24.52
48	\$3.21	\$6.43	\$9.65	\$12.86	\$16.08	\$19.30	\$22.52	\$25.74
49	\$3.38	\$6.77	\$10.15	\$13.55	\$16.93	\$20.32	\$23.71	\$27.09
50	\$3.57	\$7.13	\$10.71	\$14.27	\$17.84	\$21.42	\$24.98	\$28.55
51	\$3.75	\$7.51	\$11.27	\$15.03	\$18.79	\$22.55	\$26.30	\$30.07
52	\$3.95	\$7.90	\$11.85	\$15.81	\$19.76	\$23.71	\$27.66	\$31.62
53	\$4.16	\$8.33	\$12.50	\$16.67	\$20.83	\$25.00	\$29.17	\$33.34
54	\$4.42	\$8.84	\$13.26	\$17.68	\$22.10	\$26.52	\$30.95	\$35.37
55	\$4.73	\$9.47	\$14.20	\$18.94	\$23.67	\$28.41	\$33.14	\$37.89

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
56	\$5.11	\$10.22	\$15.32	\$20.43	\$25.55	\$30.66	\$35.77	\$40.87
57	\$5.52	\$11.05	\$16.59	\$22.12	\$27.65	\$33.18	\$38.72	\$44.24
58	\$6.00	\$12.00	\$18.01	\$24.02	\$30.03	\$36.03	\$42.04	\$48.05
59	\$6.53	\$13.07	\$19.60	\$26.14	\$32.68	\$39.21	\$45.75	\$52.28
60	\$7.13	\$14.25	\$21.38	\$28.50	\$35.63	\$42.75	\$49.88	\$57.01
61	\$16.41	\$32.83	\$49.24	\$65.66	\$82.08	\$98.49	\$114.91	n/a
62	\$17.45	\$34.90	\$52.36	\$69.81	\$87.26	\$104.72	\$122.17	n/a
63	\$18.49	\$36.99	\$55.48	\$73.98	\$92.47	\$110.97	\$129.46	n/a
64	\$19.53	\$39.07	\$58.61	\$78.14	\$97.68	\$117.22	\$136.75	n/a
65	\$20.67	\$41.34	\$62.01	\$82.68	\$103.35	\$124.02	\$144.69	n/a
66	\$21.98	\$43.97	\$65.95	\$87.94	\$109.93	\$131.91	\$153.90	n/a
67	\$23.56	\$47.13	\$70.69	\$94.26	\$117.82	\$141.39	\$164.96	n/a
68	\$25.38	\$50.76	\$76.14	\$101.52	\$126.91	\$152.29	\$177.67	n/a
69	\$27.37	\$54.75	\$82.13	\$109.51	\$136.89	\$164.26	\$191.64	n/a
70	\$29.59	\$59.19	\$88.79	\$118.39	\$147.99	\$177.59	\$207.19	n/a
71	\$32.09	\$64.18	\$96.27	\$128.36	\$160.45	\$192.54	\$224.63	n/a
72	\$34.89	\$69.78	\$104.68	\$139.57	\$174.47	\$209.36	\$244.26	n/a
73	\$37.84	\$75.69	\$113.54	\$151.39	\$189.24	\$227.09	\$264.93	n/a
74	\$40.92	\$81.85	\$122.78	\$163.71	\$204.63	\$245.56	\$286.49	n/a
75	\$44.36	\$88.73	\$133.10	\$177.47	\$221.84	\$266.21	\$310.58	n/a
76	\$48.42	\$96.84	\$145.26	\$193.69	\$242.11	\$290.53	\$338.96	n/a
77	\$53.33	\$106.67	\$160.01	\$213.35	\$266.69	\$320.03	\$373.37	n/a
78	\$58.93	\$117.86	\$176.79	\$235.72	\$294.65	\$353.58	\$412.51	n/a
79	\$65.03	\$130.07	\$195.11	\$260.15	\$325.19	\$390.23	\$455.27	n/a
80	\$71.93	\$143.86	\$215.79	\$287.72	\$359.65	\$431.58	\$503.51	n/a
81	\$79.88	\$159.76	\$239.65	\$319.53	\$399.42	\$479.30	\$559.19	n/a
82	\$89.17	\$178.34	\$267.51	\$356.68	\$445.85	\$535.02	\$624.20	n/a
83	\$99.50	\$199.00	\$298.51	\$398.01	\$497.52	\$597.02	\$696.53	n/a
84	\$110.69	\$221.39	\$332.08	\$442.78	\$553.47	\$664.17	\$774.86	n/a
85	\$123.18	\$246.37	\$369.56	\$492.74	\$615.93	\$739.12	\$862.30	n/a
86	\$137.40	\$274.80	\$412.20	\$549.61	\$687.01	\$824.41	\$961.81	n/a
87	\$153.78	\$307.56	\$461.34	\$615.12	\$768.90	\$922.68	\$1,076.46	n/a
88	\$173.06	\$346.13	\$519.20	\$692.27	\$865.34	\$1,038.40	\$1,211.47	n/a
89	\$194.97	\$389.95	\$584.93	\$779.91	\$974.89	\$1,169.87	\$1,364.85	n/a
90	\$218.38	\$436.77	\$655.16	\$873.54	\$1,091.93	\$1,310.32	\$1,528.70	n/a

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain restrictions on benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit

Issue Age	Benefit Amount							
	\$90,000	\$100,000						
18	\$8.14	\$9.05						
19	\$8.28	\$9.20						
20	\$8.45	\$9.39						
21	\$8.67	\$9.64						
22	\$8.93	\$9.92						
23	\$9.16	\$10.18						
24	\$9.42	\$10.46						
25	\$9.69	\$10.77						
26	\$9.96	\$11.06						
27	\$10.23	\$11.36						
28	\$10.51	\$11.68						
29	\$10.82	\$12.03						
30	\$11.25	\$12.49						
31	\$11.78	\$13.09						
32	\$12.40	\$13.77						
33	\$13.08	\$14.53						
34	\$13.86	\$15.40						
35	\$14.65	\$16.28						
36	\$15.48	\$17.20						
37	\$16.35	\$18.16						
38	\$17.25	\$19.17						
39	\$18.21	\$20.23						
40	\$19.21	\$21.35						
41	\$20.29	\$22.54						
42	\$21.45	\$23.84						
43	\$22.64	\$25.16						
44	\$23.83	\$26.48						
45	\$25.03	\$27.82						
46	\$26.26	\$29.18						
47	\$27.58	\$30.65						
48	\$28.95	\$32.17						
49	\$30.48	\$33.87						
50	\$32.13	\$35.69						
51	\$33.82	\$37.59						
52	\$35.57	\$39.52						
53	\$37.50	\$41.67						
54	\$39.79	\$44.22						
55	\$42.62	\$47.36						

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit

Issue Age	Benefit Amount							
	\$90,000	\$100,000						
56	\$45.98	\$51.10						
57	\$49.77	\$55.30						
58	\$54.06	\$60.06						
59	\$58.82	\$65.36						
60	\$64.14	\$71.26						
61	n/a	n/a						
62	n/a	n/a						
63	n/a	n/a						
64	n/a	n/a						
65	n/a	n/a						
66	n/a	n/a						
67	n/a	n/a						
68	n/a	n/a						
69	n/a	n/a						
70	n/a	n/a						
71	n/a	n/a						
72	n/a	n/a						
73	n/a	n/a						
74	n/a	n/a						
75	n/a	n/a						
76	n/a	n/a						
77	n/a	n/a						
78	n/a	n/a						
79	n/a	n/a						
80	n/a	n/a						
81	n/a	n/a						
82	n/a	n/a						
83	n/a	n/a						
84	n/a	n/a						
85	n/a	n/a						
86	n/a	n/a						
87	n/a	n/a						
88	n/a	n/a						
89	n/a	n/a						
90	n/a	n/a						

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$1.37	\$2.74	\$4.12	\$5.49	\$6.86	\$8.24	\$9.61	\$10.99
19	\$1.40	\$2.79	\$4.19	\$5.58	\$6.98	\$8.38	\$9.78	\$11.18
20	\$1.43	\$2.85	\$4.28	\$5.70	\$7.13	\$8.56	\$9.98	\$11.41
21	\$1.47	\$2.93	\$4.41	\$5.87	\$7.35	\$8.81	\$10.28	\$11.75
22	\$1.51	\$3.03	\$4.54	\$6.06	\$7.57	\$9.09	\$10.61	\$12.13
23	\$1.56	\$3.11	\$4.68	\$6.24	\$7.81	\$9.36	\$10.93	\$12.49
24	\$1.61	\$3.23	\$4.84	\$6.45	\$8.08	\$9.69	\$11.30	\$12.91
25	\$1.67	\$3.34	\$5.01	\$6.67	\$8.35	\$10.02	\$11.69	\$13.36
26	\$1.72	\$3.44	\$5.17	\$6.89	\$8.63	\$10.35	\$12.08	\$13.80
27	\$1.77	\$3.56	\$5.34	\$7.12	\$8.91	\$10.69	\$12.48	\$14.26
28	\$1.84	\$3.69	\$5.54	\$7.38	\$9.23	\$11.08	\$12.93	\$14.76
29	\$1.91	\$3.83	\$5.74	\$7.66	\$9.59	\$11.50	\$13.42	\$15.34
30	\$1.99	\$3.99	\$6.00	\$8.00	\$10.00	\$12.00	\$14.01	\$16.01
31	\$2.09	\$4.19	\$6.28	\$8.38	\$10.47	\$12.57	\$14.67	\$16.76
32	\$2.19	\$4.40	\$6.60	\$8.80	\$11.01	\$13.20	\$15.41	\$17.61
33	\$2.32	\$4.64	\$6.96	\$9.29	\$11.60	\$13.93	\$16.26	\$18.57
34	\$2.45	\$4.91	\$7.38	\$9.84	\$12.29	\$14.75	\$17.22	\$19.68
35	\$2.61	\$5.23	\$7.85	\$10.46	\$13.08	\$15.70	\$18.32	\$20.94
36	\$2.80	\$5.60	\$8.40	\$11.21	\$14.00	\$16.81	\$19.61	\$22.41
37	\$3.01	\$6.02	\$9.03	\$12.03	\$15.04	\$18.05	\$21.06	\$24.07
38	\$3.23	\$6.47	\$9.70	\$12.93	\$16.17	\$19.40	\$22.63	\$25.86
39	\$3.46	\$6.91	\$10.38	\$13.84	\$17.30	\$20.76	\$24.22	\$27.69
40	\$3.69	\$7.38	\$11.07	\$14.76	\$18.45	\$22.14	\$25.83	\$29.53
41	\$3.91	\$7.83	\$11.74	\$15.66	\$19.57	\$23.49	\$27.41	\$31.32
42	\$4.14	\$8.28	\$12.43	\$16.58	\$20.72	\$24.86	\$29.02	\$33.16
43	\$4.37	\$8.74	\$13.11	\$17.48	\$21.86	\$26.23	\$30.61	\$34.98
44	\$4.61	\$9.22	\$13.83	\$18.44	\$23.05	\$27.67	\$32.28	\$36.88
45	\$4.85	\$9.72	\$14.58	\$19.44	\$24.31	\$29.17	\$34.04	\$38.89
46	\$5.11	\$10.22	\$15.35	\$20.46	\$25.58	\$30.69	\$35.81	\$40.92
47	\$5.37	\$10.76	\$16.13	\$21.51	\$26.90	\$32.27	\$37.66	\$43.04
48	\$5.66	\$11.33	\$16.99	\$22.66	\$28.32	\$33.99	\$39.65	\$45.32
49	\$6.00	\$11.99	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00
50	\$6.40	\$12.81	\$19.21	\$25.62	\$32.02	\$38.43	\$44.83	\$51.24
51	\$6.86	\$13.71	\$20.58	\$27.44	\$34.30	\$41.16	\$48.02	\$54.89
52	\$7.35	\$14.70	\$22.06	\$29.40	\$36.76	\$44.11	\$51.46	\$58.82
53	\$7.92	\$15.83	\$23.75	\$31.66	\$39.58	\$47.50	\$55.41	\$63.33
54	\$8.58	\$17.16	\$25.75	\$34.34	\$42.93	\$51.51	\$60.10	\$68.69
55	\$9.40	\$18.81	\$28.21	\$37.62	\$47.03	\$56.43	\$65.84	\$75.24

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain restrictions on benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
56	\$10.37	\$20.74	\$31.11	\$41.49	\$51.87	\$62.23	\$72.61	\$82.99
57	\$11.47	\$22.94	\$34.41	\$45.88	\$57.35	\$68.83	\$80.30	\$91.76
58	\$12.70	\$25.40	\$38.10	\$50.80	\$63.50	\$76.21	\$88.90	\$101.60
59	\$14.06	\$28.13	\$42.19	\$56.26	\$70.33	\$84.39	\$98.45	\$112.53
60	\$15.57	\$31.15	\$46.73	\$62.31	\$77.89	\$93.48	\$109.06	\$124.63
61	\$25.83	\$51.66	\$77.49	\$103.32	\$129.16	\$154.99	\$180.82	n/a
62	\$27.63	\$55.27	\$82.90	\$110.54	\$138.18	\$165.81	\$193.45	n/a
63	\$29.55	\$59.11	\$88.67	\$118.22	\$147.78	\$177.34	\$206.90	n/a
64	\$31.57	\$63.15	\$94.73	\$126.31	\$157.88	\$189.46	\$221.04	n/a
65	\$33.76	\$67.53	\$101.29	\$135.06	\$168.82	\$202.59	\$236.35	n/a
66	\$36.19	\$72.38	\$108.58	\$144.77	\$180.97	\$217.16	\$253.36	n/a
67	\$38.93	\$77.87	\$116.80	\$155.74	\$194.67	\$233.61	\$272.55	n/a
68	\$41.96	\$83.92	\$125.89	\$167.85	\$209.82	\$251.78	\$293.75	n/a
69	\$45.23	\$90.46	\$135.69	\$180.92	\$226.15	\$271.38	\$316.62	n/a
70	\$48.77	\$97.54	\$146.31	\$195.09	\$243.86	\$292.63	\$341.41	n/a
71	\$52.63	\$105.27	\$157.90	\$210.54	\$263.17	\$315.81	\$368.44	n/a
72	\$56.84	\$113.69	\$170.54	\$227.39	\$284.23	\$341.08	\$397.93	n/a
73	\$61.17	\$122.35	\$183.53	\$244.70	\$305.88	\$367.06	\$428.23	n/a
74	\$65.59	\$131.18	\$196.77	\$262.37	\$327.96	\$393.55	\$459.15	n/a
75	\$70.45	\$140.91	\$211.37	\$281.83	\$352.29	\$422.75	\$493.21	n/a
76	\$76.13	\$152.26	\$228.40	\$304.53	\$380.67	\$456.80	\$532.94	n/a
77	\$82.97	\$165.94	\$248.91	\$331.88	\$414.85	\$497.83	\$580.80	n/a
78	\$90.72	\$181.45	\$272.17	\$362.90	\$453.62	\$544.35	\$635.07	n/a
79	\$99.15	\$198.31	\$297.47	\$396.63	\$495.79	\$594.95	\$694.10	n/a
80	\$108.63	\$217.27	\$325.91	\$434.54	\$543.18	\$651.82	\$760.46	n/a
81	\$119.54	\$239.09	\$358.63	\$478.18	\$597.72	\$717.27	\$836.81	n/a
82	\$132.25	\$264.50	\$396.75	\$529.01	\$661.26	\$793.51	\$925.77	n/a
83	\$146.43	\$292.87	\$439.31	\$585.75	\$732.19	\$878.63	\$1,025.07	n/a
84	\$161.86	\$323.72	\$485.58	\$647.44	\$809.30	\$971.16	\$1,133.02	n/a
85	\$178.98	\$357.97	\$536.96	\$715.95	\$894.94	\$1,073.93	\$1,252.92	n/a
86	\$198.30	\$396.60	\$594.91	\$793.21	\$991.52	\$1,189.82	\$1,388.13	n/a
87	\$220.27	\$440.55	\$660.83	\$881.11	\$1,101.39	\$1,321.67	\$1,541.95	n/a
88	\$245.85	\$491.70	\$737.55	\$983.41	\$1,229.26	\$1,475.11	\$1,720.96	n/a
89	\$274.70	\$549.41	\$824.11	\$1,098.82	\$1,373.52	\$1,648.23	\$1,922.93	n/a
90	\$305.43	\$610.86	\$916.30	\$1,221.73	\$1,527.16	\$1,832.60	\$2,138.03	n/a

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums -

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 rider benefit or \$2.06 for \$10,000 rider benefit

Issue Age	Benefit Amount							
	\$90,000	\$100,000						
18	\$12.36	\$13.73						
19	\$12.58	\$13.97						
20	\$12.84	\$14.26						
21	\$13.22	\$14.70						
22	\$13.64	\$15.16						
23	\$14.06	\$15.61						
24	\$14.54	\$16.15						
25	\$15.03	\$16.71						
26	\$15.53	\$17.25						
27	\$16.04	\$17.83						
28	\$16.61	\$18.46						
29	\$17.25	\$19.17						
30	\$18.01	\$20.01						
31	\$18.86	\$20.95						
32	\$19.81	\$22.02						
33	\$20.90	\$23.22						
34	\$22.14	\$24.59						
35	\$23.55	\$26.17						
36	\$25.21	\$28.02						
37	\$27.08	\$30.09						
38	\$29.10	\$32.33						
39	\$31.15	\$34.60						
40	\$33.22	\$36.91						
41	\$35.24	\$39.16						
42	\$37.30	\$41.45						
43	\$39.35	\$43.72						
44	\$41.49	\$46.10						
45	\$43.75	\$48.62						
46	\$46.05	\$51.16						
47	\$48.41	\$53.80						
48	\$50.98	\$56.65						
49	\$54.00	\$60.01						
50	\$57.65	\$64.06						
51	\$61.75	\$68.60						
52	\$66.17	\$73.53						
53	\$71.24	\$79.16						
54	\$77.27	\$85.85						
55	\$84.65	\$94.06						

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Group Whole Life Semi-Monthly Premiums -

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 rider benefit or \$2.06 for \$10,000 rider benefit

Issue Age	Benefit Amount							
	\$90,000	\$100,000						
56	\$93.36	\$103.73						
57	\$103.24	\$114.71						
58	\$114.31	\$127.01						
59	\$126.59	\$140.65						
60	\$140.21	\$155.79						
61	n/a	n/a						
62	n/a	n/a						
63	n/a	n/a						
64	n/a	n/a						
65	n/a	n/a						
66	n/a	n/a						
67	n/a	n/a						
68	n/a	n/a						
69	n/a	n/a						
70	n/a	n/a						
71	n/a	n/a						
72	n/a	n/a						
73	n/a	n/a						
74	n/a	n/a						
75	n/a	n/a						
76	n/a	n/a						
77	n/a	n/a						
78	n/a	n/a						
79	n/a	n/a						
80	n/a	n/a						
81	n/a	n/a						
82	n/a	n/a						
83	n/a	n/a						
84	n/a	n/a						
85	n/a	n/a						
86	n/a	n/a						
87	n/a	n/a						
88	n/a	n/a						
89	n/a	n/a						
90	n/a	n/a						

145741

For issue ages 18-60, premiums shown above assume 75% of the face amount shown is provided by a 10-Year Level Term Rider with the balance of the benefit being Whole Life, subject to both a minimum \$2,500 Whole Life benefit and a minimum \$2,500 Level Term Rider benefit.

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Non-Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$0.90	\$1.81	\$2.71	\$3.62	\$4.52			
19	\$0.91	\$1.84	\$2.75	\$3.68	\$4.59			
20	\$0.93	\$1.87	\$2.81	\$3.75	\$4.69			
21	\$0.96	\$1.93	\$2.88	\$3.85	\$4.82			
22	\$0.99	\$1.98	\$2.97	\$3.96	\$4.96			
23	\$1.01	\$2.03	\$3.05	\$4.07	\$5.09			
24	\$1.04	\$2.08	\$3.13	\$4.18	\$5.23			
25	\$1.07	\$2.15	\$3.22	\$4.30	\$5.38			
26	\$1.10	\$2.21	\$3.31	\$4.42	\$5.52			
27	\$1.13	\$2.27	\$3.40	\$4.54	\$5.67			
28	\$1.16	\$2.33	\$3.50	\$4.66	\$5.83			
29	\$1.19	\$2.40	\$3.60	\$4.80	\$6.01			
30	\$1.25	\$2.49	\$3.75	\$4.99	\$6.24			
31	\$1.31	\$2.62	\$3.92	\$5.23	\$6.54			
32	\$1.38	\$2.75	\$4.13	\$5.50	\$6.88			
33	\$1.45	\$2.90	\$4.35	\$5.81	\$7.27			
34	\$1.53	\$3.08	\$4.61	\$6.16	\$7.69			
35	\$1.62	\$3.25	\$4.88	\$6.51	\$8.14			
36	\$1.72	\$3.44	\$5.16	\$6.88	\$8.60			
37	\$1.81	\$3.63	\$5.44	\$7.26	\$9.07			
38	\$1.91	\$3.83	\$5.74	\$7.67	\$9.58			
39	\$2.02	\$4.04	\$6.06	\$8.09	\$10.12			
40	\$2.13	\$4.26	\$6.40	\$8.53	\$10.68			
41	\$2.25	\$4.50	\$6.76	\$9.02	\$11.27			
42	\$2.38	\$4.76	\$7.15	\$9.53	\$11.92			
43	\$2.52	\$5.03	\$7.55	\$10.06	\$12.58			
44	\$2.64	\$5.29	\$7.94	\$10.59	\$13.24			
45	\$2.77	\$5.56	\$8.34	\$11.12	\$13.91			
46	\$2.91	\$5.84	\$8.75	\$11.67	\$14.59			
47	\$3.06	\$6.12	\$9.19	\$12.26	\$15.32			
48	\$3.21	\$6.43	\$9.65	\$12.86	\$16.08			
49	\$3.38	\$6.77	\$10.15	\$13.55	\$16.93			
50	\$3.57	\$7.13	\$10.71	\$14.27	\$17.84			

145741

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders' availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Non-Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
51	\$3.75	\$7.51	\$11.27	\$15.03	\$18.79			
52	\$3.95	\$7.90	\$11.85	\$15.81	\$19.76			
53	\$4.16	\$8.33	\$12.50	\$16.67	\$20.83			
54	\$4.42	\$8.84	\$13.26	\$17.68	\$22.10			
55	\$4.73	\$9.47	\$14.20	\$18.94	\$23.67			
56	\$5.11	\$10.22	\$15.32	\$20.43	\$25.55			
57	\$5.52	\$11.05	\$16.59	\$22.12	\$27.65			
58	\$6.00	\$12.00	\$18.01	\$24.02	\$30.03			
59	\$6.53	\$13.07	\$19.60	\$26.14	\$32.68			
60	\$7.13	\$14.25	\$21.38	\$28.50	\$35.63			
61	\$16.41	\$32.83	\$49.24	\$65.66	\$82.08			
62	\$17.45	\$34.90	\$52.36	\$69.81	\$87.26			
63	\$18.49	\$36.99	\$55.48	\$73.98	\$92.47			
64	\$19.53	\$39.07	\$58.61	\$78.14	\$97.68			
65	\$20.67	\$41.34	\$62.01	\$82.68	\$103.35			
66	\$21.98	\$43.97	\$65.95	\$87.94	\$109.93			
67	\$23.56	\$47.13	\$70.69	\$94.26	\$117.82			
68	\$25.38	\$50.76	\$76.14	\$101.52	\$126.91			
69	\$27.37	\$54.75	\$82.13	\$109.51	\$136.89			
70	\$29.59	\$59.19	\$88.79	\$118.39	\$147.99			

145741

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders' availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$1.37	\$2.74	\$4.12	\$5.49	\$6.86			
19	\$1.40	\$2.79	\$4.19	\$5.58	\$6.98			
20	\$1.43	\$2.85	\$4.28	\$5.70	\$7.13			
21	\$1.47	\$2.93	\$4.41	\$5.87	\$7.35			
22	\$1.51	\$3.03	\$4.54	\$6.06	\$7.57			
23	\$1.56	\$3.11	\$4.68	\$6.24	\$7.81			
24	\$1.61	\$3.23	\$4.84	\$6.45	\$8.08			
25	\$1.67	\$3.34	\$5.01	\$6.67	\$8.35			
26	\$1.72	\$3.44	\$5.17	\$6.89	\$8.63			
27	\$1.77	\$3.56	\$5.34	\$7.12	\$8.91			
28	\$1.84	\$3.69	\$5.54	\$7.38	\$9.23			
29	\$1.91	\$3.83	\$5.74	\$7.66	\$9.59			
30	\$1.99	\$3.99	\$6.00	\$8.00	\$10.00			
31	\$2.09	\$4.19	\$6.28	\$8.38	\$10.47			
32	\$2.19	\$4.40	\$6.60	\$8.80	\$11.01			
33	\$2.32	\$4.64	\$6.96	\$9.29	\$11.60			
34	\$2.45	\$4.91	\$7.38	\$9.84	\$12.29			
35	\$2.61	\$5.23	\$7.85	\$10.46	\$13.08			
36	\$2.80	\$5.60	\$8.40	\$11.21	\$14.00			
37	\$3.01	\$6.02	\$9.03	\$12.03	\$15.04			
38	\$3.23	\$6.47	\$9.70	\$12.93	\$16.17			
39	\$3.46	\$6.91	\$10.38	\$13.84	\$17.30			
40	\$3.69	\$7.38	\$11.07	\$14.76	\$18.45			
41	\$3.91	\$7.83	\$11.74	\$15.66	\$19.57			
42	\$4.14	\$8.28	\$12.43	\$16.58	\$20.72			
43	\$4.37	\$8.74	\$13.11	\$17.48	\$21.86			
44	\$4.61	\$9.22	\$13.83	\$18.44	\$23.05			
45	\$4.85	\$9.72	\$14.58	\$19.44	\$24.31			
46	\$5.11	\$10.22	\$15.35	\$20.46	\$25.58			
47	\$5.37	\$10.76	\$16.13	\$21.51	\$26.90			
48	\$5.66	\$11.33	\$16.99	\$22.66	\$28.32			
49	\$6.00	\$11.99	\$18.00	\$24.00	\$30.00			
50	\$6.40	\$12.81	\$19.21	\$25.62	\$32.02			

145741

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders' availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
51	\$6.86	\$13.71	\$20.58	\$27.44	\$34.30			
52	\$7.35	\$14.70	\$22.06	\$29.40	\$36.76			
53	\$7.92	\$15.83	\$23.75	\$31.66	\$39.58			
54	\$8.58	\$17.16	\$25.75	\$34.34	\$42.93			
55	\$9.40	\$18.81	\$28.21	\$37.62	\$47.03			
56	\$10.37	\$20.74	\$31.11	\$41.49	\$51.87			
57	\$11.47	\$22.94	\$34.41	\$45.88	\$57.35			
58	\$12.70	\$25.40	\$38.10	\$50.80	\$63.50			
59	\$14.06	\$28.13	\$42.19	\$56.26	\$70.33			
60	\$15.57	\$31.15	\$46.73	\$62.31	\$77.89			
61	\$25.83	\$51.66	\$77.49	\$103.32	\$129.16			
62	\$27.63	\$55.27	\$82.90	\$110.54	\$138.18			
63	\$29.55	\$59.11	\$88.67	\$118.22	\$147.78			
64	\$31.57	\$63.15	\$94.73	\$126.31	\$157.88			
65	\$33.76	\$67.53	\$101.29	\$135.06	\$168.82			
66	\$36.19	\$72.38	\$108.58	\$144.77	\$180.97			
67	\$38.93	\$77.87	\$116.80	\$155.74	\$194.67			
68	\$41.96	\$83.92	\$125.89	\$167.85	\$209.82			
69	\$45.23	\$90.46	\$135.69	\$180.92	\$226.15			
70	\$48.77	\$97.54	\$146.31	\$195.09	\$243.86			

145741

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders' availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$922.23	\$1,844.45	\$2,766.68	\$3,688.90	\$4,611.13	\$5,533.35	\$6,455.58	\$7,377.80
19	\$917.38	\$1,834.75	\$2,752.13	\$3,669.50	\$4,586.88	\$5,504.25	\$6,421.63	\$7,339.00
20	\$912.33	\$1,824.65	\$2,736.98	\$3,649.30	\$4,561.63	\$5,473.95	\$6,386.28	\$7,298.60
21	\$907.00	\$1,814.00	\$2,721.00	\$3,628.00	\$4,535.00	\$5,442.00	\$6,349.00	\$7,256.00
22	\$901.40	\$1,802.80	\$2,704.20	\$3,605.60	\$4,507.00	\$5,408.40	\$6,309.80	\$7,211.20
23	\$895.48	\$1,790.95	\$2,686.43	\$3,581.90	\$4,477.38	\$5,372.85	\$6,268.33	\$7,163.80
24	\$889.25	\$1,778.50	\$2,667.75	\$3,557.00	\$4,446.25	\$5,335.50	\$6,224.75	\$7,114.00
25	\$882.68	\$1,765.35	\$2,648.03	\$3,530.70	\$4,413.38	\$5,296.05	\$6,178.73	\$7,061.40
26	\$875.73	\$1,751.45	\$2,627.18	\$3,502.90	\$4,378.63	\$5,254.35	\$6,130.08	\$7,005.80
27	\$868.30	\$1,736.60	\$2,604.90	\$3,473.20	\$4,341.50	\$5,209.80	\$6,078.10	\$6,946.40
28	\$860.45	\$1,720.90	\$2,581.35	\$3,441.80	\$4,302.25	\$5,162.70	\$6,023.15	\$6,883.60
29	\$852.18	\$1,704.35	\$2,556.53	\$3,408.70	\$4,260.88	\$5,113.05	\$5,965.23	\$6,817.40
30	\$843.43	\$1,686.85	\$2,530.28	\$3,373.70	\$4,217.13	\$5,060.55	\$5,903.98	\$6,747.40
31	\$834.18	\$1,668.35	\$2,502.53	\$3,336.70	\$4,170.88	\$5,005.05	\$5,839.23	\$6,673.40
32	\$824.45	\$1,648.90	\$2,473.35	\$3,297.80	\$4,122.25	\$4,946.70	\$5,771.15	\$6,595.60
33	\$814.25	\$1,628.50	\$2,442.75	\$3,257.00	\$4,071.25	\$4,885.50	\$5,699.75	\$6,514.00
34	\$803.58	\$1,607.15	\$2,410.73	\$3,214.30	\$4,017.88	\$4,821.45	\$5,625.03	\$6,428.60
35	\$792.48	\$1,584.95	\$2,377.43	\$3,169.90	\$3,962.38	\$4,754.85	\$5,547.33	\$6,339.80
36	\$780.93	\$1,561.85	\$2,342.78	\$3,123.70	\$3,904.63	\$4,685.55	\$5,466.48	\$6,247.40
37	\$768.90	\$1,537.80	\$2,306.70	\$3,075.60	\$3,844.50	\$4,613.40	\$5,382.30	\$6,151.20
38	\$756.38	\$1,512.75	\$2,269.13	\$3,025.50	\$3,781.88	\$4,538.25	\$5,294.63	\$6,051.00
39	\$743.20	\$1,486.40	\$2,229.60	\$2,972.80	\$3,716.00	\$4,459.20	\$5,202.40	\$5,945.60
40	\$729.35	\$1,458.70	\$2,188.05	\$2,917.40	\$3,646.75	\$4,376.10	\$5,105.45	\$5,834.80
41	\$714.70	\$1,429.40	\$2,144.10	\$2,858.80	\$3,573.50	\$4,288.20	\$5,002.90	\$5,717.60
42	\$699.20	\$1,398.40	\$2,097.60	\$2,796.80	\$3,496.00	\$4,195.20	\$4,894.40	\$5,593.60
43	\$682.80	\$1,365.60	\$2,048.40	\$2,731.20	\$3,414.00	\$4,096.80	\$4,779.60	\$5,462.40
44	\$665.43	\$1,330.85	\$1,996.28	\$2,661.70	\$3,327.13	\$3,992.55	\$4,657.98	\$5,323.40
45	\$646.95	\$1,293.90	\$1,940.85	\$2,587.80	\$3,234.75	\$3,881.70	\$4,528.65	\$5,175.60
46	\$627.30	\$1,254.60	\$1,881.90	\$2,509.20	\$3,136.50	\$3,763.80	\$4,391.10	\$5,018.40
47	\$606.43	\$1,212.85	\$1,819.28	\$2,425.70	\$3,032.13	\$3,638.55	\$4,244.98	\$4,851.40
48	\$584.23	\$1,168.45	\$1,752.68	\$2,336.90	\$2,921.13	\$3,505.35	\$4,089.58	\$4,673.80
49	\$560.60	\$1,121.20	\$1,681.80	\$2,242.40	\$2,803.00	\$3,363.60	\$3,924.20	\$4,484.80
50	\$535.48	\$1,070.95	\$1,606.43	\$2,141.90	\$2,677.38	\$3,212.85	\$3,748.33	\$4,283.80
51	\$508.78	\$1,017.55	\$1,526.33	\$2,035.10	\$2,543.88	\$3,052.65	\$3,561.43	\$4,070.20
52	\$480.43	\$960.85	\$1,441.28	\$1,921.70	\$2,402.13	\$2,882.55	\$3,362.98	\$3,843.40
53	\$450.35	\$900.70	\$1,351.05	\$1,801.40	\$2,251.75	\$2,702.10	\$3,152.45	\$3,602.80
54	\$418.43	\$836.85	\$1,255.28	\$1,673.70	\$2,092.13	\$2,510.55	\$2,928.98	\$3,347.40
55	\$384.53	\$769.05	\$1,153.58	\$1,538.10	\$1,922.63	\$2,307.15	\$2,691.68	\$3,076.20
56	\$403.20	\$806.40	\$1,209.60	\$1,612.80	\$2,016.00	\$2,419.20	\$2,822.40	\$3,225.60
57	\$422.70	\$845.40	\$1,268.10	\$1,690.80	\$2,113.50	\$2,536.20	\$2,958.90	\$3,381.60
58	\$443.08	\$886.15	\$1,329.23	\$1,772.30	\$2,215.38	\$2,658.45	\$3,101.53	\$3,544.60
59	\$464.33	\$928.65	\$1,392.98	\$1,857.30	\$2,321.63	\$2,785.95	\$3,250.28	\$3,714.60
60	\$486.50	\$973.00	\$1,459.50	\$1,946.00	\$2,432.50	\$2,919.00	\$3,405.50	\$3,892.00

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

145741

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
61	\$2,038.20	\$4,076.40	\$6,114.60	\$8,152.80	\$10,191.00	\$12,229.20	\$14,267.40	n/a
62	\$2,134.00	\$4,268.00	\$6,402.00	\$8,536.00	\$10,670.00	\$12,804.00	\$14,938.00	n/a
63	\$2,233.00	\$4,466.00	\$6,699.00	\$8,932.00	\$11,165.00	\$13,398.00	\$15,631.00	n/a
64	\$2,335.00	\$4,670.00	\$7,005.00	\$9,340.00	\$11,675.00	\$14,010.00	\$16,345.00	n/a
65	\$2,439.60	\$4,879.20	\$7,318.80	\$9,758.40	\$12,198.00	\$14,637.60	\$17,077.20	n/a
66	\$2,546.70	\$5,093.40	\$7,640.10	\$10,186.80	\$12,733.50	\$15,280.20	\$17,826.90	n/a
67	\$2,656.00	\$5,312.00	\$7,968.00	\$10,624.00	\$13,280.00	\$15,936.00	\$18,592.00	n/a
68	\$2,767.10	\$5,534.20	\$8,301.30	\$11,068.40	\$13,835.50	\$16,602.60	\$19,369.70	n/a
69	\$2,879.40	\$5,758.80	\$8,638.20	\$11,517.60	\$14,397.00	\$17,276.40	\$20,155.80	n/a
70	\$3,010.10	\$6,020.20	\$9,030.30	\$12,040.40	\$15,050.50	\$18,060.60	\$21,070.70	n/a
71	\$3,143.90	\$6,287.80	\$9,431.70	\$12,575.60	\$15,719.50	\$18,863.40	\$22,007.30	n/a
72	\$3,278.10	\$6,556.20	\$9,834.30	\$13,112.40	\$16,390.50	\$19,668.60	\$22,946.70	n/a
73	\$3,414.10	\$6,828.20	\$10,242.30	\$13,656.40	\$17,070.50	\$20,484.60	\$23,898.70	n/a
74	\$3,551.20	\$7,102.40	\$10,653.60	\$14,204.80	\$17,756.00	\$21,307.20	\$24,858.40	n/a
75	\$3,682.90	\$7,365.80	\$11,048.70	\$14,731.60	\$18,414.50	\$22,097.40	\$25,780.30	n/a
76	\$3,806.10	\$7,612.20	\$11,418.30	\$15,224.40	\$19,030.50	\$22,836.60	\$26,642.70	n/a
77	\$3,921.30	\$7,842.60	\$11,763.90	\$15,685.20	\$19,606.50	\$23,527.80	\$27,449.10	n/a
78	\$4,024.50	\$8,049.00	\$12,073.50	\$16,098.00	\$20,122.50	\$24,147.00	\$28,171.50	n/a
79	\$4,112.10	\$8,224.20	\$12,336.30	\$16,448.40	\$20,560.50	\$24,672.60	\$28,784.70	n/a
80	\$4,182.50	\$8,365.00	\$12,547.50	\$16,730.00	\$20,912.50	\$25,095.00	\$29,277.50	n/a
81	\$4,235.30	\$8,470.60	\$12,705.90	\$16,941.20	\$21,176.50	\$25,411.80	\$29,647.10	n/a
82	\$4,270.30	\$8,540.60	\$12,810.90	\$17,081.20	\$21,351.50	\$25,621.80	\$29,892.10	n/a
83	\$4,286.40	\$8,572.80	\$12,859.20	\$17,145.60	\$21,432.00	\$25,718.40	\$30,004.80	n/a
84	\$4,288.60	\$8,577.20	\$12,865.80	\$17,154.40	\$21,443.00	\$25,731.60	\$30,020.20	n/a
85	\$4,291.40	\$8,582.80	\$12,874.20	\$17,165.60	\$21,457.00	\$25,748.40	\$30,039.80	n/a
86	\$4,297.10	\$8,594.20	\$12,891.30	\$17,188.40	\$21,485.50	\$25,782.60	\$30,079.70	n/a
87	\$4,294.20	\$8,588.40	\$12,882.60	\$17,176.80	\$21,471.00	\$25,765.20	\$30,059.40	n/a
88	\$4,281.30	\$8,562.60	\$12,843.90	\$17,125.20	\$21,406.50	\$25,687.80	\$29,969.10	n/a
89	\$4,254.00	\$8,508.00	\$12,762.00	\$17,016.00	\$21,270.00	\$25,524.00	\$29,778.00	n/a
90	\$4,204.20	\$8,408.40	\$12,612.60	\$16,816.80	\$21,021.00	\$25,225.20	\$29,429.40	n/a

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Non-Tobacco

Issue Age	Benefit Amount						
	\$90,000	\$100,000					
18	\$8,300.03	\$9,222.25					
19	\$8,256.38	\$9,173.75					
20	\$8,210.93	\$9,123.25					
21	\$8,163.00	\$9,070.00					
22	\$8,112.60	\$9,014.00					
23	\$8,059.28	\$8,954.75					
24	\$8,003.25	\$8,892.50					
25	\$7,944.08	\$8,826.75					
26	\$7,881.53	\$8,757.25					
27	\$7,814.70	\$8,683.00					
28	\$7,744.05	\$8,604.50					
29	\$7,669.58	\$8,521.75					
30	\$7,590.83	\$8,434.25					
31	\$7,507.58	\$8,341.75					
32	\$7,420.05	\$8,244.50					
33	\$7,328.25	\$8,142.50					
34	\$7,232.18	\$8,035.75					
35	\$7,132.28	\$7,924.75					
36	\$7,028.33	\$7,809.25					
37	\$6,920.10	\$7,689.00					
38	\$6,807.38	\$7,563.75					
39	\$6,688.80	\$7,432.00					
40	\$6,564.15	\$7,293.50					
41	\$6,432.30	\$7,147.00					
42	\$6,292.80	\$6,992.00					
43	\$6,145.20	\$6,828.00					
44	\$5,988.83	\$6,654.25					
45	\$5,822.55	\$6,469.50					
46	\$5,645.70	\$6,273.00					
47	\$5,457.83	\$6,064.25					
48	\$5,258.03	\$5,842.25					
49	\$5,045.40	\$5,606.00					
50	\$4,819.28	\$5,354.75					
51	\$4,578.98	\$5,087.75					
52	\$4,323.83	\$4,804.25					
53	\$4,053.15	\$4,503.50					
54	\$3,765.83	\$4,184.25					
55	\$3,460.73	\$3,845.25					
56	\$3,628.80	\$4,032.00					
57	\$3,804.30	\$4,227.00					
58	\$3,987.68	\$4,430.75					
59	\$4,178.93	\$4,643.25					
60	\$4,378.50	\$4,865.00					

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

Employee, Non-Tobacco

Issue Age	Benefit Amount	
	\$90,000	\$100,000
61	n/a	n/a
62	n/a	n/a
63	n/a	n/a
64	n/a	n/a
65	n/a	n/a
66	n/a	n/a
67	n/a	n/a
68	n/a	n/a
69	n/a	n/a
70	n/a	n/a
71	n/a	n/a
72	n/a	n/a
73	n/a	n/a
74	n/a	n/a
75	n/a	n/a
76	n/a	n/a
77	n/a	n/a
78	n/a	n/a
79	n/a	n/a
80	n/a	n/a
81	n/a	n/a
82	n/a	n/a
83	n/a	n/a
84	n/a	n/a
85	n/a	n/a
86	n/a	n/a
87	n/a	n/a
88	n/a	n/a
89	n/a	n/a
90	n/a	n/a

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$1,148.45	\$2,296.90	\$3,445.35	\$4,593.80	\$5,742.25	\$6,890.70	\$8,039.15	\$9,187.60
19	\$1,142.45	\$2,284.90	\$3,427.35	\$4,569.80	\$5,712.25	\$6,854.70	\$7,997.15	\$9,139.60
20	\$1,136.15	\$2,272.30	\$3,408.45	\$4,544.60	\$5,680.75	\$6,816.90	\$7,953.05	\$9,089.20
21	\$1,129.50	\$2,259.00	\$3,388.50	\$4,518.00	\$5,647.50	\$6,777.00	\$7,906.50	\$9,036.00
22	\$1,122.53	\$2,245.05	\$3,367.58	\$4,490.10	\$5,612.63	\$6,735.15	\$7,857.68	\$8,980.20
23	\$1,115.15	\$2,230.30	\$3,345.45	\$4,460.60	\$5,575.75	\$6,690.90	\$7,806.05	\$8,921.20
24	\$1,107.43	\$2,214.85	\$3,322.28	\$4,429.70	\$5,537.13	\$6,644.55	\$7,751.98	\$8,859.40
25	\$1,099.33	\$2,198.65	\$3,297.98	\$4,397.30	\$5,496.63	\$6,595.95	\$7,695.28	\$8,794.60
26	\$1,090.75	\$2,181.50	\$3,272.25	\$4,363.00	\$5,453.75	\$6,544.50	\$7,635.25	\$8,726.00
27	\$1,081.70	\$2,163.40	\$3,245.10	\$4,326.80	\$5,408.50	\$6,490.20	\$7,571.90	\$8,653.60
28	\$1,072.10	\$2,144.20	\$3,216.30	\$4,288.40	\$5,360.50	\$6,432.60	\$7,504.70	\$8,576.80
29	\$1,061.95	\$2,123.90	\$3,185.85	\$4,247.80	\$5,309.75	\$6,371.70	\$7,433.65	\$8,495.60
30	\$1,051.18	\$2,102.35	\$3,153.53	\$4,204.70	\$5,255.88	\$6,307.05	\$7,358.23	\$8,409.40
31	\$1,039.83	\$2,079.65	\$3,119.48	\$4,159.30	\$5,199.13	\$6,238.95	\$7,278.78	\$8,318.60
32	\$1,027.80	\$2,055.60	\$3,083.40	\$4,111.20	\$5,139.00	\$6,166.80	\$7,194.60	\$8,222.40
33	\$1,015.15	\$2,030.30	\$3,045.45	\$4,060.60	\$5,075.75	\$6,090.90	\$7,106.05	\$8,121.20
34	\$1,001.83	\$2,003.65	\$3,005.48	\$4,007.30	\$5,009.13	\$6,010.95	\$7,012.78	\$8,014.60
35	\$987.85	\$1,975.70	\$2,963.55	\$3,951.40	\$4,939.25	\$5,927.10	\$6,914.95	\$7,902.80
36	\$973.18	\$1,946.35	\$2,919.53	\$3,892.70	\$4,865.88	\$5,839.05	\$6,812.23	\$7,785.40
37	\$957.78	\$1,915.55	\$2,873.33	\$3,831.10	\$4,788.88	\$5,746.65	\$6,704.43	\$7,662.20
38	\$941.65	\$1,883.30	\$2,824.95	\$3,766.60	\$4,708.25	\$5,649.90	\$6,591.55	\$7,533.20
39	\$924.70	\$1,849.40	\$2,774.10	\$3,698.80	\$4,623.50	\$5,548.20	\$6,472.90	\$7,397.60
40	\$906.90	\$1,813.80	\$2,720.70	\$3,627.60	\$4,534.50	\$5,441.40	\$6,348.30	\$7,255.20
41	\$888.18	\$1,776.35	\$2,664.53	\$3,552.70	\$4,440.88	\$5,329.05	\$6,217.23	\$7,105.40
42	\$868.43	\$1,736.85	\$2,605.28	\$3,473.70	\$4,342.13	\$5,210.55	\$6,078.98	\$6,947.40
43	\$847.55	\$1,695.10	\$2,542.65	\$3,390.20	\$4,237.75	\$5,085.30	\$5,932.85	\$6,780.40
44	\$825.43	\$1,650.85	\$2,476.28	\$3,301.70	\$4,127.13	\$4,952.55	\$5,777.98	\$6,603.40
45	\$801.88	\$1,603.75	\$2,405.63	\$3,207.50	\$4,009.38	\$4,811.25	\$5,613.13	\$6,415.00
46	\$776.83	\$1,553.65	\$2,330.48	\$3,107.30	\$3,884.13	\$4,660.95	\$5,437.78	\$6,214.60
47	\$750.25	\$1,500.50	\$2,250.75	\$3,001.00	\$3,751.25	\$4,501.50	\$5,251.75	\$6,002.00
48	\$722.00	\$1,444.00	\$2,166.00	\$2,888.00	\$3,610.00	\$4,332.00	\$5,054.00	\$5,776.00
49	\$691.98	\$1,383.95	\$2,075.93	\$2,767.90	\$3,459.88	\$4,151.85	\$4,843.83	\$5,535.80
50	\$660.03	\$1,320.05	\$1,980.08	\$2,640.10	\$3,300.13	\$3,960.15	\$4,620.18	\$5,280.20
51	\$626.03	\$1,252.05	\$1,878.08	\$2,504.10	\$3,130.13	\$3,756.15	\$4,382.18	\$5,008.20
52	\$589.83	\$1,179.65	\$1,769.48	\$2,359.30	\$2,949.13	\$3,538.95	\$4,128.78	\$4,718.60
53	\$551.25	\$1,102.50	\$1,653.75	\$2,205.00	\$2,756.25	\$3,307.50	\$3,858.75	\$4,410.00
54	\$510.15	\$1,020.30	\$1,530.45	\$2,040.60	\$2,550.75	\$3,060.90	\$3,571.05	\$4,081.20
55	\$466.33	\$932.65	\$1,398.98	\$1,865.30	\$2,331.63	\$2,797.95	\$3,264.28	\$3,730.60
56	\$480.23	\$960.45	\$1,440.68	\$1,920.90	\$2,401.13	\$2,881.35	\$3,361.58	\$3,841.80
57	\$493.85	\$987.70	\$1,481.55	\$1,975.40	\$2,469.25	\$2,963.10	\$3,456.95	\$3,950.80
58	\$507.35	\$1,014.70	\$1,522.05	\$2,029.40	\$2,536.75	\$3,044.10	\$3,551.45	\$4,058.80
59	\$520.83	\$1,041.65	\$1,562.48	\$2,083.30	\$2,604.13	\$3,124.95	\$3,645.78	\$4,166.60
60	\$534.33	\$1,068.65	\$1,602.98	\$2,137.30	\$2,671.63	\$3,205.95	\$3,740.28	\$4,274.60

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
61	\$2,190.90	\$4,381.80	\$6,572.70	\$8,763.60	\$10,954.50	\$13,145.40	\$15,336.30	n/a
62	\$2,244.20	\$4,488.40	\$6,732.60	\$8,976.80	\$11,221.00	\$13,465.20	\$15,709.40	n/a
63	\$2,302.90	\$4,605.80	\$6,908.70	\$9,211.60	\$11,514.50	\$13,817.40	\$16,120.30	n/a
64	\$2,377.80	\$4,755.60	\$7,133.40	\$9,511.20	\$11,889.00	\$14,266.80	\$16,644.60	n/a
65	\$2,454.60	\$4,909.20	\$7,363.80	\$9,818.40	\$12,273.00	\$14,727.60	\$17,182.20	n/a
66	\$2,534.50	\$5,069.00	\$7,603.50	\$10,138.00	\$12,672.50	\$15,207.00	\$17,741.50	n/a
67	\$2,618.70	\$5,237.40	\$7,856.10	\$10,474.80	\$13,093.50	\$15,712.20	\$18,330.90	n/a
68	\$2,708.50	\$5,417.00	\$8,125.50	\$10,834.00	\$13,542.50	\$16,251.00	\$18,959.50	n/a
69	\$2,805.30	\$5,610.60	\$8,415.90	\$11,221.20	\$14,026.50	\$16,831.80	\$19,637.10	n/a
70	\$2,908.50	\$5,817.00	\$8,725.50	\$11,634.00	\$14,542.50	\$17,451.00	\$20,359.50	n/a
71	\$3,016.60	\$6,033.20	\$9,049.80	\$12,066.40	\$15,083.00	\$18,099.60	\$21,116.20	n/a
72	\$3,128.90	\$6,257.80	\$9,386.70	\$12,515.60	\$15,644.50	\$18,773.40	\$21,902.30	n/a
73	\$3,241.80	\$6,483.60	\$9,725.40	\$12,967.20	\$16,209.00	\$19,450.80	\$22,692.60	n/a
74	\$3,351.20	\$6,702.40	\$10,053.60	\$13,404.80	\$16,756.00	\$20,107.20	\$23,458.40	n/a
75	\$3,459.30	\$6,918.60	\$10,377.90	\$13,837.20	\$17,296.50	\$20,755.80	\$24,215.10	n/a
76	\$3,559.40	\$7,118.80	\$10,678.20	\$14,237.60	\$17,797.00	\$21,356.40	\$24,915.80	n/a
77	\$3,643.30	\$7,286.60	\$10,929.90	\$14,573.20	\$18,216.50	\$21,859.80	\$25,503.10	n/a
78	\$3,710.00	\$7,420.00	\$11,130.00	\$14,840.00	\$18,550.00	\$22,260.00	\$25,970.00	n/a
79	\$3,754.50	\$7,509.00	\$11,263.50	\$15,018.00	\$18,772.50	\$22,527.00	\$26,281.50	n/a
80	\$3,774.90	\$7,549.80	\$11,324.70	\$15,099.60	\$18,874.50	\$22,649.40	\$26,424.30	n/a
81	\$3,772.60	\$7,545.20	\$11,317.80	\$15,090.40	\$18,863.00	\$22,635.60	\$26,408.20	n/a
82	\$3,748.70	\$7,497.40	\$11,246.10	\$14,994.80	\$18,743.50	\$22,492.20	\$26,240.90	n/a
83	\$3,707.80	\$7,415.60	\$11,123.40	\$14,831.20	\$18,539.00	\$22,246.80	\$25,954.60	n/a
84	\$3,659.70	\$7,319.40	\$10,979.10	\$14,638.80	\$18,298.50	\$21,958.20	\$25,617.90	n/a
85	\$3,615.40	\$7,230.80	\$10,846.20	\$14,461.60	\$18,077.00	\$21,692.40	\$25,307.80	n/a
86	\$3,580.90	\$7,161.80	\$10,742.70	\$14,323.60	\$17,904.50	\$21,485.40	\$25,066.30	n/a
87	\$3,552.70	\$7,105.40	\$10,658.10	\$14,210.80	\$17,763.50	\$21,316.20	\$24,868.90	n/a
88	\$3,528.90	\$7,057.80	\$10,586.70	\$14,115.60	\$17,644.50	\$21,173.40	\$24,702.30	n/a
89	\$3,511.70	\$7,023.40	\$10,535.10	\$14,046.80	\$17,558.50	\$21,070.20	\$24,581.90	n/a
90	\$3,505.80	\$7,011.60	\$10,517.40	\$14,023.20	\$17,529.00	\$21,034.80	\$24,540.60	n/a

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Tobacco

Issue Age	Benefit Amount						
	\$90,000	\$100,000					
18	\$10,336.05	\$11,484.50					
19	\$10,282.05	\$11,424.50					
20	\$10,225.35	\$11,361.50					
21	\$10,165.50	\$11,295.00					
22	\$10,102.73	\$11,225.25					
23	\$10,036.35	\$11,151.50					
24	\$9,966.83	\$11,074.25					
25	\$9,893.93	\$10,993.25					
26	\$9,816.75	\$10,907.50					
27	\$9,735.30	\$10,817.00					
28	\$9,648.90	\$10,721.00					
29	\$9,557.55	\$10,619.50					
30	\$9,460.58	\$10,511.75					
31	\$9,358.43	\$10,398.25					
32	\$9,250.20	\$10,278.00					
33	\$9,136.35	\$10,151.50					
34	\$9,016.43	\$10,018.25					
35	\$8,890.65	\$9,878.50					
36	\$8,758.58	\$9,731.75					
37	\$8,619.98	\$9,577.75					
38	\$8,474.85	\$9,416.50					
39	\$8,322.30	\$9,247.00					
40	\$8,162.10	\$9,069.00					
41	\$7,993.58	\$8,881.75					
42	\$7,815.83	\$8,684.25					
43	\$7,627.95	\$8,475.50					
44	\$7,428.83	\$8,254.25					
45	\$7,216.88	\$8,018.75					
46	\$6,991.43	\$7,768.25					
47	\$6,752.25	\$7,502.50					
48	\$6,498.00	\$7,220.00					
49	\$6,227.78	\$6,919.75					
50	\$5,940.23	\$6,600.25					
51	\$5,634.23	\$6,260.25					
52	\$5,308.43	\$5,898.25					
53	\$4,961.25	\$5,512.50					
54	\$4,591.35	\$5,101.50					
55	\$4,196.93	\$4,663.25					
56	\$4,322.03	\$4,802.25					
57	\$4,444.65	\$4,938.50					
58	\$4,566.15	\$5,073.50					
59	\$4,687.43	\$5,208.25					
60	\$4,808.93	\$5,343.25					

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Tobacco

Issue Age	Benefit Amount						
	\$90,000	\$100,000					
61	n/a	n/a					
62	n/a	n/a					
63	n/a	n/a					
64	n/a	n/a					
65	n/a	n/a					
66	n/a	n/a					
67	n/a	n/a					
68	n/a	n/a					
69	n/a	n/a					
70	n/a	n/a					
71	n/a	n/a					
72	n/a	n/a					
73	n/a	n/a					
74	n/a	n/a					
75	n/a	n/a					
76	n/a	n/a					
77	n/a	n/a					
78	n/a	n/a					
79	n/a	n/a					
80	n/a	n/a					
81	n/a	n/a					
82	n/a	n/a					
83	n/a	n/a					
84	n/a	n/a					
85	n/a	n/a					
86	n/a	n/a					
87	n/a	n/a					
88	n/a	n/a					
89	n/a	n/a					
90	n/a	n/a					

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$922.23	\$1,844.45	\$2,766.68	\$3,688.90	\$4,611.13			
19	\$917.38	\$1,834.75	\$2,752.13	\$3,669.50	\$4,586.88			
20	\$912.33	\$1,824.65	\$2,736.98	\$3,649.30	\$4,561.63			
21	\$907.00	\$1,814.00	\$2,721.00	\$3,628.00	\$4,535.00			
22	\$901.40	\$1,802.80	\$2,704.20	\$3,605.60	\$4,507.00			
23	\$895.48	\$1,790.95	\$2,686.43	\$3,581.90	\$4,477.38			
24	\$889.25	\$1,778.50	\$2,667.75	\$3,557.00	\$4,446.25			
25	\$882.68	\$1,765.35	\$2,648.03	\$3,530.70	\$4,413.38			
26	\$875.73	\$1,751.45	\$2,627.18	\$3,502.90	\$4,378.63			
27	\$868.30	\$1,736.60	\$2,604.90	\$3,473.20	\$4,341.50			
28	\$860.45	\$1,720.90	\$2,581.35	\$3,441.80	\$4,302.25			
29	\$852.18	\$1,704.35	\$2,556.53	\$3,408.70	\$4,260.88			
30	\$843.43	\$1,686.85	\$2,530.28	\$3,373.70	\$4,217.13			
31	\$834.18	\$1,668.35	\$2,502.53	\$3,336.70	\$4,170.88			
32	\$824.45	\$1,648.90	\$2,473.35	\$3,297.80	\$4,122.25			
33	\$814.25	\$1,628.50	\$2,442.75	\$3,257.00	\$4,071.25			
34	\$803.58	\$1,607.15	\$2,410.73	\$3,214.30	\$4,017.88			
35	\$792.48	\$1,584.95	\$2,377.43	\$3,169.90	\$3,962.38			
36	\$780.93	\$1,561.85	\$2,342.78	\$3,123.70	\$3,904.63			
37	\$768.90	\$1,537.80	\$2,306.70	\$3,075.60	\$3,844.50			
38	\$756.38	\$1,512.75	\$2,269.13	\$3,025.50	\$3,781.88			
39	\$743.20	\$1,486.40	\$2,229.60	\$2,972.80	\$3,716.00			
40	\$729.35	\$1,458.70	\$2,188.05	\$2,917.40	\$3,646.75			
41	\$714.70	\$1,429.40	\$2,144.10	\$2,858.80	\$3,573.50			
42	\$699.20	\$1,398.40	\$2,097.60	\$2,796.80	\$3,496.00			
43	\$682.80	\$1,365.60	\$2,048.40	\$2,731.20	\$3,414.00			
44	\$665.43	\$1,330.85	\$1,996.28	\$2,661.70	\$3,327.13			
45	\$646.95	\$1,293.90	\$1,940.85	\$2,587.80	\$3,234.75			
46	\$627.30	\$1,254.60	\$1,881.90	\$2,509.20	\$3,136.50			
47	\$606.43	\$1,212.85	\$1,819.28	\$2,425.70	\$3,032.13			
48	\$584.23	\$1,168.45	\$1,752.68	\$2,336.90	\$2,921.13			
49	\$560.60	\$1,121.20	\$1,681.80	\$2,242.40	\$2,803.00			
50	\$535.48	\$1,070.95	\$1,606.43	\$2,141.90	\$2,677.38			

145741

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
51	\$508.78	\$1,017.55	\$1,526.33	\$2,035.10	\$2,543.88			
52	\$480.43	\$960.85	\$1,441.28	\$1,921.70	\$2,402.13			
53	\$450.35	\$900.70	\$1,351.05	\$1,801.40	\$2,251.75			
54	\$418.43	\$836.85	\$1,255.28	\$1,673.70	\$2,092.13			
55	\$384.53	\$769.05	\$1,153.58	\$1,538.10	\$1,922.63			
56	\$403.20	\$806.40	\$1,209.60	\$1,612.80	\$2,016.00			
57	\$422.70	\$845.40	\$1,268.10	\$1,690.80	\$2,113.50			
58	\$443.08	\$886.15	\$1,329.23	\$1,772.30	\$2,215.38			
59	\$464.33	\$928.65	\$1,392.98	\$1,857.30	\$2,321.63			
60	\$486.50	\$973.00	\$1,459.50	\$1,946.00	\$2,432.50			
61	\$2,038.20	\$4,076.40	\$6,114.60	\$8,152.80	\$10,191.00			
62	\$2,134.00	\$4,268.00	\$6,402.00	\$8,536.00	\$10,670.00			
63	\$2,233.00	\$4,466.00	\$6,699.00	\$8,932.00	\$11,165.00			
64	\$2,335.00	\$4,670.00	\$7,005.00	\$9,340.00	\$11,675.00			
65	\$2,439.60	\$4,879.20	\$7,318.80	\$9,758.40	\$12,198.00			
66	\$2,546.70	\$5,093.40	\$7,640.10	\$10,186.80	\$12,733.50			
67	\$2,656.00	\$5,312.00	\$7,968.00	\$10,624.00	\$13,280.00			
68	\$2,767.10	\$5,534.20	\$8,301.30	\$11,068.40	\$13,835.50			
69	\$2,879.40	\$5,758.80	\$8,638.20	\$11,517.60	\$14,397.00			
70	\$3,010.10	\$6,020.20	\$9,030.30	\$12,040.40	\$15,050.50			

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$1,148.45	\$2,296.90	\$3,445.35	\$4,593.80	\$5,742.25			
19	\$1,142.45	\$2,284.90	\$3,427.35	\$4,569.80	\$5,712.25			
20	\$1,136.15	\$2,272.30	\$3,408.45	\$4,544.60	\$5,680.75			
21	\$1,129.50	\$2,259.00	\$3,388.50	\$4,518.00	\$5,647.50			
22	\$1,122.53	\$2,245.05	\$3,367.58	\$4,490.10	\$5,612.63			
23	\$1,115.15	\$2,230.30	\$3,345.45	\$4,460.60	\$5,575.75			
24	\$1,107.43	\$2,214.85	\$3,322.28	\$4,429.70	\$5,537.13			
25	\$1,099.33	\$2,198.65	\$3,297.98	\$4,397.30	\$5,496.63			
26	\$1,090.75	\$2,181.50	\$3,272.25	\$4,363.00	\$5,453.75			
27	\$1,081.70	\$2,163.40	\$3,245.10	\$4,326.80	\$5,408.50			
28	\$1,072.10	\$2,144.20	\$3,216.30	\$4,288.40	\$5,360.50			
29	\$1,061.95	\$2,123.90	\$3,185.85	\$4,247.80	\$5,309.75			
30	\$1,051.18	\$2,102.35	\$3,153.53	\$4,204.70	\$5,255.88			
31	\$1,039.83	\$2,079.65	\$3,119.48	\$4,159.30	\$5,199.13			
32	\$1,027.80	\$2,055.60	\$3,083.40	\$4,111.20	\$5,139.00			
33	\$1,015.15	\$2,030.30	\$3,045.45	\$4,060.60	\$5,075.75			
34	\$1,001.83	\$2,003.65	\$3,005.48	\$4,007.30	\$5,009.13			
35	\$987.85	\$1,975.70	\$2,963.55	\$3,951.40	\$4,939.25			
36	\$973.18	\$1,946.35	\$2,919.53	\$3,892.70	\$4,865.88			
37	\$957.78	\$1,915.55	\$2,873.33	\$3,831.10	\$4,788.88			
38	\$941.65	\$1,883.30	\$2,824.95	\$3,766.60	\$4,708.25			
39	\$924.70	\$1,849.40	\$2,774.10	\$3,698.80	\$4,623.50			
40	\$906.90	\$1,813.80	\$2,720.70	\$3,627.60	\$4,534.50			
41	\$888.18	\$1,776.35	\$2,664.53	\$3,552.70	\$4,440.88			
42	\$868.43	\$1,736.85	\$2,605.28	\$3,473.70	\$4,342.13			
43	\$847.55	\$1,695.10	\$2,542.65	\$3,390.20	\$4,237.75			
44	\$825.43	\$1,650.85	\$2,476.28	\$3,301.70	\$4,127.13			
45	\$801.88	\$1,603.75	\$2,405.63	\$3,207.50	\$4,009.38			
46	\$776.83	\$1,553.65	\$2,330.48	\$3,107.30	\$3,884.13			
47	\$750.25	\$1,500.50	\$2,250.75	\$3,001.00	\$3,751.25			
48	\$722.00	\$1,444.00	\$2,166.00	\$2,888.00	\$3,610.00			
49	\$691.98	\$1,383.95	\$2,075.93	\$2,767.90	\$3,459.88			
50	\$660.03	\$1,320.05	\$1,980.08	\$2,640.10	\$3,300.13			

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
51	\$626.03	\$1,252.05	\$1,878.08	\$2,504.10	\$3,130.13			
52	\$589.83	\$1,179.65	\$1,769.48	\$2,359.30	\$2,949.13			
53	\$551.25	\$1,102.50	\$1,653.75	\$2,205.00	\$2,756.25			
54	\$510.15	\$1,020.30	\$1,530.45	\$2,040.60	\$2,550.75			
55	\$466.33	\$932.65	\$1,398.98	\$1,865.30	\$2,331.63			
56	\$480.23	\$960.45	\$1,440.68	\$1,920.90	\$2,401.13			
57	\$493.85	\$987.70	\$1,481.55	\$1,975.40	\$2,469.25			
58	\$507.35	\$1,014.70	\$1,522.05	\$2,029.40	\$2,536.75			
59	\$520.83	\$1,041.65	\$1,562.48	\$2,083.30	\$2,604.13			
60	\$534.33	\$1,068.65	\$1,602.98	\$2,137.30	\$2,671.63			
61	\$2,190.90	\$4,381.80	\$6,572.70	\$8,763.60	\$10,954.50			
62	\$2,244.20	\$4,488.40	\$6,732.60	\$8,976.80	\$11,221.00			
63	\$2,302.90	\$4,605.80	\$6,908.70	\$9,211.60	\$11,514.50			
64	\$2,377.80	\$4,755.60	\$7,133.40	\$9,511.20	\$11,889.00			
65	\$2,454.60	\$4,909.20	\$7,363.80	\$9,818.40	\$12,273.00			
66	\$2,534.50	\$5,069.00	\$7,603.50	\$10,138.00	\$12,672.50			
67	\$2,618.70	\$5,237.40	\$7,856.10	\$10,474.80	\$13,093.50			
68	\$2,708.50	\$5,417.00	\$8,125.50	\$10,834.00	\$13,542.50			
69	\$2,805.30	\$5,610.60	\$8,415.90	\$11,221.20	\$14,026.50			
70	\$2,908.50	\$5,817.00	\$8,725.50	\$11,634.00	\$14,542.50			

Proposal 145741

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

# Group Whole Life

## Forms G L1913/G L1913C

### Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy. Provisions may vary by state.

**Limitations** - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

**Suicide** - If an Insured Person dies by suicide within two years of the issue date or last reinstatement date, Assurity's liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any Loan Balance and less benefits paid under this Certificate or any riders.

### Coverage Conditions

**Actively Employed** - The employee must be actively employed to be eligible for coverage.

**Right to Cancel** - The contract contains a 30-day free look period.

**Termination** - Whole life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason (portability available); the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the anniversary after the Insured Person's 121st birthday (the expiration date listed on the schedule); the date Assurity receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision - see rider language for details.

### Exclusions for Accelerated Death Benefit for Chronic Illness Rider

Assurity will not pay benefits under the Accelerated Death Benefit for Chronic Illness Rider for Chronic Illnesses that are caused by or are the result of the Insured Person(s):

- being exposed to war or any act of war, declared or undeclared;
- being addicted to drugs or suffering from alcoholism;
- committing or attempting to commit a felony;
- intentionally self-inflicting an injury; or
- attempting to commit suicide, while sane or insane.

# We are never more than one call away.



Customer Service  
800-276-7619, Ext. 4210  
7:30am - 5:00pm CST



Claims  
800-869-0355, Ext. 4484



Policy Services  
800-869-0355, Ext. 4279  
FAX: 888-255-2060



Email  
[claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)



Assurity  
P.O. Box 82533  
Lincoln, NE 68501-2533



Connect Online  
[assurity.com](http://assurity.com)  
[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



NOT AVAILABLE IN NEW YORK.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

[www.benefitdirectories.com](http://www.benefitdirectories.com)

**Assurity®**

---

## **Voluntary Benefit Options**

Whole Life

[www.benefitdirectories.com](http://www.benefitdirectories.com)

191682





# Group Whole Life Insurance

A whole life insurance plan from Assurity provides a permanent benefit that can protect those you love, now and in the future. Group Whole Life pays a benefit directly to your beneficiary and provides a level of security above coverage you may already have from your employer or term insurance you've purchased on your own.

## Key Features

- ☑ **Portable coverage**—if if you switch jobs or retire you can take your coverage with you, after 30 days of continuous coverage
- ☑ **Guaranteed issue benefit amounts available to employees – no medical exams**
- ☑ **Affordable group rates and convenient payroll deduction**
- ☑ **Death benefit amounts that won't decrease** and premiums that won't increase
- ☑ **Access to cash value**
- ☑ **Accelerated Death Benefits** available through issue age 70

**Know you  
and your family  
are protected.**

It's easy —  
sign up today



Not available to residents of New York

[www.benefitdirectories.com](http://www.benefitdirectories.com)

191682



# Group Whole Life Benefits

## Forms G L1913/G L1913C

Provides level benefit, non-participating whole life insurance on the employee. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121.

**Children's Term Rider**  
(Form R G1916C)

Provides level benefit term life insurance to age 26 on the insured employee's children or grandchildren meeting eligibility conditions and listed on the original application or born to or adopted by the insured employee while the policy and this rider are in force.

Eligible children includes any natural child, stepchild, or legally adopted child of the employee who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible.

**Accelerated Death Benefit -Terminal Illness**

Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a terminal illness resulting in a significantly reduced life expectancy (typically 12 months or less) as certified by a physician. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision.

**Accelerated Death Benefit for Chronic Illness Rider**  
(Form R G1914C)

Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a chronic illness where for a period of at least 90 consecutive days as certified by a physician,

- the insured has been unable and continues to be unable to perform at least two activities of daily living without substantial assistance from another person due to a loss of functional capacity; or
- the insured has required and continues to require substantial supervision by another person to protect the insured from threats to health and safety due to severe cognitive impairment.

The rider is automatically included and only available to insureds age 18 - 70 at time of issue. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision. In any 12 month period, advanced death benefit proceeds are subject to the maximum annualized IRS per diem limit.

**Spouse Whole Life**  
(Forms G L1913/G L1913C)

Provides level benefit, non-participating whole life insurance on the Spouse. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121. Spouses age 18 - 70 are eligible to enroll.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$2.51	\$5.03	\$7.54	\$10.06	\$12.58	\$15.09	\$17.61	\$20.13
19	\$2.59	\$5.19	\$7.78	\$10.38	\$12.97	\$15.57	\$18.17	\$20.76
20	\$2.68	\$5.37	\$8.06	\$10.74	\$13.43	\$16.12	\$18.81	\$21.49
21	\$2.79	\$5.59	\$8.38	\$11.18	\$13.97	\$16.77	\$19.57	\$22.36
22	\$2.91	\$5.83	\$8.74	\$11.66	\$14.58	\$17.49	\$20.41	\$23.33
23	\$3.02	\$6.04	\$9.07	\$12.09	\$15.12	\$18.14	\$21.17	\$24.19
24	\$3.14	\$6.28	\$9.42	\$12.56	\$15.70	\$18.84	\$21.99	\$25.13
25	\$3.26	\$6.53	\$9.79	\$13.06	\$16.33	\$19.59	\$22.86	\$26.13
26	\$3.39	\$6.79	\$10.19	\$13.59	\$16.99	\$20.39	\$23.79	\$27.19
27	\$3.54	\$7.08	\$10.62	\$14.16	\$17.70	\$21.24	\$24.79	\$28.33
28	\$3.68	\$7.37	\$11.06	\$14.74	\$18.43	\$22.12	\$25.81	\$29.49
29	\$3.84	\$7.68	\$11.52	\$15.36	\$19.20	\$23.04	\$26.89	\$30.73
30	\$4.00	\$8.00	\$12.01	\$16.01	\$20.02	\$24.02	\$28.02	\$32.03
31	\$4.17	\$8.34	\$12.52	\$16.69	\$20.87	\$25.04	\$29.22	\$33.39
32	\$4.36	\$8.72	\$13.08	\$17.44	\$21.81	\$26.17	\$30.53	\$34.89
33	\$4.56	\$9.12	\$13.68	\$18.24	\$22.81	\$27.37	\$31.93	\$36.49
34	\$4.77	\$9.55	\$14.33	\$19.11	\$23.89	\$28.67	\$33.45	\$38.23
35	\$5.00	\$10.00	\$15.01	\$20.01	\$25.01	\$30.02	\$35.02	\$40.03
36	\$5.24	\$10.48	\$15.72	\$20.96	\$26.20	\$31.44	\$36.69	\$41.93
37	\$5.48	\$10.97	\$16.46	\$21.94	\$27.43	\$32.92	\$38.41	\$43.89
38	\$5.74	\$11.48	\$17.22	\$22.96	\$28.70	\$34.44	\$40.19	\$45.93
39	\$6.00	\$12.00	\$18.01	\$24.01	\$30.01	\$36.02	\$42.02	\$48.03
40	\$6.27	\$12.54	\$18.82	\$25.09	\$31.37	\$37.64	\$43.92	\$50.19
41	\$6.56	\$13.12	\$19.68	\$26.24	\$32.81	\$39.37	\$45.93	\$52.49
42	\$6.85	\$13.71	\$20.57	\$27.43	\$34.29	\$41.14	\$48.00	\$54.86
43	\$7.15	\$14.31	\$21.47	\$28.63	\$35.79	\$42.94	\$50.10	\$57.26
44	\$7.46	\$14.93	\$22.39	\$29.86	\$37.33	\$44.79	\$52.26	\$59.73
45	\$7.78	\$15.57	\$23.36	\$31.14	\$38.93	\$46.72	\$54.51	\$62.29
46	\$8.13	\$16.27	\$24.41	\$32.54	\$40.68	\$48.82	\$56.96	\$65.09
47	\$8.52	\$17.05	\$25.58	\$34.11	\$42.64	\$51.17	\$59.70	\$68.23
48	\$8.96	\$17.92	\$26.88	\$35.84	\$44.81	\$53.77	\$62.73	\$71.69
49	\$9.42	\$18.84	\$28.27	\$37.69	\$47.12	\$56.54	\$65.97	\$75.39
50	\$9.92	\$19.84	\$29.76	\$39.68	\$49.60	\$59.52	\$69.44	\$79.36
51	\$10.45	\$20.91	\$31.37	\$41.83	\$52.28	\$62.74	\$73.20	\$83.66
52	\$11.03	\$22.07	\$33.11	\$44.14	\$55.18	\$66.22	\$77.25	\$88.29
53	\$11.65	\$23.30	\$34.96	\$46.61	\$58.26	\$69.92	\$81.57	\$93.22
54	\$12.30	\$24.60	\$36.91	\$49.21	\$61.51	\$73.82	\$86.12	\$98.42
55	\$12.99	\$25.99	\$38.98	\$51.98	\$64.97	\$77.97	\$90.96	\$103.96
56	\$13.74	\$27.48	\$41.22	\$54.96	\$68.70	\$82.44	\$96.18	\$109.92
57	\$14.54	\$29.09	\$43.64	\$58.19	\$72.74	\$87.29	\$101.84	\$116.39
58	\$15.41	\$30.83	\$46.24	\$61.66	\$77.08	\$92.49	\$107.91	\$123.32
59	\$16.33	\$32.66	\$48.99	\$65.33	\$81.66	\$97.99	\$114.32	\$130.66

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
60	\$17.30	\$34.61	\$51.92	\$69.23	\$86.53	\$103.84	\$121.15	\$138.46
61	\$18.34	\$36.68	\$55.02	\$73.36	\$91.70	\$110.04	\$128.38	n/a
62	\$19.44	\$38.89	\$58.33	\$77.78	\$97.22	\$116.67	\$136.11	n/a
63	\$20.54	\$41.09	\$61.64	\$82.19	\$102.74	\$123.29	\$143.84	n/a
64	\$21.64	\$43.28	\$64.93	\$86.57	\$108.22	\$129.86	\$151.51	n/a
65	\$22.84	\$45.68	\$68.52	\$91.36	\$114.20	\$137.04	\$159.88	n/a
66	\$24.23	\$48.47	\$72.70	\$96.94	\$121.18	\$145.41	\$169.65	n/a
67	\$25.92	\$51.84	\$77.77	\$103.69	\$129.61	\$155.54	\$181.46	n/a
68	\$27.88	\$55.77	\$83.65	\$111.54	\$139.43	\$167.31	\$195.20	n/a
69	\$30.04	\$60.09	\$90.14	\$120.19	\$150.24	\$180.29	\$210.34	n/a
70	\$32.45	\$64.91	\$97.37	\$129.82	\$162.28	\$194.74	\$227.19	n/a
71	\$35.14	\$70.28	\$105.43	\$140.57	\$175.72	\$210.86	\$246.01	n/a
72	\$38.15	\$76.30	\$114.45	\$152.61	\$190.76	\$228.91	\$267.06	n/a
73	\$41.29	\$82.59	\$123.89	\$165.19	\$206.49	\$247.79	\$289.08	n/a
74	\$44.55	\$89.10	\$133.65	\$178.20	\$222.76	\$267.31	\$311.86	n/a
75	\$48.19	\$96.38	\$144.58	\$192.77	\$240.96	\$289.16	\$337.35	n/a
76	\$52.48	\$104.97	\$157.46	\$209.95	\$262.44	\$314.93	\$367.42	n/a
77	\$57.71	\$115.42	\$173.14	\$230.85	\$288.57	\$346.28	\$404.00	n/a
78	\$63.65	\$127.31	\$190.96	\$254.62	\$318.27	\$381.93	\$445.59	n/a
79	\$70.13	\$140.27	\$210.41	\$280.55	\$350.69	\$420.83	\$490.97	n/a
80	\$77.47	\$154.94	\$232.41	\$309.88	\$387.35	\$464.83	\$542.30	n/a
81	\$85.96	\$171.92	\$257.88	\$343.85	\$429.81	\$515.77	\$601.74	n/a
82	\$95.92	\$191.85	\$287.77	\$383.70	\$479.62	\$575.55	\$671.47	n/a
83	\$107.04	\$214.09	\$321.14	\$428.19	\$535.24	\$642.29	\$749.34	n/a
84	\$119.13	\$238.26	\$357.39	\$476.53	\$595.66	\$714.79	\$833.92	n/a
85	\$132.63	\$265.26	\$397.89	\$530.52	\$663.16	\$795.79	\$928.42	n/a
86	\$148.01	\$296.02	\$444.03	\$592.04	\$740.05	\$888.06	\$1,036.07	n/a
87	\$165.72	\$331.45	\$497.18	\$662.90	\$828.63	\$994.36	\$1,160.08	n/a
88	\$186.59	\$373.19	\$559.79	\$746.38	\$932.98	\$1,119.58	\$1,306.17	n/a
89	\$210.30	\$420.61	\$630.92	\$841.23	\$1,051.54	\$1,261.84	\$1,472.15	n/a
90	\$235.64	\$471.28	\$706.93	\$942.57	\$1,178.22	\$1,413.86	\$1,649.51	n/a

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue Age	Benefit Amounts							
	\$90,000	\$100,000						
18	\$22.64	\$25.16						
19	\$23.36	\$25.95						
20	\$24.18	\$26.87						
21	\$25.16	\$27.95						
22	\$26.24	\$29.16						
23	\$27.22	\$30.24						
24	\$28.27	\$31.41						
25	\$29.39	\$32.66						
26	\$30.59	\$33.99						
27	\$31.87	\$35.41						
28	\$33.18	\$36.87						
29	\$34.57	\$38.41						
30	\$36.03	\$40.04						
31	\$37.57	\$41.74						
32	\$39.26	\$43.62						
33	\$41.06	\$45.62						
34	\$43.01	\$47.78						
35	\$45.03	\$50.03						
36	\$47.17	\$52.41						
37	\$49.38	\$54.87						
38	\$51.67	\$57.41						
39	\$54.03	\$60.03						
40	\$56.47	\$62.74						
41	\$59.06	\$65.62						
42	\$61.72	\$68.58						
43	\$64.42	\$71.58						
44	\$67.19	\$74.66						
45	\$70.08	\$77.87						
46	\$73.23	\$81.37						
47	\$76.75	\$85.28						
48	\$80.65	\$89.62						
49	\$84.82	\$94.24						
50	\$89.28	\$99.20						
51	\$94.12	\$104.57						
52	\$99.33	\$110.37						
53	\$104.88	\$116.53						
54	\$110.73	\$123.03						
55	\$116.95	\$129.95						
56	\$123.67	\$137.41						
57	\$130.94	\$145.49						
58	\$138.74	\$154.16						
59	\$146.99	\$163.32						

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue Age	Benefit Amounts							
	\$90,000	\$100,000						
60	\$155.76	\$173.07						
61	n/a	n/a						
62	n/a	n/a						
63	n/a	n/a						
64	n/a	n/a						
65	n/a	n/a						
66	n/a	n/a						
67	n/a	n/a						
68	n/a	n/a						
69	n/a	n/a						
70	n/a	n/a						
71	n/a	n/a						
72	n/a	n/a						
73	n/a	n/a						
74	n/a	n/a						
75	n/a	n/a						
76	n/a	n/a						
77	n/a	n/a						
78	n/a	n/a						
79	n/a	n/a						
80	n/a	n/a						
81	n/a	n/a						
82	n/a	n/a						
83	n/a	n/a						
84	n/a	n/a						
85	n/a	n/a						
86	n/a	n/a						
87	n/a	n/a						
88	n/a	n/a						
89	n/a	n/a						
90	n/a	n/a						

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$3.38	\$6.77	\$10.16	\$13.54	\$16.93	\$20.32	\$23.71	\$27.09
19	\$3.49	\$6.99	\$10.49	\$13.99	\$17.49	\$20.99	\$24.49	\$27.99
20	\$3.63	\$7.27	\$10.91	\$14.54	\$18.18	\$21.82	\$25.46	\$29.09
21	\$3.79	\$7.58	\$11.37	\$15.16	\$18.95	\$22.74	\$26.54	\$30.33
22	\$3.96	\$7.93	\$11.89	\$15.86	\$19.83	\$23.79	\$27.76	\$31.73
23	\$4.12	\$8.24	\$12.36	\$16.48	\$20.60	\$24.72	\$28.84	\$32.96
24	\$4.29	\$8.58	\$12.87	\$17.16	\$21.45	\$25.74	\$30.04	\$34.33
25	\$4.47	\$8.94	\$13.42	\$17.89	\$22.37	\$26.84	\$31.32	\$35.79
26	\$4.67	\$9.34	\$14.01	\$18.68	\$23.35	\$28.02	\$32.69	\$37.36
27	\$4.87	\$9.74	\$14.62	\$19.49	\$24.37	\$29.24	\$34.12	\$38.99
28	\$5.08	\$10.17	\$15.26	\$20.34	\$25.43	\$30.52	\$35.61	\$40.69
29	\$5.30	\$10.61	\$15.92	\$21.23	\$26.54	\$31.84	\$37.15	\$42.46
30	\$5.54	\$11.08	\$16.62	\$22.16	\$27.70	\$33.24	\$38.79	\$44.33
31	\$5.79	\$11.58	\$17.37	\$23.16	\$28.95	\$34.74	\$40.54	\$46.33
32	\$6.06	\$12.12	\$18.18	\$24.24	\$30.31	\$36.37	\$42.43	\$48.49
33	\$6.35	\$12.71	\$19.07	\$25.43	\$31.79	\$38.14	\$44.50	\$50.86
34	\$6.67	\$13.34	\$20.01	\$26.68	\$33.35	\$40.02	\$46.69	\$53.36
35	\$7.00	\$14.00	\$21.01	\$28.01	\$35.01	\$42.02	\$49.02	\$56.03
36	\$7.35	\$14.70	\$22.06	\$29.41	\$36.76	\$44.12	\$51.47	\$58.83
37	\$7.72	\$15.44	\$23.17	\$30.89	\$38.62	\$46.34	\$54.07	\$61.79
38	\$8.11	\$16.22	\$24.33	\$32.44	\$40.56	\$48.67	\$56.78	\$64.89
39	\$8.51	\$17.03	\$25.54	\$34.06	\$42.58	\$51.09	\$59.61	\$68.13
40	\$8.94	\$17.88	\$26.82	\$35.76	\$44.70	\$53.64	\$62.58	\$71.53
41	\$9.38	\$18.77	\$28.16	\$37.54	\$46.93	\$56.32	\$65.70	\$75.09
42	\$9.85	\$19.70	\$29.56	\$39.41	\$49.26	\$59.12	\$68.97	\$78.83
43	\$10.32	\$20.65	\$30.98	\$41.31	\$51.64	\$61.97	\$72.30	\$82.63
44	\$10.81	\$21.63	\$32.44	\$43.26	\$54.08	\$64.89	\$75.71	\$86.52
45	\$11.32	\$22.65	\$33.98	\$45.31	\$56.64	\$67.97	\$79.30	\$90.62
46	\$11.88	\$23.77	\$35.66	\$47.54	\$59.43	\$71.32	\$83.20	\$95.09
47	\$12.50	\$25.00	\$37.51	\$50.01	\$62.51	\$75.02	\$87.52	\$100.02
48	\$13.17	\$26.34	\$39.52	\$52.69	\$65.87	\$79.04	\$92.22	\$105.39
49	\$13.89	\$27.78	\$41.67	\$55.56	\$69.45	\$83.34	\$97.23	\$111.12
50	\$14.65	\$29.31	\$43.97	\$58.63	\$73.28	\$87.94	\$102.60	\$117.26
51	\$15.49	\$30.98	\$46.47	\$61.96	\$77.45	\$92.94	\$108.43	\$123.92
52	\$16.39	\$32.79	\$49.19	\$65.59	\$81.99	\$98.39	\$114.79	\$131.19
53	\$17.37	\$34.74	\$52.11	\$69.48	\$86.85	\$104.22	\$121.59	\$138.96
54	\$18.39	\$36.79	\$55.19	\$73.59	\$91.99	\$110.39	\$128.79	\$147.19
55	\$19.49	\$38.99	\$58.49	\$77.99	\$97.49	\$116.99	\$136.49	\$155.99
56	\$20.69	\$41.39	\$62.08	\$82.78	\$103.47	\$124.17	\$144.86	\$165.56
57	\$22.00	\$44.00	\$66.00	\$88.01	\$110.01	\$132.01	\$154.02	\$176.02
58	\$23.39	\$46.78	\$70.18	\$93.57	\$116.97	\$140.36	\$163.76	\$187.15
59	\$24.86	\$49.73	\$74.59	\$99.46	\$124.32	\$149.19	\$174.05	\$198.92

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
60	\$26.44	\$52.88	\$79.33	\$105.77	\$132.22	\$158.66	\$185.11	\$211.55
61	\$28.17	\$56.34	\$84.52	\$112.69	\$140.86	\$169.04	\$197.21	n/a
62	\$30.09	\$60.18	\$90.28	\$120.37	\$150.47	\$180.56	\$210.66	n/a
63	\$32.16	\$64.32	\$96.48	\$128.64	\$160.80	\$192.96	\$225.12	n/a
64	\$34.34	\$68.69	\$103.04	\$137.39	\$171.74	\$206.09	\$240.44	n/a
65	\$36.71	\$73.43	\$110.15	\$146.87	\$183.59	\$220.31	\$257.03	n/a
66	\$39.34	\$78.68	\$118.02	\$157.36	\$196.70	\$236.04	\$275.38	n/a
67	\$42.28	\$84.56	\$126.84	\$169.12	\$211.40	\$253.68	\$295.97	n/a
68	\$45.50	\$91.01	\$136.51	\$182.02	\$227.53	\$273.03	\$318.54	n/a
69	\$48.96	\$97.93	\$146.90	\$195.87	\$244.84	\$293.81	\$342.78	n/a
70	\$52.72	\$105.44	\$158.16	\$210.89	\$263.61	\$316.33	\$369.06	n/a
71	\$56.81	\$113.63	\$170.45	\$227.27	\$284.09	\$340.91	\$397.72	n/a
72	\$61.29	\$122.59	\$183.89	\$245.19	\$306.48	\$367.78	\$429.08	n/a
73	\$65.90	\$131.81	\$197.71	\$263.62	\$329.52	\$395.43	\$461.33	n/a
74	\$70.60	\$141.21	\$211.82	\$282.43	\$353.04	\$423.65	\$494.26	n/a
75	\$75.79	\$151.59	\$227.39	\$303.18	\$378.98	\$454.78	\$530.57	n/a
76	\$81.85	\$163.71	\$245.57	\$327.43	\$409.29	\$491.15	\$573.01	n/a
77	\$89.18	\$178.37	\$267.56	\$356.75	\$445.94	\$535.12	\$624.31	n/a
78	\$97.49	\$194.99	\$292.48	\$389.98	\$487.48	\$584.97	\$682.47	n/a
79	\$106.52	\$213.04	\$319.56	\$426.08	\$532.60	\$639.12	\$745.64	n/a
80	\$116.69	\$233.39	\$350.08	\$466.78	\$583.47	\$700.17	\$816.86	n/a
81	\$128.44	\$256.89	\$385.34	\$513.79	\$642.24	\$770.69	\$899.14	n/a
82	\$142.21	\$284.43	\$426.64	\$568.86	\$711.07	\$853.29	\$995.50	n/a
83	\$157.64	\$315.28	\$472.93	\$630.57	\$788.21	\$945.86	\$1,103.50	n/a
84	\$174.44	\$348.89	\$523.34	\$697.78	\$872.23	\$1,046.68	\$1,221.13	n/a
85	\$193.15	\$386.30	\$579.45	\$772.60	\$965.75	\$1,158.90	\$1,352.05	n/a
86	\$214.27	\$428.54	\$642.82	\$857.09	\$1,071.37	\$1,285.64	\$1,499.92	n/a
87	\$238.35	\$476.70	\$715.05	\$953.41	\$1,191.76	\$1,430.11	\$1,668.47	n/a
88	\$266.41	\$532.83	\$799.25	\$1,065.67	\$1,332.09	\$1,598.51	\$1,864.92	n/a
89	\$298.12	\$596.25	\$894.37	\$1,192.50	\$1,490.62	\$1,788.75	\$2,086.87	n/a
90	\$331.91	\$663.82	\$995.73	\$1,327.64	\$1,659.55	\$1,991.47	\$2,323.38	n/a

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue Age	Benefit Amounts							
	\$90,000	\$100,000						
18	\$30.48	\$33.87						
19	\$31.49	\$34.99						
20	\$32.73	\$36.37						
21	\$34.12	\$37.91						
22	\$35.69	\$39.66						
23	\$37.08	\$41.20						
24	\$38.62	\$42.91						
25	\$40.27	\$44.74						
26	\$42.03	\$46.70						
27	\$43.87	\$48.74						
28	\$45.78	\$50.87						
29	\$47.77	\$53.08						
30	\$49.87	\$55.41						
31	\$52.12	\$57.91						
32	\$54.56	\$60.62						
33	\$57.22	\$63.58						
34	\$60.03	\$66.70						
35	\$63.03	\$70.03						
36	\$66.18	\$73.53						
37	\$69.52	\$77.24						
38	\$73.00	\$81.12						
39	\$76.64	\$85.16						
40	\$80.47	\$89.41						
41	\$84.48	\$93.87						
42	\$88.68	\$98.53						
43	\$92.95	\$103.28						
44	\$97.34	\$108.16						
45	\$101.95	\$113.28						
46	\$106.98	\$118.87						
47	\$112.53	\$125.03						
48	\$118.57	\$131.74						
49	\$125.01	\$138.91						
50	\$131.91	\$146.57						
51	\$139.41	\$154.91						
52	\$147.59	\$163.99						
53	\$156.33	\$173.70						
54	\$165.59	\$183.99						
55	\$175.49	\$194.99						
56	\$186.25	\$206.95						
57	\$198.02	\$220.03						
58	\$210.55	\$233.94						
59	\$223.79	\$248.65						

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Employee, Tobacco

Guaranteed issue benefit maximum is \$100,000 for issue ages 18-60 and \$25,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

**Children's Term Rider** - optional coverage available at an additional cost to the employee rates shown below of:

\$1.03 for \$5,000 benefit or \$2.06 for \$10,000 benefit.

Issue		Benefit Amounts						
Age		\$90,000	\$100,000					
60		\$238.00	\$264.44					
61		n/a	n/a					
62		n/a	n/a					
63		n/a	n/a					
64		n/a	n/a					
65		n/a	n/a					
66		n/a	n/a					
67		n/a	n/a					
68		n/a	n/a					
69		n/a	n/a					
70		n/a	n/a					
71		n/a	n/a					
72		n/a	n/a					
73		n/a	n/a					
74		n/a	n/a					
75		n/a	n/a					
76		n/a	n/a					
77		n/a	n/a					
78		n/a	n/a					
79		n/a	n/a					
80		n/a	n/a					
81		n/a	n/a					
82		n/a	n/a					
83		n/a	n/a					
84		n/a	n/a					
85		n/a	n/a					
86		n/a	n/a					
87		n/a	n/a					
88		n/a	n/a					
89		n/a	n/a					
90		n/a	n/a					

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Non-Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$2.51	\$5.03	\$7.54	\$10.06	\$12.58			
19	\$2.59	\$5.19	\$7.78	\$10.38	\$12.97			
20	\$2.68	\$5.37	\$8.06	\$10.74	\$13.43			
21	\$2.79	\$5.59	\$8.38	\$11.18	\$13.97			
22	\$2.91	\$5.83	\$8.74	\$11.66	\$14.58			
23	\$3.02	\$6.04	\$9.07	\$12.09	\$15.12			
24	\$3.14	\$6.28	\$9.42	\$12.56	\$15.70			
25	\$3.26	\$6.53	\$9.79	\$13.06	\$16.33			
26	\$3.39	\$6.79	\$10.19	\$13.59	\$16.99			
27	\$3.54	\$7.08	\$10.62	\$14.16	\$17.70			
28	\$3.68	\$7.37	\$11.06	\$14.74	\$18.43			
29	\$3.84	\$7.68	\$11.52	\$15.36	\$19.20			
30	\$4.00	\$8.00	\$12.01	\$16.01	\$20.02			
31	\$4.17	\$8.34	\$12.52	\$16.69	\$20.87			
32	\$4.36	\$8.72	\$13.08	\$17.44	\$21.81			
33	\$4.56	\$9.12	\$13.68	\$18.24	\$22.81			
34	\$4.77	\$9.55	\$14.33	\$19.11	\$23.89			
35	\$5.00	\$10.00	\$15.01	\$20.01	\$25.01			
36	\$5.24	\$10.48	\$15.72	\$20.96	\$26.20			
37	\$5.48	\$10.97	\$16.46	\$21.94	\$27.43			
38	\$5.74	\$11.48	\$17.22	\$22.96	\$28.70			
39	\$6.00	\$12.00	\$18.01	\$24.01	\$30.01			
40	\$6.27	\$12.54	\$18.82	\$25.09	\$31.37			
41	\$6.56	\$13.12	\$19.68	\$26.24	\$32.81			
42	\$6.85	\$13.71	\$20.57	\$27.43	\$34.29			
43	\$7.15	\$14.31	\$21.47	\$28.63	\$35.79			
44	\$7.46	\$14.93	\$22.39	\$29.86	\$37.33			
45	\$7.78	\$15.57	\$23.36	\$31.14	\$38.93			

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Non-Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
46	\$8.13	\$16.27	\$24.41	\$32.54	\$40.68			
47	\$8.52	\$17.05	\$25.58	\$34.11	\$42.64			
48	\$8.96	\$17.92	\$26.88	\$35.84	\$44.81			
49	\$9.42	\$18.84	\$28.27	\$37.69	\$47.12			
50	\$9.92	\$19.84	\$29.76	\$39.68	\$49.60			
51	\$10.45	\$20.91	\$31.37	\$41.83	\$52.28			
52	\$11.03	\$22.07	\$33.11	\$44.14	\$55.18			
53	\$11.65	\$23.30	\$34.96	\$46.61	\$58.26			
54	\$12.30	\$24.60	\$36.91	\$49.21	\$61.51			
55	\$12.99	\$25.99	\$38.98	\$51.98	\$64.97			
56	\$13.74	\$27.48	\$41.22	\$54.96	\$68.70			
57	\$14.54	\$29.09	\$43.64	\$58.19	\$72.74			
58	\$15.41	\$30.83	\$46.24	\$61.66	\$77.08			
59	\$16.33	\$32.66	\$48.99	\$65.33	\$81.66			
60	\$17.30	\$34.61	\$51.92	\$69.23	\$86.53			
61	\$18.34	\$36.68	\$55.02	\$73.36	\$91.70			
62	\$19.44	\$38.89	\$58.33	\$77.78	\$97.22			
63	\$20.54	\$41.09	\$61.64	\$82.19	\$102.74			
64	\$21.64	\$43.28	\$64.93	\$86.57	\$108.22			
65	\$22.84	\$45.68	\$68.52	\$91.36	\$114.20			
66	\$24.23	\$48.47	\$72.70	\$96.94	\$121.18			
67	\$25.92	\$51.84	\$77.77	\$103.69	\$129.61			
68	\$27.88	\$55.77	\$83.65	\$111.54	\$139.43			
69	\$30.04	\$60.09	\$90.14	\$120.19	\$150.24			
70	\$32.45	\$64.91	\$97.37	\$129.82	\$162.28			

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$3.38	\$6.77	\$10.16	\$13.54	\$16.93			
19	\$3.49	\$6.99	\$10.49	\$13.99	\$17.49			
20	\$3.63	\$7.27	\$10.91	\$14.54	\$18.18			
21	\$3.79	\$7.58	\$11.37	\$15.16	\$18.95			
22	\$3.96	\$7.93	\$11.89	\$15.86	\$19.83			
23	\$4.12	\$8.24	\$12.36	\$16.48	\$20.60			
24	\$4.29	\$8.58	\$12.87	\$17.16	\$21.45			
25	\$4.47	\$8.94	\$13.42	\$17.89	\$22.37			
26	\$4.67	\$9.34	\$14.01	\$18.68	\$23.35			
27	\$4.87	\$9.74	\$14.62	\$19.49	\$24.37			
28	\$5.08	\$10.17	\$15.26	\$20.34	\$25.43			
29	\$5.30	\$10.61	\$15.92	\$21.23	\$26.54			
30	\$5.54	\$11.08	\$16.62	\$22.16	\$27.70			
31	\$5.79	\$11.58	\$17.37	\$23.16	\$28.95			
32	\$6.06	\$12.12	\$18.18	\$24.24	\$30.31			
33	\$6.35	\$12.71	\$19.07	\$25.43	\$31.79			
34	\$6.67	\$13.34	\$20.01	\$26.68	\$33.35			
35	\$7.00	\$14.00	\$21.01	\$28.01	\$35.01			
36	\$7.35	\$14.70	\$22.06	\$29.41	\$36.76			
37	\$7.72	\$15.44	\$23.17	\$30.89	\$38.62			
38	\$8.11	\$16.22	\$24.33	\$32.44	\$40.56			
39	\$8.51	\$17.03	\$25.54	\$34.06	\$42.58			
40	\$8.94	\$17.88	\$26.82	\$35.76	\$44.70			
41	\$9.38	\$18.77	\$28.16	\$37.54	\$46.93			
42	\$9.85	\$19.70	\$29.56	\$39.41	\$49.26			
43	\$10.32	\$20.65	\$30.98	\$41.31	\$51.64			
44	\$10.81	\$21.63	\$32.44	\$43.26	\$54.08			
45	\$11.32	\$22.65	\$33.98	\$45.31	\$56.64			

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Group Whole Life Semi-Monthly Premiums - Iowa

Forms G L1913/G L1913C

### Spouse, Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
46	\$11.88	\$23.77	\$35.66	\$47.54	\$59.43			
47	\$12.50	\$25.00	\$37.51	\$50.01	\$62.51			
48	\$13.17	\$26.34	\$39.52	\$52.69	\$65.87			
49	\$13.89	\$27.78	\$41.67	\$55.56	\$69.45			
50	\$14.65	\$29.31	\$43.97	\$58.63	\$73.28			
51	\$15.49	\$30.98	\$46.47	\$61.96	\$77.45			
52	\$16.39	\$32.79	\$49.19	\$65.59	\$81.99			
53	\$17.37	\$34.74	\$52.11	\$69.48	\$86.85			
54	\$18.39	\$36.79	\$55.19	\$73.59	\$91.99			
55	\$19.49	\$38.99	\$58.49	\$77.99	\$97.49			
56	\$20.69	\$41.39	\$62.08	\$82.78	\$103.47			
57	\$22.00	\$44.00	\$66.00	\$88.01	\$110.01			
58	\$23.39	\$46.78	\$70.18	\$93.57	\$116.97			
59	\$24.86	\$49.73	\$74.59	\$99.46	\$124.32			
60	\$26.44	\$52.88	\$79.33	\$105.77	\$132.22			
61	\$28.17	\$56.34	\$84.52	\$112.69	\$140.86			
62	\$30.09	\$60.18	\$90.28	\$120.37	\$150.47			
63	\$32.16	\$64.32	\$96.48	\$128.64	\$160.80			
64	\$34.34	\$68.69	\$103.04	\$137.39	\$171.74			
65	\$36.71	\$73.43	\$110.15	\$146.87	\$183.59			
66	\$39.34	\$78.68	\$118.02	\$157.36	\$196.70			
67	\$42.28	\$84.56	\$126.84	\$169.12	\$211.40			
68	\$45.50	\$91.01	\$136.51	\$182.02	\$227.53			
69	\$48.96	\$97.93	\$146.90	\$195.87	\$244.84			
70	\$52.72	\$105.44	\$158.16	\$210.89	\$263.61			

191682

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$4,112.20	\$8,224.40	\$12,336.60	\$16,448.80	\$20,561.00	\$24,673.20	\$28,785.40	\$32,897.60
19	\$4,088.20	\$8,176.40	\$12,264.60	\$16,352.80	\$20,441.00	\$24,529.20	\$28,617.40	\$32,705.60
20	\$4,063.20	\$8,126.40	\$12,189.60	\$16,252.80	\$20,316.00	\$24,379.20	\$28,442.40	\$32,505.60
21	\$4,037.10	\$8,074.20	\$12,111.30	\$16,148.40	\$20,185.50	\$24,222.60	\$28,259.70	\$32,296.80
22	\$4,009.70	\$8,019.40	\$12,029.10	\$16,038.80	\$20,048.50	\$24,058.20	\$28,067.90	\$32,077.60
23	\$3,981.00	\$7,962.00	\$11,943.00	\$15,924.00	\$19,905.00	\$23,886.00	\$27,867.00	\$31,848.00
24	\$3,950.90	\$7,901.80	\$11,852.70	\$15,803.60	\$19,754.50	\$23,705.40	\$27,656.30	\$31,607.20
25	\$3,919.30	\$7,838.60	\$11,757.90	\$15,677.20	\$19,596.50	\$23,515.80	\$27,435.10	\$31,354.40
26	\$3,886.00	\$7,772.00	\$11,658.00	\$15,544.00	\$19,430.00	\$23,316.00	\$27,202.00	\$31,088.00
27	\$3,850.80	\$7,701.60	\$11,552.40	\$15,403.20	\$19,254.00	\$23,104.80	\$26,955.60	\$30,806.40
28	\$3,813.70	\$7,627.40	\$11,441.10	\$15,254.80	\$19,068.50	\$22,882.20	\$26,695.90	\$30,509.60
29	\$3,774.80	\$7,549.60	\$11,324.40	\$15,099.20	\$18,874.00	\$22,648.80	\$26,423.60	\$30,198.40
30	\$3,733.90	\$7,467.80	\$11,201.70	\$14,935.60	\$18,669.50	\$22,403.40	\$26,137.30	\$29,871.20
31	\$3,690.90	\$7,381.80	\$11,072.70	\$14,763.60	\$18,454.50	\$22,145.40	\$25,836.30	\$29,527.20
32	\$3,645.90	\$7,291.80	\$10,937.70	\$14,583.60	\$18,229.50	\$21,875.40	\$25,521.30	\$29,167.20
33	\$3,598.70	\$7,197.40	\$10,796.10	\$14,394.80	\$17,993.50	\$21,592.20	\$25,190.90	\$28,789.60
34	\$3,549.50	\$7,099.00	\$10,648.50	\$14,198.00	\$17,747.50	\$21,297.00	\$24,846.50	\$28,396.00
35	\$3,498.40	\$6,996.80	\$10,495.20	\$13,993.60	\$17,492.00	\$20,990.40	\$24,488.80	\$27,987.20
36	\$3,445.30	\$6,890.60	\$10,335.90	\$13,781.20	\$17,226.50	\$20,671.80	\$24,117.10	\$27,562.40
37	\$3,390.10	\$6,780.20	\$10,170.30	\$13,560.40	\$16,950.50	\$20,340.60	\$23,730.70	\$27,120.80
38	\$3,332.60	\$6,665.20	\$9,997.80	\$13,330.40	\$16,663.00	\$19,995.60	\$23,328.20	\$26,660.80
39	\$3,272.40	\$6,544.80	\$9,817.20	\$13,089.60	\$16,362.00	\$19,634.40	\$22,906.80	\$26,179.20
40	\$3,209.20	\$6,418.40	\$9,627.60	\$12,836.80	\$16,046.00	\$19,255.20	\$22,464.40	\$25,673.60
41	\$3,142.60	\$6,285.20	\$9,427.80	\$12,570.40	\$15,713.00	\$18,855.60	\$21,998.20	\$25,140.80
42	\$3,072.40	\$6,144.80	\$9,217.20	\$12,289.60	\$15,362.00	\$18,434.40	\$21,506.80	\$24,579.20
43	\$2,998.30	\$5,996.60	\$8,994.90	\$11,993.20	\$14,991.50	\$17,989.80	\$20,988.10	\$23,986.40
44	\$2,920.00	\$5,840.00	\$8,760.00	\$11,680.00	\$14,600.00	\$17,520.00	\$20,440.00	\$23,360.00
45	\$2,837.20	\$5,674.40	\$8,511.60	\$11,348.80	\$14,186.00	\$17,023.20	\$19,860.40	\$22,697.60
46	\$2,749.30	\$5,498.60	\$8,247.90	\$10,997.20	\$13,746.50	\$16,495.80	\$19,245.10	\$21,994.40
47	\$2,656.20	\$5,312.40	\$7,968.60	\$10,624.80	\$13,281.00	\$15,937.20	\$18,593.40	\$21,249.60
48	\$2,557.60	\$5,115.20	\$7,672.80	\$10,230.40	\$12,788.00	\$15,345.60	\$17,903.20	\$20,460.80
49	\$2,453.00	\$4,906.00	\$7,359.00	\$9,812.00	\$12,265.00	\$14,718.00	\$17,171.00	\$19,624.00
50	\$2,342.00	\$4,684.00	\$7,026.00	\$9,368.00	\$11,710.00	\$14,052.00	\$16,394.00	\$18,736.00
51	\$2,224.30	\$4,448.60	\$6,672.90	\$8,897.20	\$11,121.50	\$13,345.80	\$15,570.10	\$17,794.40
52	\$2,099.50	\$4,199.00	\$6,298.50	\$8,398.00	\$10,497.50	\$12,597.00	\$14,696.50	\$16,796.00
53	\$1,967.40	\$3,934.80	\$5,902.20	\$7,869.60	\$9,837.00	\$11,804.40	\$13,771.80	\$15,739.20
54	\$1,827.50	\$3,655.00	\$5,482.50	\$7,310.00	\$9,137.50	\$10,965.00	\$12,792.50	\$14,620.00

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

191682

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
55	\$1,679.20	\$3,358.40	\$5,037.60	\$6,716.80	\$8,396.00	\$10,075.20	\$11,754.40	\$13,433.60
56	\$1,753.60	\$3,507.20	\$5,260.80	\$7,014.40	\$8,768.00	\$10,521.60	\$12,275.20	\$14,028.80
57	\$1,831.10	\$3,662.20	\$5,493.30	\$7,324.40	\$9,155.50	\$10,986.60	\$12,817.70	\$14,648.80
58	\$1,912.00	\$3,824.00	\$5,736.00	\$7,648.00	\$9,560.00	\$11,472.00	\$13,384.00	\$15,296.00
59	\$1,996.30	\$3,992.60	\$5,988.90	\$7,985.20	\$9,981.50	\$11,977.80	\$13,974.10	\$15,970.40
60	\$2,083.90	\$4,167.80	\$6,251.70	\$8,335.60	\$10,419.50	\$12,503.40	\$14,587.30	\$16,671.20
61	\$2,174.90	\$4,349.80	\$6,524.70	\$8,699.60	\$10,874.50	\$13,049.40	\$15,224.30	n/a
62	\$2,269.20	\$4,538.40	\$6,807.60	\$9,076.80	\$11,346.00	\$13,615.20	\$15,884.40	n/a
63	\$2,366.60	\$4,733.20	\$7,099.80	\$9,466.40	\$11,833.00	\$14,199.60	\$16,566.20	n/a
64	\$2,466.70	\$4,933.40	\$7,400.10	\$9,866.80	\$12,333.50	\$14,800.20	\$17,266.90	n/a
65	\$2,569.20	\$5,138.40	\$7,707.60	\$10,276.80	\$12,846.00	\$15,415.20	\$17,984.40	n/a
66	\$2,673.80	\$5,347.60	\$8,021.40	\$10,695.20	\$13,369.00	\$16,042.80	\$18,716.60	n/a
67	\$2,780.50	\$5,561.00	\$8,341.50	\$11,122.00	\$13,902.50	\$16,683.00	\$19,463.50	n/a
68	\$2,888.80	\$5,777.60	\$8,666.40	\$11,555.20	\$14,444.00	\$17,332.80	\$20,221.60	n/a
69	\$3,012.00	\$6,024.00	\$9,036.00	\$12,048.00	\$15,060.00	\$18,072.00	\$21,084.00	n/a
70	\$3,142.30	\$6,284.60	\$9,426.90	\$12,569.20	\$15,711.50	\$18,853.80	\$21,996.10	n/a
71	\$3,272.00	\$6,544.00	\$9,816.00	\$13,088.00	\$16,360.00	\$19,632.00	\$22,904.00	n/a
72	\$3,401.90	\$6,803.80	\$10,205.70	\$13,607.60	\$17,009.50	\$20,411.40	\$23,813.30	n/a
73	\$3,533.30	\$7,066.60	\$10,599.90	\$14,133.20	\$17,666.50	\$21,199.80	\$24,733.10	n/a
74	\$3,665.50	\$7,331.00	\$10,996.50	\$14,662.00	\$18,327.50	\$21,993.00	\$25,658.50	n/a
75	\$3,792.40	\$7,584.80	\$11,377.20	\$15,169.60	\$18,962.00	\$22,754.40	\$26,546.80	n/a
76	\$3,910.50	\$7,821.00	\$11,731.50	\$15,642.00	\$19,552.50	\$23,463.00	\$27,373.50	n/a
77	\$4,020.60	\$8,041.20	\$12,061.80	\$16,082.40	\$20,103.00	\$24,123.60	\$28,144.20	n/a
78	\$4,118.90	\$8,237.80	\$12,356.70	\$16,475.60	\$20,594.50	\$24,713.40	\$28,832.30	n/a
79	\$4,201.60	\$8,403.20	\$12,604.80	\$16,806.40	\$21,008.00	\$25,209.60	\$29,411.20	n/a
80	\$4,267.30	\$8,534.60	\$12,801.90	\$17,069.20	\$21,336.50	\$25,603.80	\$29,871.10	n/a
81	\$4,315.60	\$8,631.20	\$12,946.80	\$17,262.40	\$21,578.00	\$25,893.60	\$30,209.20	n/a
82	\$4,346.30	\$8,692.60	\$13,038.90	\$17,385.20	\$21,731.50	\$26,077.80	\$30,424.10	n/a
83	\$4,358.50	\$8,717.00	\$13,075.50	\$17,434.00	\$21,792.50	\$26,151.00	\$30,509.50	n/a
84	\$4,356.90	\$8,713.80	\$13,070.70	\$17,427.60	\$21,784.50	\$26,141.40	\$30,498.30	n/a
85	\$4,356.10	\$8,712.20	\$13,068.30	\$17,424.40	\$21,780.50	\$26,136.60	\$30,492.70	n/a
86	\$4,358.00	\$8,716.00	\$13,074.00	\$17,432.00	\$21,790.00	\$26,148.00	\$30,506.00	n/a
87	\$4,351.70	\$8,703.40	\$13,055.10	\$17,406.80	\$21,758.50	\$26,110.20	\$30,461.90	n/a
88	\$4,335.30	\$8,670.60	\$13,005.90	\$17,341.20	\$21,676.50	\$26,011.80	\$30,347.10	n/a
89	\$4,304.60	\$8,609.20	\$12,913.80	\$17,218.40	\$21,523.00	\$25,827.60	\$30,132.20	n/a
90	\$4,251.70	\$8,503.40	\$12,755.10	\$17,006.80	\$21,258.50	\$25,510.20	\$29,761.90	n/a

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Non-Tobacco

Issue Age	Benefit Amount							
	\$90,000	\$100,000						
18	\$37,009.80	\$41,122.00						
19	\$36,793.80	\$40,882.00						
20	\$36,568.80	\$40,632.00						
21	\$36,333.90	\$40,371.00						
22	\$36,087.30	\$40,097.00						
23	\$35,829.00	\$39,810.00						
24	\$35,558.10	\$39,509.00						
25	\$35,273.70	\$39,193.00						
26	\$34,974.00	\$38,860.00						
27	\$34,657.20	\$38,508.00						
28	\$34,323.30	\$38,137.00						
29	\$33,973.20	\$37,748.00						
30	\$33,605.10	\$37,339.00						
31	\$33,218.10	\$36,909.00						
32	\$32,813.10	\$36,459.00						
33	\$32,388.30	\$35,987.00						
34	\$31,945.50	\$35,495.00						
35	\$31,485.60	\$34,984.00						
36	\$31,007.70	\$34,453.00						
37	\$30,510.90	\$33,901.00						
38	\$29,993.40	\$33,326.00						
39	\$29,451.60	\$32,724.00						
40	\$28,882.80	\$32,092.00						
41	\$28,283.40	\$31,426.00						
42	\$27,651.60	\$30,724.00						
43	\$26,984.70	\$29,983.00						
44	\$26,280.00	\$29,200.00						
45	\$25,534.80	\$28,372.00						
46	\$24,743.70	\$27,493.00						
47	\$23,905.80	\$26,562.00						
48	\$23,018.40	\$25,576.00						
49	\$22,077.00	\$24,530.00						
50	\$21,078.00	\$23,420.00						
51	\$20,018.70	\$22,243.00						
52	\$18,895.50	\$20,995.00						
53	\$17,706.60	\$19,674.00						
54	\$16,447.50	\$18,275.00						

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 191682

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Non-Tobacco

Issue Age	Benefit Amount	
	\$90,000	\$100,000
55	\$15,112.80	\$16,792.00
56	\$15,782.40	\$17,536.00
57	\$16,479.90	\$18,311.00
58	\$17,208.00	\$19,120.00
59	\$17,966.70	\$19,963.00
60	\$18,755.10	\$20,839.00
61	n/a	n/a
62	n/a	n/a
63	n/a	n/a
64	n/a	n/a
65	n/a	n/a
66	n/a	n/a
67	n/a	n/a
68	n/a	n/a
69	n/a	n/a
70	n/a	n/a
71	n/a	n/a
72	n/a	n/a
73	n/a	n/a
74	n/a	n/a
75	n/a	n/a
76	n/a	n/a
77	n/a	n/a
78	n/a	n/a
79	n/a	n/a
80	n/a	n/a
81	n/a	n/a
82	n/a	n/a
83	n/a	n/a
84	n/a	n/a
85	n/a	n/a
86	n/a	n/a
87	n/a	n/a
88	n/a	n/a
89	n/a	n/a
90	n/a	n/a

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 191682

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
18	\$4,965.00	\$9,930.00	\$14,895.00	\$19,860.00	\$24,825.00	\$29,790.00	\$34,755.00	\$39,720.00
19	\$4,936.80	\$9,873.60	\$14,810.40	\$19,747.20	\$24,684.00	\$29,620.80	\$34,557.60	\$39,494.40
20	\$4,907.30	\$9,814.60	\$14,721.90	\$19,629.20	\$24,536.50	\$29,443.80	\$34,351.10	\$39,258.40
21	\$4,876.40	\$9,752.80	\$14,629.20	\$19,505.60	\$24,382.00	\$29,258.40	\$34,134.80	\$39,011.20
22	\$4,843.90	\$9,687.80	\$14,531.70	\$19,375.60	\$24,219.50	\$29,063.40	\$33,907.30	\$38,751.20
23	\$4,810.00	\$9,620.00	\$14,430.00	\$19,240.00	\$24,050.00	\$28,860.00	\$33,670.00	\$38,480.00
24	\$4,774.40	\$9,548.80	\$14,323.20	\$19,097.60	\$23,872.00	\$28,646.40	\$33,420.80	\$38,195.20
25	\$4,737.30	\$9,474.60	\$14,211.90	\$18,949.20	\$23,686.50	\$28,423.80	\$33,161.10	\$37,898.40
26	\$4,698.10	\$9,396.20	\$14,094.30	\$18,792.40	\$23,490.50	\$28,188.60	\$32,886.70	\$37,584.80
27	\$4,657.00	\$9,314.00	\$13,971.00	\$18,628.00	\$23,285.00	\$27,942.00	\$32,599.00	\$37,256.00
28	\$4,613.60	\$9,227.20	\$13,840.80	\$18,454.40	\$23,068.00	\$27,681.60	\$32,295.20	\$36,908.80
29	\$4,567.80	\$9,135.60	\$13,703.40	\$18,271.20	\$22,839.00	\$27,406.80	\$31,974.60	\$36,542.40
30	\$4,519.50	\$9,039.00	\$13,558.50	\$18,078.00	\$22,597.50	\$27,117.00	\$31,636.50	\$36,156.00
31	\$4,468.70	\$8,937.40	\$13,406.10	\$17,874.80	\$22,343.50	\$26,812.20	\$31,280.90	\$35,749.60
32	\$4,415.30	\$8,830.60	\$13,245.90	\$17,661.20	\$22,076.50	\$26,491.80	\$30,907.10	\$35,322.40
33	\$4,359.00	\$8,718.00	\$13,077.00	\$17,436.00	\$21,795.00	\$26,154.00	\$30,513.00	\$34,872.00
34	\$4,300.10	\$8,600.20	\$12,900.30	\$17,200.40	\$21,500.50	\$25,800.60	\$30,100.70	\$34,400.80
35	\$4,238.40	\$8,476.80	\$12,715.20	\$16,953.60	\$21,192.00	\$25,430.40	\$29,668.80	\$33,907.20
36	\$4,173.70	\$8,347.40	\$12,521.10	\$16,694.80	\$20,868.50	\$25,042.20	\$29,215.90	\$33,389.60
37	\$4,105.90	\$8,211.80	\$12,317.70	\$16,423.60	\$20,529.50	\$24,635.40	\$28,741.30	\$32,847.20
38	\$4,035.00	\$8,070.00	\$12,105.00	\$16,140.00	\$20,175.00	\$24,210.00	\$28,245.00	\$32,280.00
39	\$3,960.70	\$7,921.40	\$11,882.10	\$15,842.80	\$19,803.50	\$23,764.20	\$27,724.90	\$31,685.60
40	\$3,882.80	\$7,765.60	\$11,648.40	\$15,531.20	\$19,414.00	\$23,296.80	\$27,179.60	\$31,062.40
41	\$3,801.00	\$7,602.00	\$11,403.00	\$15,204.00	\$19,005.00	\$22,806.00	\$26,607.00	\$30,408.00
42	\$3,714.80	\$7,429.60	\$11,144.40	\$14,859.20	\$18,574.00	\$22,288.80	\$26,003.60	\$29,718.40
43	\$3,624.00	\$7,248.00	\$10,872.00	\$14,496.00	\$18,120.00	\$21,744.00	\$25,368.00	\$28,992.00
44	\$3,528.00	\$7,056.00	\$10,584.00	\$14,112.00	\$17,640.00	\$21,168.00	\$24,696.00	\$28,224.00
45	\$3,426.00	\$6,852.00	\$10,278.00	\$13,704.00	\$17,130.00	\$20,556.00	\$23,982.00	\$27,408.00
46	\$3,317.80	\$6,635.60	\$9,953.40	\$13,271.20	\$16,589.00	\$19,906.80	\$23,224.60	\$26,542.40
47	\$3,203.20	\$6,406.40	\$9,609.60	\$12,812.80	\$16,016.00	\$19,219.20	\$22,422.40	\$25,625.60
48	\$3,081.70	\$6,163.40	\$9,245.10	\$12,326.80	\$15,408.50	\$18,490.20	\$21,571.90	\$24,653.60
49	\$2,952.70	\$5,905.40	\$8,858.10	\$11,810.80	\$14,763.50	\$17,716.20	\$20,668.90	\$23,621.60
50	\$2,815.70	\$5,631.40	\$8,447.10	\$11,262.80	\$14,078.50	\$16,894.20	\$19,709.90	\$22,525.60
51	\$2,670.20	\$5,340.40	\$8,010.60	\$10,680.80	\$13,351.00	\$16,021.20	\$18,691.40	\$21,361.60
52	\$2,515.60	\$5,031.20	\$7,546.80	\$10,062.40	\$12,578.00	\$15,093.60	\$17,609.20	\$20,124.80
53	\$2,351.10	\$4,702.20	\$7,053.30	\$9,404.40	\$11,755.50	\$14,106.60	\$16,457.70	\$18,808.80
54	\$2,176.00	\$4,352.00	\$6,528.00	\$8,704.00	\$10,880.00	\$13,056.00	\$15,232.00	\$17,408.00

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

191682

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

# Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

## Employee, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
55	\$1,989.60	\$3,979.20	\$5,968.80	\$7,958.40	\$9,948.00	\$11,937.60	\$13,927.20	\$15,916.80
56	\$2,043.90	\$4,087.80	\$6,131.70	\$8,175.60	\$10,219.50	\$12,263.40	\$14,307.30	\$16,351.20
57	\$2,097.20	\$4,194.40	\$6,291.60	\$8,388.80	\$10,486.00	\$12,583.20	\$14,680.40	\$16,777.60
58	\$2,149.90	\$4,299.80	\$6,449.70	\$8,599.60	\$10,749.50	\$12,899.40	\$15,049.30	\$17,199.20
59	\$2,202.50	\$4,405.00	\$6,607.50	\$8,810.00	\$11,012.50	\$13,215.00	\$15,417.50	\$17,620.00
60	\$2,255.00	\$4,510.00	\$6,765.00	\$9,020.00	\$11,275.00	\$13,530.00	\$15,785.00	\$18,040.00
61	\$2,307.10	\$4,614.20	\$6,921.30	\$9,228.40	\$11,535.50	\$13,842.60	\$16,149.70	n/a
62	\$2,360.80	\$4,721.60	\$7,082.40	\$9,443.20	\$11,804.00	\$14,164.80	\$16,525.60	n/a
63	\$2,432.50	\$4,865.00	\$7,297.50	\$9,730.00	\$12,162.50	\$14,595.00	\$17,027.50	n/a
64	\$2,505.30	\$5,010.60	\$7,515.90	\$10,021.20	\$12,526.50	\$15,031.80	\$17,537.10	n/a
65	\$2,579.80	\$5,159.60	\$7,739.40	\$10,319.20	\$12,899.00	\$15,478.80	\$18,058.60	n/a
66	\$2,657.30	\$5,314.60	\$7,971.90	\$10,629.20	\$13,286.50	\$15,943.80	\$18,601.10	n/a
67	\$2,739.00	\$5,478.00	\$8,217.00	\$10,956.00	\$13,695.00	\$16,434.00	\$19,173.00	n/a
68	\$2,826.20	\$5,652.40	\$8,478.60	\$11,304.80	\$14,131.00	\$16,957.20	\$19,783.40	n/a
69	\$2,920.10	\$5,840.20	\$8,760.30	\$11,680.40	\$14,600.50	\$17,520.60	\$20,440.70	n/a
70	\$3,020.30	\$6,040.60	\$9,060.90	\$12,081.20	\$15,101.50	\$18,121.80	\$21,142.10	n/a
71	\$3,125.00	\$6,250.00	\$9,375.00	\$12,500.00	\$15,625.00	\$18,750.00	\$21,875.00	n/a
72	\$3,233.80	\$6,467.60	\$9,701.40	\$12,935.20	\$16,169.00	\$19,402.80	\$22,636.60	n/a
73	\$3,342.90	\$6,685.80	\$10,028.70	\$13,371.60	\$16,714.50	\$20,057.40	\$23,400.30	n/a
74	\$3,448.30	\$6,896.60	\$10,344.90	\$13,793.20	\$17,241.50	\$20,689.80	\$24,138.10	n/a
75	\$3,552.30	\$7,104.60	\$10,656.90	\$14,209.20	\$17,761.50	\$21,313.80	\$24,866.10	n/a
76	\$3,648.10	\$7,296.20	\$10,944.30	\$14,592.40	\$18,240.50	\$21,888.60	\$25,536.70	n/a
77	\$3,727.80	\$7,455.60	\$11,183.40	\$14,911.20	\$18,639.00	\$22,366.80	\$26,094.60	n/a
78	\$3,790.30	\$7,580.60	\$11,370.90	\$15,161.20	\$18,951.50	\$22,741.80	\$26,532.10	n/a
79	\$3,830.80	\$7,661.60	\$11,492.40	\$15,323.20	\$19,154.00	\$22,984.80	\$26,815.60	n/a
80	\$3,847.40	\$7,694.80	\$11,542.20	\$15,389.60	\$19,237.00	\$23,084.40	\$26,931.80	n/a
81	\$3,841.40	\$7,682.80	\$11,524.20	\$15,365.60	\$19,207.00	\$23,048.40	\$26,889.80	n/a
82	\$3,814.30	\$7,628.60	\$11,442.90	\$15,257.20	\$19,071.50	\$22,885.80	\$26,700.10	n/a
83	\$3,770.30	\$7,540.60	\$11,310.90	\$15,081.20	\$18,851.50	\$22,621.80	\$26,392.10	n/a
84	\$3,719.50	\$7,439.00	\$11,158.50	\$14,878.00	\$18,597.50	\$22,317.00	\$26,036.50	n/a
85	\$3,672.50	\$7,345.00	\$11,017.50	\$14,690.00	\$18,362.50	\$22,035.00	\$25,707.50	n/a
86	\$3,635.50	\$7,271.00	\$10,906.50	\$14,542.00	\$18,177.50	\$21,813.00	\$25,448.50	n/a
87	\$3,604.80	\$7,209.60	\$10,814.40	\$14,419.20	\$18,024.00	\$21,628.80	\$25,233.60	n/a
88	\$3,578.60	\$7,157.20	\$10,735.80	\$14,314.40	\$17,893.00	\$21,471.60	\$25,050.20	n/a
89	\$3,559.20	\$7,118.40	\$10,677.60	\$14,236.80	\$17,796.00	\$21,355.20	\$24,914.40	n/a
90	\$3,551.00	\$7,102.00	\$10,653.00	\$14,204.00	\$17,755.00	\$21,306.00	\$24,857.00	n/a

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

191682

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Tobacco

Issue Age	Benefit Amount							
	\$90,000	\$100,000						
18	\$44,685.00	\$49,650.00						
19	\$44,431.20	\$49,368.00						
20	\$44,165.70	\$49,073.00						
21	\$43,887.60	\$48,764.00						
22	\$43,595.10	\$48,439.00						
23	\$43,290.00	\$48,100.00						
24	\$42,969.60	\$47,744.00						
25	\$42,635.70	\$47,373.00						
26	\$42,282.90	\$46,981.00						
27	\$41,913.00	\$46,570.00						
28	\$41,522.40	\$46,136.00						
29	\$41,110.20	\$45,678.00						
30	\$40,675.50	\$45,195.00						
31	\$40,218.30	\$44,687.00						
32	\$39,737.70	\$44,153.00						
33	\$39,231.00	\$43,590.00						
34	\$38,700.90	\$43,001.00						
35	\$38,145.60	\$42,384.00						
36	\$37,563.30	\$41,737.00						
37	\$36,953.10	\$41,059.00						
38	\$36,315.00	\$40,350.00						
39	\$35,646.30	\$39,607.00						
40	\$34,945.20	\$38,828.00						
41	\$34,209.00	\$38,010.00						
42	\$33,433.20	\$37,148.00						
43	\$32,616.00	\$36,240.00						
44	\$31,752.00	\$35,280.00						
45	\$30,834.00	\$34,260.00						
46	\$29,860.20	\$33,178.00						
47	\$28,828.80	\$32,032.00						
48	\$27,735.30	\$30,817.00						
49	\$26,574.30	\$29,527.00						
50	\$25,341.30	\$28,157.00						
51	\$24,031.80	\$26,702.00						
52	\$22,640.40	\$25,156.00						
53	\$21,159.90	\$23,511.00						
54	\$19,584.00	\$21,760.00						

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 191682

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Employee, Tobacco

Issue Age	Benefit Amount							
	\$90,000	\$100,000						
55	\$17,906.40	\$19,896.00						
56	\$18,395.10	\$20,439.00						
57	\$18,874.80	\$20,972.00						
58	\$19,349.10	\$21,499.00						
59	\$19,822.50	\$22,025.00						
60	\$20,295.00	\$22,550.00						
61	n/a	n/a						
62	n/a	n/a						
63	n/a	n/a						
64	n/a	n/a						
65	n/a	n/a						
66	n/a	n/a						
67	n/a	n/a						
68	n/a	n/a						
69	n/a	n/a						
70	n/a	n/a						
71	n/a	n/a						
72	n/a	n/a						
73	n/a	n/a						
74	n/a	n/a						
75	n/a	n/a						
76	n/a	n/a						
77	n/a	n/a						
78	n/a	n/a						
79	n/a	n/a						
80	n/a	n/a						
81	n/a	n/a						
82	n/a	n/a						
83	n/a	n/a						
84	n/a	n/a						
85	n/a	n/a						
86	n/a	n/a						
87	n/a	n/a						
88	n/a	n/a						
89	n/a	n/a						
90	n/a	n/a						

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits

Proposal 191682

GROUP WHOLE LIFE INSURANCE and its riders availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$4,112.20	\$8,224.40	\$12,336.60	\$16,448.80	\$20,561.00			
19	\$4,088.20	\$8,176.40	\$12,264.60	\$16,352.80	\$20,441.00			
20	\$4,063.20	\$8,126.40	\$12,189.60	\$16,252.80	\$20,316.00			
21	\$4,037.10	\$8,074.20	\$12,111.30	\$16,148.40	\$20,185.50			
22	\$4,009.70	\$8,019.40	\$12,029.10	\$16,038.80	\$20,048.50			
23	\$3,981.00	\$7,962.00	\$11,943.00	\$15,924.00	\$19,905.00			
24	\$3,950.90	\$7,901.80	\$11,852.70	\$15,803.60	\$19,754.50			
25	\$3,919.30	\$7,838.60	\$11,757.90	\$15,677.20	\$19,596.50			
26	\$3,886.00	\$7,772.00	\$11,658.00	\$15,544.00	\$19,430.00			
27	\$3,850.80	\$7,701.60	\$11,552.40	\$15,403.20	\$19,254.00			
28	\$3,813.70	\$7,627.40	\$11,441.10	\$15,254.80	\$19,068.50			
29	\$3,774.80	\$7,549.60	\$11,324.40	\$15,099.20	\$18,874.00			
30	\$3,733.90	\$7,467.80	\$11,201.70	\$14,935.60	\$18,669.50			
31	\$3,690.90	\$7,381.80	\$11,072.70	\$14,763.60	\$18,454.50			
32	\$3,645.90	\$7,291.80	\$10,937.70	\$14,583.60	\$18,229.50			
33	\$3,598.70	\$7,197.40	\$10,796.10	\$14,394.80	\$17,993.50			
34	\$3,549.50	\$7,099.00	\$10,648.50	\$14,198.00	\$17,747.50			
35	\$3,498.40	\$6,996.80	\$10,495.20	\$13,993.60	\$17,492.00			
36	\$3,445.30	\$6,890.60	\$10,335.90	\$13,781.20	\$17,226.50			
37	\$3,390.10	\$6,780.20	\$10,170.30	\$13,560.40	\$16,950.50			
38	\$3,332.60	\$6,665.20	\$9,997.80	\$13,330.40	\$16,663.00			
39	\$3,272.40	\$6,544.80	\$9,817.20	\$13,089.60	\$16,362.00			
40	\$3,209.20	\$6,418.40	\$9,627.60	\$12,836.80	\$16,046.00			
41	\$3,142.60	\$6,285.20	\$9,427.80	\$12,570.40	\$15,713.00			
42	\$3,072.40	\$6,144.80	\$9,217.20	\$12,289.60	\$15,362.00			
43	\$2,998.30	\$5,996.60	\$8,994.90	\$11,993.20	\$14,991.50			
44	\$2,920.00	\$5,840.00	\$8,760.00	\$11,680.00	\$14,600.00			
45	\$2,837.20	\$5,674.40	\$8,511.60	\$11,348.80	\$14,186.00			

191682

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.



## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Non-Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
46	\$2,749.30	\$5,498.60	\$8,247.90	\$10,997.20	\$13,746.50			
47	\$2,656.20	\$5,312.40	\$7,968.60	\$10,624.80	\$13,281.00			
48	\$2,557.60	\$5,115.20	\$7,672.80	\$10,230.40	\$12,788.00			
49	\$2,453.00	\$4,906.00	\$7,359.00	\$9,812.00	\$12,265.00			
50	\$2,342.00	\$4,684.00	\$7,026.00	\$9,368.00	\$11,710.00			
51	\$2,224.30	\$4,448.60	\$6,672.90	\$8,897.20	\$11,121.50			
52	\$2,099.50	\$4,199.00	\$6,298.50	\$8,398.00	\$10,497.50			
53	\$1,967.40	\$3,934.80	\$5,902.20	\$7,869.60	\$9,837.00			
54	\$1,827.50	\$3,655.00	\$5,482.50	\$7,310.00	\$9,137.50			
55	\$1,679.20	\$3,358.40	\$5,037.60	\$6,716.80	\$8,396.00			
56	\$1,753.60	\$3,507.20	\$5,260.80	\$7,014.40	\$8,768.00			
57	\$1,831.10	\$3,662.20	\$5,493.30	\$7,324.40	\$9,155.50			
58	\$1,912.00	\$3,824.00	\$5,736.00	\$7,648.00	\$9,560.00			
59	\$1,996.30	\$3,992.60	\$5,988.90	\$7,985.20	\$9,981.50			
60	\$2,083.90	\$4,167.80	\$6,251.70	\$8,335.60	\$10,419.50			
61	\$2,174.90	\$4,349.80	\$6,524.70	\$8,699.60	\$10,874.50			
62	\$2,269.20	\$4,538.40	\$6,807.60	\$9,076.80	\$11,346.00			
63	\$2,366.60	\$4,733.20	\$7,099.80	\$9,466.40	\$11,833.00			
64	\$2,466.70	\$4,933.40	\$7,400.10	\$9,866.80	\$12,333.50			
65	\$2,569.20	\$5,138.40	\$7,707.60	\$10,276.80	\$12,846.00			
66	\$2,673.80	\$5,347.60	\$8,021.40	\$10,695.20	\$13,369.00			
67	\$2,780.50	\$5,561.00	\$8,341.50	\$11,122.00	\$13,902.50			
68	\$2,888.80	\$5,777.60	\$8,666.40	\$11,555.20	\$14,444.00			
69	\$3,012.00	\$6,024.00	\$9,036.00	\$12,048.00	\$15,060.00			
70	\$3,142.30	\$6,284.60	\$9,426.90	\$12,569.20	\$15,711.50			

191682

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
18	\$4,965.00	\$9,930.00	\$14,895.00	\$19,860.00	\$24,825.00			
19	\$4,936.80	\$9,873.60	\$14,810.40	\$19,747.20	\$24,684.00			
20	\$4,907.30	\$9,814.60	\$14,721.90	\$19,629.20	\$24,536.50			
21	\$4,876.40	\$9,752.80	\$14,629.20	\$19,505.60	\$24,382.00			
22	\$4,843.90	\$9,687.80	\$14,531.70	\$19,375.60	\$24,219.50			
23	\$4,810.00	\$9,620.00	\$14,430.00	\$19,240.00	\$24,050.00			
24	\$4,774.40	\$9,548.80	\$14,323.20	\$19,097.60	\$23,872.00			
25	\$4,737.30	\$9,474.60	\$14,211.90	\$18,949.20	\$23,686.50			
26	\$4,698.10	\$9,396.20	\$14,094.30	\$18,792.40	\$23,490.50			
27	\$4,657.00	\$9,314.00	\$13,971.00	\$18,628.00	\$23,285.00			
28	\$4,613.60	\$9,227.20	\$13,840.80	\$18,454.40	\$23,068.00			
29	\$4,567.80	\$9,135.60	\$13,703.40	\$18,271.20	\$22,839.00			
30	\$4,519.50	\$9,039.00	\$13,558.50	\$18,078.00	\$22,597.50			
31	\$4,468.70	\$8,937.40	\$13,406.10	\$17,874.80	\$22,343.50			
32	\$4,415.30	\$8,830.60	\$13,245.90	\$17,661.20	\$22,076.50			
33	\$4,359.00	\$8,718.00	\$13,077.00	\$17,436.00	\$21,795.00			
34	\$4,300.10	\$8,600.20	\$12,900.30	\$17,200.40	\$21,500.50			
35	\$4,238.40	\$8,476.80	\$12,715.20	\$16,953.60	\$21,192.00			
36	\$4,173.70	\$8,347.40	\$12,521.10	\$16,694.80	\$20,868.50			
37	\$4,105.90	\$8,211.80	\$12,317.70	\$16,423.60	\$20,529.50			
38	\$4,035.00	\$8,070.00	\$12,105.00	\$16,140.00	\$20,175.00			
39	\$3,960.70	\$7,921.40	\$11,882.10	\$15,842.80	\$19,803.50			
40	\$3,882.80	\$7,765.60	\$11,648.40	\$15,531.20	\$19,414.00			
41	\$3,801.00	\$7,602.00	\$11,403.00	\$15,204.00	\$19,005.00			
42	\$3,714.80	\$7,429.60	\$11,144.40	\$14,859.20	\$18,574.00			
43	\$3,624.00	\$7,248.00	\$10,872.00	\$14,496.00	\$18,120.00			
44	\$3,528.00	\$7,056.00	\$10,584.00	\$14,112.00	\$17,640.00			
45	\$3,426.00	\$6,852.00	\$10,278.00	\$13,704.00	\$17,130.00			

191682

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

## Employee Certificate Cash Value at age 65

Forms G L1913/G L1913C

(Values based on Whole Life Face Amount portion only)

For issue ages 55 and above, the cash value columns show values at 10 years following the issue date

### Spouse, Tobacco

Issue Age	Benefit Amount							
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000			
46	\$3,317.80	\$6,635.60	\$9,953.40	\$13,271.20	\$16,589.00			
47	\$3,203.20	\$6,406.40	\$9,609.60	\$12,812.80	\$16,016.00			
48	\$3,081.70	\$6,163.40	\$9,245.10	\$12,326.80	\$15,408.50			
49	\$2,952.70	\$5,905.40	\$8,858.10	\$11,810.80	\$14,763.50			
50	\$2,815.70	\$5,631.40	\$8,447.10	\$11,262.80	\$14,078.50			
51	\$2,670.20	\$5,340.40	\$8,010.60	\$10,680.80	\$13,351.00			
52	\$2,515.60	\$5,031.20	\$7,546.80	\$10,062.40	\$12,578.00			
53	\$2,351.10	\$4,702.20	\$7,053.30	\$9,404.40	\$11,755.50			
54	\$2,176.00	\$4,352.00	\$6,528.00	\$8,704.00	\$10,880.00			
55	\$1,989.60	\$3,979.20	\$5,968.80	\$7,958.40	\$9,948.00			
56	\$2,043.90	\$4,087.80	\$6,131.70	\$8,175.60	\$10,219.50			
57	\$2,097.20	\$4,194.40	\$6,291.60	\$8,388.80	\$10,486.00			
58	\$2,149.90	\$4,299.80	\$6,449.70	\$8,599.60	\$10,749.50			
59	\$2,202.50	\$4,405.00	\$6,607.50	\$8,810.00	\$11,012.50			
60	\$2,255.00	\$4,510.00	\$6,765.00	\$9,020.00	\$11,275.00			
61	\$2,307.10	\$4,614.20	\$6,921.30	\$9,228.40	\$11,535.50			
62	\$2,360.80	\$4,721.60	\$7,082.40	\$9,443.20	\$11,804.00			
63	\$2,432.50	\$4,865.00	\$7,297.50	\$9,730.00	\$12,162.50			
64	\$2,505.30	\$5,010.60	\$7,515.90	\$10,021.20	\$12,526.50			
65	\$2,579.80	\$5,159.60	\$7,739.40	\$10,319.20	\$12,899.00			
66	\$2,657.30	\$5,314.60	\$7,971.90	\$10,629.20	\$13,286.50			
67	\$2,739.00	\$5,478.00	\$8,217.00	\$10,956.00	\$13,695.00			
68	\$2,826.20	\$5,652.40	\$8,478.60	\$11,304.80	\$14,131.00			
69	\$2,920.10	\$5,840.20	\$8,760.30	\$11,680.40	\$14,600.50			
70	\$3,020.30	\$6,040.60	\$9,060.90	\$12,081.20	\$15,101.50			

# Group Whole Life

## Forms G L1913/G L1913C

### Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy. Provisions may vary by state.

**Limitations** - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

**Suicide** - If an Insured Person dies by suicide within two years of the issue date or last reinstatement date, Assurity's liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any Loan Balance and less benefits paid under this Certificate or any riders.

### Coverage Conditions

**Actively Employed** - The employee must be actively employed to be eligible for coverage.

**Right to Cancel** - The contract contains a 30-day free look period.

**Termination** - Whole life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason (portability available); the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the anniversary after the Insured Person's 121st birthday (the expiration date listed on the schedule); the date Assurity receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision - see rider language for details.

### Exclusions for Accelerated Death Benefit for Chronic Illness Rider

Assurity will not pay benefits under the Accelerated Death Benefit for Chronic Illness Rider for Chronic Illnesses that are caused by or are the result of the Insured Person(s):

- being exposed to war or any act of war, declared or undeclared;
- being addicted to drugs or suffering from alcoholism;
- committing or attempting to commit a felony;
- intentionally self-inflicting an injury; or
- attempting to commit suicide, while sane or insane.

# We are never more than one call away.



Customer Service  
800-276-7619, Ext. 4210  
7:30am - 5:00pm CST



Claims  
800-869-0355, Ext. 4484



Policy Services  
800-869-0355, Ext. 4279  
FAX: 888-255-2060



Email  
[claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)



Assurity  
P.O. Box 82533  
Lincoln, NE 68501-2533



Connect Online  
[assurity.com](http://assurity.com)  
[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



NOT AVAILABLE IN NEW YORK.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

[www.benefitdirectories.com](http://www.benefitdirectories.com)