

Accident Expense+ [W A200 (24-hour) and W A205 (off-the-job only)]	
<i>This product provides a cash benefit to the employee for death, dismemberment and injuries sustained in a covered accident.</i>	
Benefit Options:	24-hour coverage Off-the-job only coverage
Issue Ages:	18 through 69
Rate Structure:	Employee, Employee/Spouse, Employee/Child, Family Unisex; Unismoker One age band
Renewability:	Guaranteed renewable for life DI Rider is guaranteed renewable to age 65
Benefit Amounts:	Varies depending on plan chosen — one or two unit options
Highlights:	Accidental Death Hospital Admission Hospital Confinement Hospital Intensive Care Unit Major Diagnostic Exams Physician's Office or Urgent Care Lacerations Fractures Dislocations
Optional Riders:	Short-Term Disability Income Rider (available to employee only)

Disability Income+ [W D210 (accident and sickness)/ W D215 (accident only)]	
<i>This product helps provide income replacement by paying a monthly benefit when an insured person is totally disabled due to an accident or sickness.</i>	
Benefit Options:	Off-the-Job Accident/Sickness Off-the-Job Accident (On-the-Job Coverage available by rider)
Issue Ages:	18 through 64
Rate Structure:	Employee only Unisex; Unismoker Two age bands: 18-49; 50-64 Two industry rate classes
Renewability:	Guaranteed renewable to age 67 Conditionally renewable to age 70 if employed full time
Benefit Amounts:	Minimum: \$300 per month Maximum: \$5,000 per month On-the-Job Riders pay 50% of the benefit amount chosen for the off-the-job policy
Benefit Periods:	3, 6, 12 or 24 months
Elimination Periods: (for Accident)	0, 7, 14, 30, 60, 90 or 180 consecutive days
Elimination Periods: (for Sickness)	7, 14, 30, 60, 90 or 180 consecutive days
Highlights:	Simplified Issue "Yes/No" Application GTI available with prior approval/25 employee minimum
Optional Riders:	Emergency Accident Rider, Spouse Accident-Only Disability Income Rider, Retroactive Injury Benefit Rider, On-the-Job Accident/Sickness Rider, On-the-Job Accident Only Rider


Universal Life [0410, 0420]	
<i>This product provides permanent life insurance that generates guaranteed cash values, with funds available through policy loans and withdrawals.</i>	
Issue Ages:	18 through 65
Rate Structure:	Unisex, Unismoker
Renewability:	Guaranteed renewable for life
Issue Amounts:	Minimum: \$3 weekly premium Maximum: \$12 weekly premium to \$100,000 face amount
Highlights:	GTI available with prior approval/100 employee minimum
Optional Riders:	Child Term Rider, Waiver of Premium Rider, 20-Year Term Rider (Employee and Spouse only), Accidental Death Benefit Rider

Critical Illness+ [W I220]	
<i>This product provides a lump sum benefit upon diagnosis of specified diseases and illnesses. This product provides for the possibility of multiple payments by using a category approach.</i>	
Issue Ages:	18 though 69
Rate Structure:	Employee, Spouse and Child (separate rates) Unisex; Non-Tobacco and Tobacco Six age bands: 18-29; 30-39; 40-49; 50-59; 60-64; 65-69
Renewability:	Guaranteed renewable for life Loss of Independent Living (ADLs) Benefit terminates at age 75
Benefit Amounts:	Employee and Spouse: \$5,000 to \$100,000. Spouse coverage must be less than or equal to the employee coverage Child: \$10,000 if employee purchases at least \$10,000
Covered Conditions:	Category 1: Heart Attack, Major Organ Transplant (heart or combination transplant, including heart), Stroke, Coronary Bypass Surgery, Angioplasty Category 2: Advanced Alzheimer's Disease, Coma, Kidney (Renal) Failure, Major Organ Transplant not covered in category 1, Occupational HIV, Paralysis not as a result of a stroke, Severe Burns, Loss of Independent Living (ADLs) Invasive Cancer and Cancer in Situ (available by rider)
Highlights:	Loss of Independent Living (ADLs) Benefit Coverage can include spouse and children Simplified issue – "Yes/No" application No family history questions \$30,000 and under Spouse can purchase up to same benefit amount as employee Lump sum benefit Coverage continues for other conditions after a qualifying diagnosis – category approach
Optional Riders:	Cancer Benefit Rider, Wellness Benefit Rider

Assurity at Work product availability and features may vary by state and are subject to state approval. See the AssureLink web site, <https://assurelink.assurity.com>, for state-specific product information.

ALL PRODUCTS ARE PORTABLE — An insured leaving their current employer may keep the policy in force by continuing to pay the premiums.

Hospital Indemnity+ [W H230]	
<i>This product provides a daily benefit for hospital confinement due to a covered accident or sickness.</i>	
Issue Ages:	18 through 64
Rate Structure:	Employee, Employee/Spouse, Employee/Child, Family Unisex; Unismoker Three age bands: 18-39; 40-59; 60-64
Renewability:	Guaranteed renewable to age 65 Conditionally renewable to age 70 if employed full time
Benefit Amounts:	\$50-\$1,000 per day (sold in \$50 increments)
Benefit Periods:	180 or 365 days
Elimination Period: – Accident:	0 days (immediate)
Elimination Periods – Sickness:	0 or 7 consecutive days
Highlights:	Pays a daily benefit – regardless of existing medical coverage Simplified Issue Any approved medical doctor or hospital may be used GTI available with prior approval/25 employee minimum
Optional Riders:	Accidental Death and Dismemberment Benefit Rider, Critical Illness Benefit Rider, Diagnostic Benefit Rider, Emergency Accident Benefit Rider, First Hospital Admission Benefit Rider, Intensive Care Unit (ICU) Benefit Rider, Outpatient Sickness Benefit Rider, Private Duty Nurse Benefit Rider, Surgical and Anesthesia Benefit Rider, Wellness Benefit Rider

 Cancer Expense+ [W C240]	
<i>This product provides reimbursement for expenses incurred in the prevention, diagnosis and treatment of cancer.</i>	
Benefit Options:	Chemotherapy, radiation, hormone and immunotherapy Hospital confinement
Issue Ages:	18 through 69
Rate Structure:	Employee, Employee/Spouse, Employee/Child, Family Unisex, Unismoker Four age bands: 18-34, 35-49, 50-64, 65-69
Renewability:	Guaranteed renewable for life
Benefit Amounts:	Hospital Confinement: \$150, \$250, \$350 per day Radiation/Chemotherapy/Hormone Therapy/Immunotherapy (monthly maximum/lifetime maximum): \$5,000/\$25,000; \$5,000/\$50,000; \$10,000/\$50,000; \$10,000/\$100,000
Highlights:	Bone marrow and stem cell transplant benefit Wellness/cancer screening benefit Prosthetics, hairpieces, breast reconstruction covered
Optional Riders:	Internal Cancer First Occurrence Rider, Intensive Care Unit (ICU) Rider, Specified Disease Rider



Assurity at Work®

Assurity at Work is a market leader in worksite insurance products protecting today's lifestyles. Our innovative products are affordable for employees, and the benefits are paid directly to the insured — regardless of any other insurance coverage.

Our competitive, comprehensive portfolio of insurance products can provide valuable peace of mind to your clients and their employees, and help fill gaps in a company-sponsored benefit program. Our products include some of the most requested and popular voluntary benefits in the industry.

There's no need to be involved with a variety of insurers— Assurity at Work has it all. Simplify your client's benefits administration with one payroll slot and one check. We'll be there for you and them every day.

The Challenge

In our increasingly competitive business world, companies can be challenged by recruiting and retaining quality employees. The employee benefit package you help create may be the bargaining chip in your client's favor.

Providing health insurance for employees has become a growing financial burden for many companies. Employers want to offer disability income benefits, catastrophic coverage, low deductibles and co-pays through a company-sponsored plan, but the economic reality is that out-of-pocket and other health-related expenses for employees have steadily increased. Employees will welcome supplemental plan options that can ease the financial strain of their health care expenses.

Many employees may have never had the opportunity to discuss life insurance coverage with an insurance professional. They will appreciate the options to protect their families' financial futures with portable insurance designed specifically for them.

The Solution

Assurity at Work allows you to help provide employers and their employees the valuable benefits they want and need at no cost to the participating company. Employees can have the protection they deserve. That's a solution that works for everyone!

For more information, please contact:

Assurity at Work

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, hospital indemnity, long-term care and life insurance, annuities and specialty insurance plans through our individual and worksite distributors and direct mail.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

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See the AssureLink web site, <https://assurelink.assurity.com>, for state-specific product information.



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