

# Critical Illness Insurance SALES KIT



*In this kit:*

Sales ideas | Client brochures | Carrier & product info

**PINNEY**  
INSURANCE

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# Assurity®

# Critical Illness Insurance

## Seller's Guide



### Opportunities in today's market

The rising costs of healthcare, coupled with high deductibles, are leaving many middle-class Americans who face cancer, heart disease and other serious illnesses with thousands of dollars of debt.

**43.2%** of Americans have a high-deductible healthcare plan.<sup>2</sup>

Thousands are turning to crowdfunding websites like GoFundMe for help.

**\$650 million** raised by about 250,000 GoFundMe campaigns.

The need is real. Think of the risk just been diagnosed with cancer. There's never been a better time to sell critical illness insurance.

#### Did you know

Google searches for critical illness insurance rose 15,000 and 30,000 per month. These numbers peak each open enrollment season.<sup>3</sup>





Assurity has been part of the development of critical illness insurance since the product's beginning. Sales growth for CI is projected to increase 22 percent annually, according to Gen Re.<sup>1</sup>

Capture that growth by using this guide for a fresh, no-nonsense approach to selling our product, which we've designed with simplicity in mind – both for you and the client.

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## Where we fit best

- 25- to 55-year-old working Americans
- Household incomes of \$35,000 to \$150,000
- Any gender or ethnicity
- May be single, but more likely have one or two dependents
- Post-fulltime education and pre-retirement

# In this guide:



**Opportunities in today's market**



**Questions to ask your client**



**Features, facts and fact finder**



**Tools to help you sell**



**Underwriting made easy**



**Tips for closing the sale**

# Opportunities in today's market



The rising costs of healthcare, coupled with high deductibles, are leaving many middle-class Americans who face cancer, heart disease and other serious illnesses with thousands of dollars of debt.



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**Thousands are turning to crowdfunding websites like GoFundMe for help.**



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**The need is real.** Think of the difference \$30,000 could make for a person who has just been diagnosed with a serious illness. There's never been a better time to sell critical illness insurance.



## Did you know

Google searches for critical illness insurance average between 15,000 and 30,000 per month. These numbers peak during open enrollment season.<sup>5</sup>

# Questions to ask your client



Crowdfunding may not be the solution to high healthcare costs, but it can be a conversation starter. Here are some questions to ask your client when bringing up the need for critical illness insurance:

*When was the last time you saw someone ask for financial help on social media?*

*How is your budget handling higher deductibles and healthcare costs?*

*When was the last time you felt you had options with your health insurance plan, or were sure what your plan would pay you?*

*If you or your spouse became seriously ill, wouldn't you want to be able to afford the best treatment options available?*

## Assurity's Podcast: Tips from the Insurance Pros

Listen on the Assurity.com Agent Center, Spotify or Apple Podcasts. Hear producers and other experts share their advice for approaching clients.



# Features, facts and fact finder



Arming yourself with information during the sales process is key to your success. Today, most consumers conduct online research before meeting with you. Proving your product knowledge and personalizing each case to meet their needs shows your true value and helps to further gain their trust.

## Key Features: Assurity Critical Illness Insurance

- **Flexible lump-sum benefit amounts:** from **\$5,000 to \$75,000 for simplified underwriting** (full underwriting for amounts from \$75,001 to \$500,000); **18 to 70 (age last birthday)**
- **Covered conditions:** include **cancer, heart attack\***, **stroke, advanced Alzheimer's**, organ transplant, kidney failure and more
- **Multi-benefit payout:** Unlike other CI policies that are “one and done,” ours **pays for each different critical illness covered in the policy if the diagnosis is separated from the prior critical illness by at least six months.**
- **Waiting period:** No benefits will be paid for diagnosis of invasive cancer or non-invasive cancer during the first 30 days of the policy. Coverage begins immediately for all other covered conditions.
- **Return of premium options:** If your client dies from a cause other than a specified critical illness, their premiums will be paid to their beneficiary. A return of premium rider is also available, which returns a percentage of premiums if the policy is canceled or lapses.

\* Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

## Key Facts: Critical Illnesses and Growing Needs

**66%**

**of all U.S. bankruptcies are tied to medical issues.**

American Journal of Public Health Report, 2019

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**60%**

**of Americans don't have savings to cover an unexpected \$1,000 expense.**

Bankrate's Financial Security Index, January 2019

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**75%**

**of insured people who had problems paying medical bills said their copays, deductibles or coinsurance cost more than they could afford.**

Kaiser Family Foundation/New York Times Survey, January 2016

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The median cost of hospitalizations from a heart attack is **more than \$53,000.**

American Heart Association,  
November 2017

Patients experience the highest out-of-pocket costs in the **first 2-3 months** after being screened and diagnosed with cancer.

American Cancer Society,  
Cost of Cancer Report, April 2017

These facts can be useful information for you and your client. Posting them on social media and offering a way to solve this problem can help you prospect.

## Fact Finder: Sales Scenario

Illustrate the true value of critical illness insurance with your client.  
Here's an example:

Sarah is **41, married** and has two school-aged daughters. She is a teacher making **\$58,000 annually** and has a **high-deductible healthcare plan**.

### Critical Illness Insurance Fact Finder

#### 1. Health Expenses Due to Illness

##### Out-of-pocket healthcare coverage maximum

In 2019, the upper limit is \$7,900 for an individual and \$15,800 for a family.<sup>6</sup>

\$15,800

##### Total amount available in Health Savings Account

—

\$2,500

Subtotal =

\$13,300

#### 2. Replacement Funds

Estimate **3 months**  
of recovery time.

##### Monthly Income (3 months)

\$13,350

##### Monthly Expenses (3 months)

Mortgage or rent

+

\$4,500

Credit card payment

+

\$675

Car loans & other debt

+

\$1,200

Subtotal =

\$19,725

Minimum coverage recommended

=

\$33,025

Total monthly cost for \$33,000 benefit

\$30.03

Total monthly premium cost with Return of Premium Rider added

\$41.14

Amount Sarah would need to save each month to cover  
out-of-pocket maximum\*

\$1,100



## **Sarah thought she was in great shape with her coverage.**

She was happy to save about \$100 a month in her health savings account (HSA), and her company contributed to her HSA each year as well. But a major illness would quickly wipe out her HSA balance and leave a real financial gap.

The numbers show how affordable it can be for Sarah and her family to close the gap if illness strikes. **For \$41.14 a month – less than the cost of one meal out with her husband and children** – she can rest assured knowing she'll have enough money to cover day-to-day expenses and any other unexpected costs.

Sarah also knows because she added the Return of Premium Rider, she will get some of her premiums back if she never needs her policy.

**Using this simple approach personalizes the coverage amount for your client and shows how you can help them with an affordable policy.**

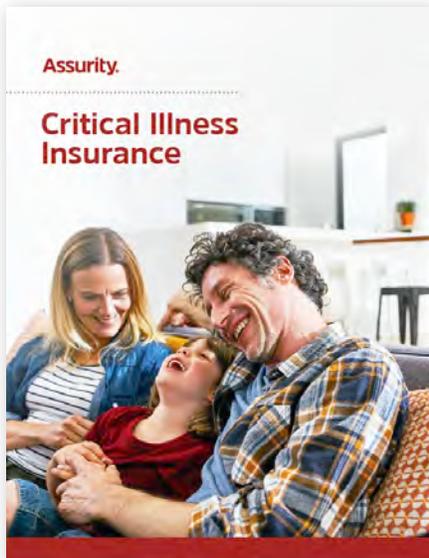
Illustration based on a 41-year-old female, Non-Tobacco

\* Calculation based on the HSA amount of \$13,300 needed divided by 12 months.

# Tools to help you sell



Educate your client about the need for critical illness insurance. Get these tools and more on [criticaloutlook.com](https://criticaloutlook.com).



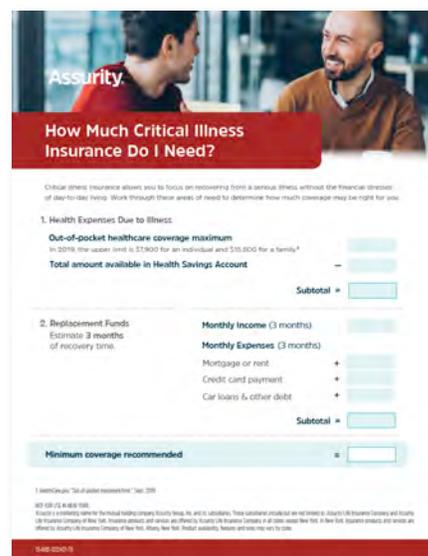
Overview brochure



One-minute video



Summary flyer



Needs worksheet

## Use Our Quick Quoter

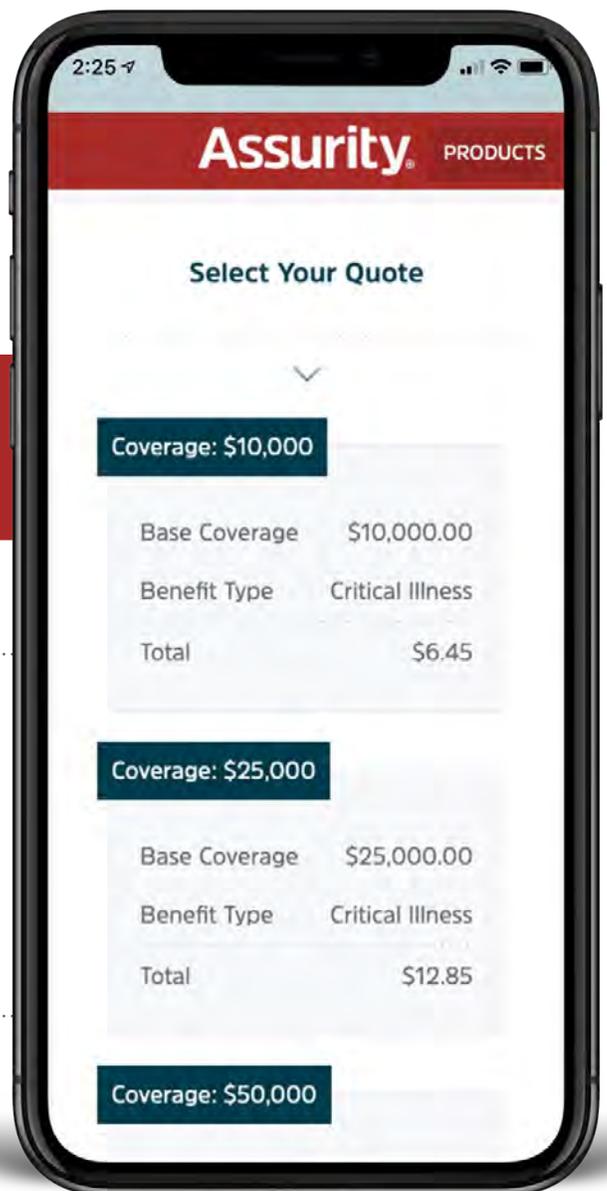
Show the need for protection in the palm of your hand. After answering a few easy questions, our CI Quoter:

- ✔ provides three customized coverage options
- ✔ educates your client and expands coverage with optional riders
- ✔ emails the quote to both you and your client, helping you continue the conversation

**Start using the quoter today:**  
[myquote.assurity.com/ci](https://myquote.assurity.com/ci)

## Get It Personalized

We'll be happy to customize the quoter for your brokerage by adding a logo and other branding. Reach out to your Regional Sales Team to learn more.



# Underwriting made easy



Get your business on the books faster and easier with **simplified underwriting for benefit amounts up to \$75,000.**



## Easy E-App, No Exams

With just a few simple health questions, your client can complete the application in minutes and get an **instant decision.**



## Quick Policy Delivery

With an average **2-day turnaround** for apps in good standing, our quick policy issue makes you money and gets your client the coverage they need faster.



## \$100, 4-day Guarantee

We're so confident in our simplified underwriting process, we guarantee our results.<sup>7</sup>

## **Does your client have past health conditions? Don't stop the sale.**

A past diagnosis of cancer or heart disease/stroke doesn't mean your client can't get coverage. With underwriting review, your client may still qualify and be protected against other covered illnesses.

## **One Product, Two Underwriting Paths**

A streamlined experience means one critical illness product for both simplified and full underwriting. Full underwriting is needed for benefit amounts from \$75,001 to \$500,000.

Download our underwriting guide at [assurelink.assurity.com](https://assurelink.assurity.com).

# Tips for closing the sale



## Overcoming Objections

Many insurance professionals find a Q&A approach helpful when overcoming common objections to critical illness insurance. You can help your client understand their need and the true value of the coverage by listening and asking questions.

### Objection:

*I am healthy — this won't happen to me.*

Ask the following questions to help your client realize **the need is real**.

1. Do you know someone who has been diagnosed with cancer, heart attack or stroke?
2. Did their diagnosis come as a surprise?
3. Was it tough emotionally or financially for them, their family or their business?
4. Would you want to feel more empowered in this situation?

### Objection:

*It's too expensive.*

Ask the following questions to help your client realize the **policy's true value**.

1. Do you know your maximum out-of-pocket amount on your healthcare plan?
2. Do you have a health savings account?
3. Do you know how much you would need to save each pay period to cover your deductibles or maximum out-of-pocket expenses?
4. Should we compare that amount to the cost of this coverage?
5. Did you know this plan has an optional return of premium rider? If you never use it, you can get some of your money back.



## Attach Value to Critical Illness Funds

It's not enough that your client understands they can do anything they want with the CI benefit amount. Providing specific expenses they could use the money for will help them understand how critical illness protection can help them personally rather than in some abstract way.

**They need to understand CI offers them more than money:**

- Options and choices
- Some control when they feel they have none

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## Tie It All Together

**Tell a story:** People connect to stories. Your social media feed and television are filled with stories of people who faced a critical illness but lacked the resources to get the treatment they really needed. You may even know someone personally whose life was changed by a critical illness – share their story.

**Share statistics:** Stats rarely sell insurance, but they can support the importance of why your client needs coverage. Figures on out-of-pocket expenses, costs of cancer treatments and even medical bankruptcy are all valuable in helping to frame the discussion with your client.

**Emphasize the need:** More people are surviving than ever before, but healthcare costs also continue to rise. Your client may not fully understand this reality, let alone the huge strain on finances a critical illness may bring. Remind them why this coverage is not a luxury, but a necessity.

**Make it personal:** Ask your client what they'd do if their spouse needed expensive out-of-network care, but couldn't afford it. If they're ever faced with hard times, having extra cash on hand can give them peace of mind now and into the future.

**Be confident:** When you're working with Assurity, you're working with a carrier that puts people and planet first. As a mutual organization and a Certified B Corporation, we're committed to using our business as a force for good.



**Get started growing your sales today! Our team is ready to help and just a phone call away.**



## Why we're different.

### Mutual strength

For 129 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.



### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://www.assurity.com)

1. Gen Re, "2018 U.S. Critical Illness Insurance Market Study Shows Continued Strong Growth," Sept. 11, 2018
2. CBS News, "Higher health insurance deductibles a sickening trend for Americans," June 13, 2019
3. [www.gofundme.com/start/medical-fundraising](https://www.gofundme.com/start/medical-fundraising)
4. Chicago Tribune, "Medical GoFundMe campaigns are a symptom of a sick health insurance system," Aug. 2018
5. Data source: Google Trends, Sept. 2019
6. HealthCare.gov, "Out-of-pocket maximum/limit," Sept. 2019
7. Your qualifying simplified underwritten application will be processed and the policy mailed within four business days, or the writing agent will receive \$100. The writing agent must be contracted with Assurity and properly licensed and appointed.

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CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured'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, the terms of the policy prevail. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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Policy Form No. I H1820 and Rider Form Nos. R I1821, R I1822, R I1824, R I1825, R I1826, R I1827, R I1828, R I1829 and R I1830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.

# A Walk Through Life's Stages

Critical Illness Insurance  
Cancer Insurance  
Heart Attack/Stroke Insurance



Clients come from all walks of life and they all have their own insurance needs. Being familiar with their life stage, and the pain points that generally come with them, can be helpful in building a complete insurance protection plan. Use this guide to help your conversations be as valuable as they can.

	Singles or Young Couples	Families	Retirees (65+)	Business Owners
Concerns and Pain Points	<ul style="list-style-type: none"> <li>Little to no savings</li> <li>Paying for mortgage or rent</li> <li>Gaps in health care coverage</li> <li>Income protection</li> <li>High deductible health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Little to no savings</li> <li>Paying for mortgage</li> <li>Gaps in health care coverage</li> <li>Income protection</li> <li>Providing for family</li> </ul>	<ul style="list-style-type: none"> <li>Increased risk of cancer and/or heart disease</li> <li>Rising health care costs</li> <li>Gaps in health care coverage</li> <li>Having funds available to pay for treatment</li> </ul>	<ul style="list-style-type: none"> <li>Can't risk business expenses due to illness</li> <li>Income protection</li> <li>Business continuity</li> <li>Gaps in health care coverage</li> <li>Elimination period on disability coverage</li> <li>High deductible health coverage</li> </ul>
Critical Advantage Product Fit	Critical Illness Cancer & Heart Attack/Stroke	Critical Illness Cancer & Heart Attack/Stroke	Cancer & Heart Attack/Stroke	Critical Illness Cancer & Heart Attack/Stroke



## Tools for You

Moving clients from prospect to policyholder couldn't be easier with the Critical Advantage Portfolio. Each of these products include the following tools to complete your sales cycle quickly and easily.

Mobile Quote | e-App | Electronic Signature | Auto Submit Application

Get started today!



## Support

If you have any questions, please contact your sales team.

Assurity®

# Social Media Kit

*#Critical-Illness-Insurance*



# How to use this guide

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We make it easy—so we've prepared a social media kit which includes premade images and caption options for you to choose from. Use one or all of the posts to help educate clients and prospects and generate conversations.

1. Select a post
2. Download the image and copy the accompanying caption
3. Share on your preferred social media channels

# Post No. 1

## Questions for open enrollment season

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### Caption

As deductibles and medical costs continue to rise, could your budget handle more than just a doctor's visit? Get the freedom to focus on your recovery – not on your finances. Message me so we can talk more about critical illness insurance.

### Image



# Post No. 2

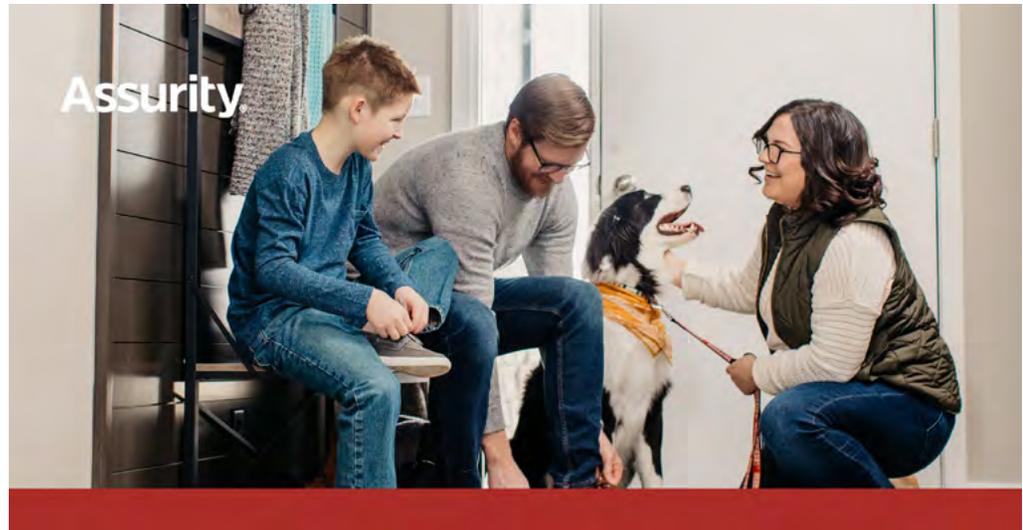
## A better option than charity

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### Caption

Because of rising healthcare costs and deductibles, more people are turning to GoFundMe for help covering their medical expenses. What if I told you there's a better, more reliable option available? Message me – I want to chat about critical illness insurance.

### Image



# Post No. 3

## An affordable, easy way to cover costs

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### Caption

Advances in medicine and technology are helping in the fight against cancer, heart attacks and other serious illnesses, but bills can follow survivors long afterward. There's another way to help cover the financial costs of those illnesses – and it's affordable and easy to get. Let's talk more about critical illness insurance.

### Image



# Post No. 4

## Cancer costs

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### Caption

Advances in medicine and technology mean more people than ever are surviving cancer – but the financial costs can follow them for years. What if I told you there was an affordable way to prepare? Let's talk more about critical illness insurance.

### Image

#### Assurity

Cancer costs are frontloaded – patients experience the highest out-of-pocket costs **in the first 2-3 months** after being screened and diagnosed with cancer.

Source: American Cancer Society, Cost of Cancer Report, April 2017

# Post No. 5

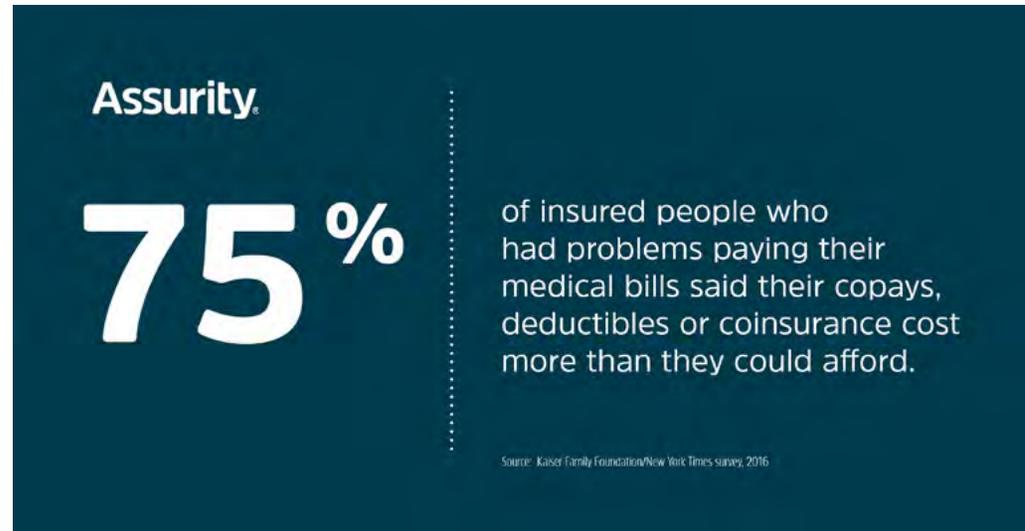
## Medical bills

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### Caption

Many people are turning to crowdfunding sites like GoFundMe to help pay their bills following a difficult diagnosis. There's a better and more reliable option – message me to learn more about critical illness insurance.

### Image



# Post No. 6

## Critical illness quiz

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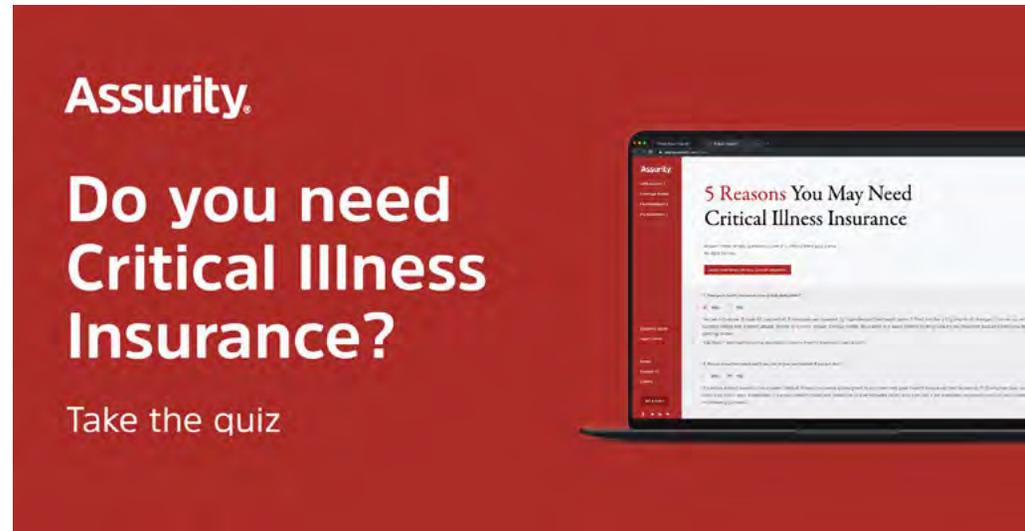
### Caption

Learn five reasons why you may need critical illness insurance in today's reality of high deductibles and rising healthcare costs:

[assurity.com/critical-illness-quiz](https://assurity.com/critical-illness-quiz)

Send me a note, and let's talk.

### Image



# Post No. 7

## Out-of-pocket maximums

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### Caption

Out-of-pocket maximums are going up. Let's talk about how you can supplement your existing coverage and protect who matters most. Send me a message.

### Image



# Post No. 8

## Strengthen your coverage

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### Caption

Do you think you have the coverage you need? Ask yourself these questions first:

1. What does my healthcare plan actually pay for?
2. Would I need to use savings to cover large out-of-pocket expenses?
3. If I could not work for an extended period of time because of an injury or illness, how would I make up my lost income?

Reach out to me to learn how you can strengthen your coverage.

### Image



# Post No. 9

## Video: Why CI matters

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### Caption

If you're faced with a serious illness, critical illness insurance give you money to use however you need so you can focus on recovery. Learn what it is and how it can help you with unexpected expenses in this quick video, then send me a message to talk more.

[https://youtu.be/n0\\_xdEh4IWA](https://youtu.be/n0_xdEh4IWA)

### Video



# Quick tips

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## For best results

- Post on weekdays, especially Monday through Wednesday
- Post between 9am and 12pm

Our marketing team is here to help with any questions at [MarketingMail@assurity.com](mailto:MarketingMail@assurity.com)



# Sales Idea

## Critical Illness Insurance for a Stay-at-Home Parent



### Client Scenario

Lauren is a 34-year-old mother of two in Wichita, KS. After the birth of their second child, Lauren and her husband James decided she would stay home to raise their boys. The couple has been adjusting to one income, and the ins and outs of their high-deductible health insurance plan.

### Concerns

When Lauren visited her mom for a few days, James got a taste of what it would be like to juggle work, home and family. It made the couple wonder what would happen if she got a serious illness. What would they do? How would they afford it? Lauren and James want a backup plan to help protect their family.

### Solution

The couple buys Lauren a Critical Illness Insurance policy with a \$25,000 lump-sum benefit. If Lauren suffered a covered critical illness, they'd have a financial cushion. The couple could use it to help cover their deductible, medical bills, daycare and other every day expenses.

.....  
**\$17.13 /mo.**      **Base policy, Female, Non-Tobacco<sup>1</sup>**

1. Illustration based on a 34-year-old female, Non-Tobacco.

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Policy Form No. IH1820 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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# Sales Idea

## High Deductible Health Insurance



### The Need

Many people today choose high deductible health care plans in an attempt to keep their premiums affordable or participate in a health savings account or health reimbursement arrangement. But when faced with a serious illness, these people may not have access to the funds they need at the most critical times. A policy from the Critical Advantage Portfolio<sup>SM</sup> can help.

### Costs

When someone is diagnosed with a serious illness, there can be a lot of costs beyond what traditional health insurance covers, and it's often more than people expect. As an example, health insurance deductibles have increased 62% in the last 10 years.<sup>1</sup> The products in the Critical Advantage Portfolio – Critical Illness insurance, Cancer insurance & Heart Attack/Stroke insurance – are designed to cover these types of expenses.

Along with high deductibles, the policy benefit could also be used for any out-of-pocket expense, such as:

- Services or treatment not covered by regular health insurance
- Travel expenses
- Child care
- Ongoing expenses like mortgage, groceries or utility bills

<sup>1</sup>The Kaiser Foundation, Employer Health Benefits Survey, 2019

### Other Advantages

Your clients will also appreciate these other product features:

- The benefit amount is sent directly to your client upon diagnosis
- Policy benefits are tax free
- Family coverage is available
- There is no elimination period to satisfy

### What's Covered\*

- Internal Cancer or Malignant Melanoma-100%
- Heart Attack - 100%
- Stroke - 100%
- Alzheimer's Disease - 100%
- Major Organ Transplant - 100%
- Blindness - 100%
- Deafness - 100%
- Kidney Failure - 100%
- Coronary artery bypass surgery - 25%
- Coronary angioplasty surgery - 25%

\*Not all conditions are covered in all states



## Sales Idea

Tips for Selling Cancer & Heart Attack/Stroke Insurance to Med Supp Clients



**Your clients have worked hard their entire lives. And they're ready to enjoy retirement. But, as people reach the age of 65 their risk for cancer and heart disease increases. Additionally, the costs associated with addressing these conditions can drain retirement or savings quickly.**

### The Need

Nearly everyone knows someone who has been affected by cancer or heart disease. Unfortunately, many believe that their existing coverage is adequate to cover all the expenses associated with these conditions. As costs and deductibles rise, seniors are feeling the pinch more and more.

### Today's Reality

- Among seniors 65 and older, just 37% claim to have \$1,000 available in savings<sup>1</sup>
- The average couple retiring at age 65 will need \$280,000 to cover health care and medical costs in retirement<sup>2</sup>
- The total annual cost of treatment for cancer in the U.S. in 2015 was over 80 billion<sup>3</sup>

<sup>1</sup> [http://host.madison.com/business/investment/markets-and-stocks/retired-you-still-need-an-emergency-fund/article\\_60a34e21-05a9-5c1d-8e1d-c552bf5b136a.html](http://host.madison.com/business/investment/markets-and-stocks/retired-you-still-need-an-emergency-fund/article_60a34e21-05a9-5c1d-8e1d-c552bf5b136a.html)

<sup>2</sup> <http://money.com/money/5246882/heres-how-much-the-average-couple-will-spend-on-health-care-costs-in-retirement/>

<sup>3</sup> American Cancer Society, Cancer Facts & Figures, 2019

### The Solution

- Discuss options for covering out-of-pocket expenses: savings, assets or insurance coverage. Mutual of Omaha's Cancer & Heart Attack/Stroke policies offer policies up to \$100,000 with limited underwriting
- Living comes with a price tag. With advances in medical treatment, people are surviving cancer and heart disease more frequently
- Cancer & Heart Attack/Stroke policies fit in well with other products and protect income for a variety of expenses, from deductibles to prescription drug to travel or time off from work expenses
- With a variety of price points and options, there are numerous ways to provide clients the coverage they need

# Sales Idea

Built-in Return of Premium on  
Critical Illness Insurance



## An outstanding feature of the Critical Illness policy is the built-in return of premium benefit.

### The Need

Critical Illness Insurance possesses broad appeal for a variety of reasons. Considering that it covers a number of serious conditions and offers direct payment to policyholders that can be used for everything from gap coverage to travel expenses, it has a little something for almost everyone.

### Today's Reality

When your clients buy any insurance policy, there's no way to know for certain whether or not they'll use it. This is a valid concern – although the covered conditions impact millions of Americans per year, there's no guarantee your clients will be affected.

So if you have clients who don't want to pay premiums for something they may never use, a built-in return of premium can help ease their concerns.

### The Solution

Our Critical Illness insurance policy includes a built-in return of premium rider. That's like a money-back guarantee. Premiums they've paid minus any policy benefits they've received will be refunded to a beneficiary upon their death. They get the coverage they want with the peace of mind they need.

## Here's how it works



If your client, age 40, buys an individual Critical Illness policy with a lifetime benefit and with a **\$30,000** benefit amount



The client pays the annual premium of **\$714.30**



The client has owned the policy for **8 years** and has never filed a claim. If the client passes away unexpectedly, the beneficiary would receive the total premium paid of **\$5,714.40**.

## Ease the Concern

In addition to the built-in return of premium, remind clients of these other great features:

- Flexible benefit amounts ranging from \$10,000 to \$100,000
- Coverage for individual(s), individual plus child(ren) or family
- No reduction of benefits at any age
- A+ Rate Carrier
- Competitive rates



## Sales Idea

Fill the Coverage Gaps with  
Cancer Insurance &  
Heart Attack/Stroke Insurance



Due to a “perfect storm” of rising health care premiums and increases in treatment costs, many of your clients will be looking for a solution to help fill the gap between coverage and out-of-pocket expenses. And as the nation ages, the chances of people suffering from cancer or heart disease increases.

### The Need

Nearly everyone knows someone who has been affected by cancer or heart disease. Unfortunately, many believe that their health care coverage is adequate to cover all the expenses associated with these conditions. As costs and deductibles rise, your clients may be feeling the financial pinch more every year.

### Cancer

Nearly 1 in 3 men and women will develop cancer in their lifetime. But, thanks to medical advances, more people than ever will beat the disease. For some of the most common forms of cancer, the 5-year survival rate is 90% or greater.<sup>1</sup>

### Heart Disease/Stroke

Approximately every 40 seconds, an American will have a heart attack or stroke. About half of Americans have at least one of the three risk factors for heart disease: high blood pressure, high cholesterol and being a smoker.<sup>2</sup>

<sup>1</sup> Cancer Facts & Figures, (2019)

<sup>2</sup> American Heart Association, Heart Disease and Stroke Statistics, 2019

<sup>3</sup> The Kaiser Family Foundation, Employer Health Benefits Survey, 2019

### Costs

- Health care coverage deductibles have increased 62% in the last 10 years<sup>3</sup>
- Between 2014 and 2015, direct and indirect costs of total cardiovascular disease and stroke were more than \$351 billion<sup>2</sup>
- The cost of treatment for cancer in the US in 2015 was more than \$80 billion<sup>1</sup>

### Who To Prospect

- Clients with a family history of a covered condition
- Clients in need of high deductible filler
- Small business owners

### The Solution

- Cancer insurance & Heart Attack/Stroke insurance fit well with other products and protect income for a variety of expenses
- Discuss options for covering out-of-pocket expenses: savings, assets or insurance coverage. Mutual of Omaha's Cancer insurance & Heart Attack/Stroke insurance offer policies up to \$100,000 with limited underwriting
- With advances in medical treatment, people are surviving cancer and heart disease more frequently. Additionally, as we get older, the likelihood of experiencing one of the covered conditions increases
- With a conversion option from term to lifetime coverage, your clients can have the best of both worlds
- With a variety of price points and options, including family coverage, there are numerous ways to provide your clients the coverage they need





# Sales Idea

## Critical Illness Insurance for Families



### Client Scenario

Brian, 42, lives with his wife and daughter in Lansing, Michigan. A human resources manager for a mid-sized company, he feels good about their financial security. They stay on top of their credit card bills, save for retirement and own life insurance without a living benefit.

### Concerns

Both his parents are struggling with health problems, so Brian has realized he can't take their good health for granted. When his insurance representative asked how a critical illness would impact his family, it struck a chord. Would they be able to pay for everyday expenses? How much time would he need off from work? Would they need to dip into their nest egg?

### Solution

Brian buys an Assurity Critical Illness Insurance policy with a \$50,000 lump-sum benefit. He qualifies for simplified underwriting and is pleased to receive his policy within a few days. Brian likes the extra security of knowing his family will have a financial cushion, if he has a critical illness.

.....  
**\$59.52 /mo.**    **Base policy, Male, Non-Tobacco<sup>1</sup>**

1. Illustration based on a 42-year-old male, Non-Tobacco.

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Policy Form No. IH1820 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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# How Much Critical Illness Insurance Do I Need?

Critical illness insurance allows you to focus on recovering from a serious illness without the financial stresses of day-to-day living. Work through these areas of need to determine how much coverage may be right for you.

## 1. Health Expenses Due to Illness

### Out-of-pocket healthcare coverage maximum

In 2020, the upper limit is \$8,200 for an individual and \$16,400 for a family.<sup>1</sup>

### Total amount available in Health Savings Account

—

**Subtotal =**

## 2. Replacement Funds

Estimate **3 months** of recovery time.

### Monthly Income (3 months)

### Monthly Expenses (3 months)

Mortgage or rent

+

Credit card payment

+

Car loans & other debt

+

**Subtotal =**

**Solution: Critical illness insurance benefit amount you may need (add subtotals in sections 1 & 2)**

=

1. HealthCare.gov, "Out-of-pocket maximum/limit," Oct. 2019

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Underwritten by  
Mutual of Omaha Insurance Company

Critical Advantage<sup>SM</sup> Portfolio

# Designed With Your Recovery in Mind

Cancer Insurance &  
Heart Attack/Stroke Insurance



Insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form: CPI (or state equivalent). In CA: CPI-24777, CP2-24778; in FL: CPI-24433, CP2-24434; in ID: CPI-24341, CP2-24342; in NC: CPI-24808, CP2-24809; in OK: CPI-24310, CP2-24311; in PA: CPI-24416, CP2-24417; in TX: CPI-24286, CP2-24287; in WA: CPI-24319, CP2-24320. Optional riders: Cancer, ONN3M, In TX, ONN3M-41, Heart Attack/Stroke, ONN2M, In TX, ONN2M-41, Cash Value, ONN5M, In TX, ONN5M-41, Intensive Care Unit, ONN6M, In TX, ONN6M-41. These policies have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Benefits and rates may vary. For costs and further details of coverage, see your agent/producer or write to the company.

This is a limited health benefit policy.

This is a solicitation of insurance. You may be contacted by an insurance agent/producer.

**EXCLUSIONS -** We will not pay benefits for: loss that occurs while this policy is not in force; loss resulting from service in the armed forces or auxiliary units; loss caused by intentionally self-inflicted injury, while sane or insane; loss resulting from an insured person's commission or attempted commission of a felony; loss sustained while engaging in an illegal occupation; loss sustained while participating in a riot or insurrection; loss resulting from an insured person being intoxicated (as determined and defined by the laws of the jurisdiction in which the loss or cause of loss occurred; for the purposes of this exclusion, the laws governing the operation of motor vehicles while intoxicated will apply); or loss resulting from an insured person being under the influence of any controlled substance (except for narcotics given on the advice of a physician).



Underwritten by  
Mutual of Omaha Insurance Company

Cancer Insurance & Heart Attack/Stroke Insurance, as part of the Critical Advantage<sup>SM</sup> Portfolio, may help fill the gap between existing health care coverage and the costs of treatment.



## Simple & Direct

With the diagnosis of a covered condition comes the reality of medical bills, time off for treatments, money for living expenses, and for many, the cost of high deductibles and other unexpected out-of-pocket expenses. Products in the Critical Advantage Portfolio can help you to focus on your treatment, not your finances.

Should you be diagnosed with any of the conditions covered, a check is sent to you, not the health care provider. No receipts or medical bills necessary. Payment is to you, for you.

## It's a Fact

### Cancer in America

Nearly 1 in 3<sup>1</sup> men and women will develop cancer during their lifetime and with medical advances, more and more people survive this disease.

### Heart Disease in America

Approximately every 40 seconds<sup>2</sup>, an American will have a heart attack<sup>2</sup>

<sup>1</sup> American Cancer Society, Cancer Facts & Figures 2019.

<sup>2</sup> American Heart Association, Heart Disease and Stroke Statistics, 2019.

## Cancer Insurance & Heart Attack/Stroke Insurance

These policies may help you focus on what's important - getting well.

POLICY TYPES   Cancer Insurance   Heart Attack/Stroke Insurance	
Issue Ages	18 - 89, 18-54 (Term)
Coverage Plans	Individual, Single Parent, Family
Benefit Amounts	\$10,000 to \$100,000
Basic Benefits	<ul style="list-style-type: none"> <li>Lump-Sum Benefit Amount</li> <li>No reduction of benefits at Any Age</li> </ul>
Coverage Options	<ul style="list-style-type: none"> <li>Lifetime Coverage</li> <li>Term Coverage - 10, 15, 20 or 30 years</li> </ul>
Underwriting Guidelines	<ul style="list-style-type: none"> <li>Express (benefit amounts of \$10,000 to \$50,000)</li> <li>Simplified (benefit amounts of \$51,000 to \$100,000)</li> </ul>
Covered Conditions	<ul style="list-style-type: none"> <li>Cancer - Internal Cancer or Malignant Melanoma - 100%</li> <li>Heart Attack &amp; Stroke Conditions - 100%</li> <li>Coronary Artery Bypass Surgery - 25%</li> <li>Coronary Angioplasty Surgery - 25%</li> </ul>
Optional Riders (Additional Premium Applies)	<ul style="list-style-type: none"> <li>Cancer</li> <li>Heart Attack/Stroke</li> <li>Cash Value</li> <li>Intensive Care Unit</li> </ul>

Features and riders may not be available with all policies or approved in all states.

## Cost of Treatment

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. Serious health conditions, like those covered in by the Critical Advantage Portfolio, often include other factors to consider, from lost income to keeping up with ongoing living expenses.

Choose the coverage for whatever concerns you the most and complete your coverage plan.



Assurity®

# Be confident about your future

## Critical Illness Insurance

Screenings and checkups help us keep our health on track, even if we try to avoid them. Maybe we're even worried about what the results will show. After all, it's not just our health on the line – we want to make sure we're able to take care of our families if something happens to us.

Here's the truth: More men than ever are surviving heart attacks and other heart conditions. However, the costs of healthcare also continue to rise. Many people are turning to websites like GoFundMe to get help paying for their medical bills so they can continue to support their families.

There's a better way. Critical illness insurance will pay money directly to you should you face a serious illness like a heart attack<sup>1</sup>, cancer or Advanced Alzheimer's disease. **The policy provides money you can use any way you wish, such as:**



**Deductibles and copays/coinsurance**



**Lost income from missed work**



**Everyday expenses – mortgage/rent, utilities, childcare**



**Experimental treatments and travel**

**Take control and give yourself more options and choices. Talk to your insurance professional today to learn more about Assurity Critical Illness Insurance.**



## 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.

Certified



Corporation

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://www.assurity.com)

1. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

NOT AVAILABLE IN NEW YORK.

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**Assurity**<sup>®</sup>

# Protect your mortgage

## Critical Illness Insurance

A home for your family will likely be the largest investment you ever make. You do a lot to keep it safe and sound, from installing new windows and plumbing to ensuring its foundation stays stable for decades to come.

### **But what about your own well-being?**

If you or your spouse had cancer, a heart attack or other serious illness, you'd want to focus on your recovery – not on how you'd pay your mortgage.

Assurity's Critical Illness Insurance can help relieve financial strain while you recover from cancer, a heart attack or stroke, or several other serious conditions and procedures.<sup>1</sup>

Just think: A \$1,500 monthly mortgage could be covered for two years with a critical illness insurance policy with a \$36,000 benefit amount. That's protection for your home – and your financial well-being – for both you and your spouse for less than \$2.50 a day.<sup>2</sup>

**When you're faced with a devastating illness, you'll have enough on your mind already. An Assurity Critical Illness Insurance policy allows you to focus on what's most important: getting better.**

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1. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

2. Illustration based on a 42-year-old male, Non-Tobacco and 38-year-old female, Non-Tobacco.

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# Freedom to focus on you

## Critical Illness Insurance

Routine checkups and screenings are part of keeping your health and wellness on track. For most of us, we just check them off after they're done and forget about them. For others, they may uncover something unexpected like cancer. Either way, it can be hard to feel secure until we get our results back.

Thankfully, more women are surviving cancer than ever before. What may surprise you is the growing need for financial help after facing a serious illness. Rising healthcare costs and high-deductible healthcare plans are passing on more costs to people. Faced with hard times, raising money through websites like GoFundMe is becoming more and more common.

There's a better way. Critical illness insurance will pay money directly to you should you face a serious illness like cancer, heart attack<sup>1</sup> or Advanced Alzheimer's disease. **The policy provides money you can use any way you wish, such as:**



**Deductibles and copays/coinsurance**



**Lost income from missed work**



**Everyday expenses – mortgage/rent, utilities, childcare**



**Experimental treatments and travel**

**Take control and give yourself more options and choices. Talk to your insurance professional today to learn more about Assurity Critical Illness Insurance.**



## 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.

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### Customer Service

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Ext. 4264

**Find out more**  
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**Assurity®**

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# Critical Illness Insurance



# Peace of mind when you need it most

You want the freedom to live your life your way — and that's worth protecting. Should you ever face a critical illness, you'll want the freedom to focus on what's most important: your recovery.

Help prepare with an Assurity Critical Illness Insurance policy. After a diagnosis of a covered illness, you'll receive a payment. Use the money however you choose to cover costs and ease your financial worries.

## Money to use how you want



**Deductibles and copays/coinsurance**



**Lost income from missed work**



**Everyday expenses - mortgage/rent, utilities, childcare**



**Experimental treatments and travel**



## How it Works

1

You learn you have a covered illness or condition.

2

Submit your claim to Assurity.

3

You receive a cash benefit.

### Designed for you

- Instant decision – no medical exams or labs – for benefit amounts from \$5,000 to \$75,000
- Full underwriting for benefit amounts from \$75,001 to \$500,000
- Additional payments if diagnosed with another illness after six months<sup>1</sup>
- Guaranteed renewable for life
- Purchase more options for an additional cost, such as a return of your premium or an automatic increase<sup>2</sup> to your benefit amount<sup>3</sup>

### Covered conditions

- Heart attack<sup>4</sup>
- Coronary artery bypass surgery
- Angioplasty
- Stroke
- Invasive cancer
- Non-invasive cancer
- Kidney (renal) failure
- Major organ transplant
- Advanced Alzheimer's disease
- Paralysis
- Coma

Please consult your policy for specific covered conditions and details.

When faced with a critical illness, you'll have enough on your mind. Assurity Critical Illness Insurance gives you the freedom to focus on your recovery, not your finances.



## Helping people through difficult times

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Certified



### Customer Service

800-869-0355  
Ext. 4264

Find out more  
[assurity.com](http://assurity.com)

1. Additional critical illness cannot be caused or contributed to by a critical illness for which benefits have been paid.
2. Return of Premium Rider will pay a returned premium benefit, minus any policy and rider benefits paid, upon policy cancellation, policy lapse or the insured's age 75.
3. Increasing Benefit Rider increases the benefit amount by 5 percent of the initial benefit amount on each policy anniversary for 10 years.
4. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

## Conditions, Limitations and Exclusions

The following limitations and exclusions apply to the policy as approved in most states. Limitations and exclusions may vary by state. For a list of all limitations and exclusions, refer to the actual policy.

**Pre-existing Condition** – Assurity will not pay benefits for a critical illness that is caused by a pre-existing condition unless the date of diagnosis is after this policy has been in force for 12 months from the issue date or last reinstatement date.

**Reduced Benefit After Age 70** – On the policy anniversary immediately following the later of the insured's 70th birthday, or three years from the policy's issue date, the policy benefit amount will be automatically reduced by 50 percent. This will be the benefit amount available for the remaining years the policy is in force.

**Exclusions** – Assurity will not pay benefits for conditions that are caused by or are the result of the insured person: 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; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, motor vehicle racing, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; being addicted to drugs or suffering from alcoholism; 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); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

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Policy Form No. I 11820 and Rider Form Nos. R 11821, R 11822, R 11824, R 11825, R 11826, R 11827, R 11828, R 11829 and R 11830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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# PINNEY

## I N S U R A N C E

*Providing All the Tools for Your Success<sup>sm</sup>*

## Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we are headquartered in our own building in Roseville, California. We provide a small local agency feel with the power of a major national firm.



Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs. Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.

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- **Insureio**  
[Insureio.com](#) - Insurance marketing evolved!  
[Innovative Features](#)  
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or call 1-800-823-4852