

Issue Ages	18-39	1.70	2.85								
	40-49	5.73	10.62								
	50-59	11.68	22.27								
	60-64	22.94	44.53								
	65-69	33.75	65.94								
	70+	62.50	123.10								
Children		Benefit Amounts									
		\$5,000									
Issue Ages	0-25	0.27									

Policy form G H1107. Product availability, features and rates may vary by state. Coverage may contain reductions of benefits, limitations and exclusions.

CRITICAL ILLNESS PRO GROUP - CONDITIONS, LIMITATIONS AND EXCLUSIONS

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



CRITICAL ILLNESS PRO 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.

Pre-existing Condition - Assurity will not pay benefits for a specified critical illness that is caused by a pre-existing condition unless the specified critical illness starts after coverage has been in force for 12 months from the issue date. Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, the insured person had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or received medical consultation, advice or treatment from a physician or had taken prescribed medication.

Elimination Period - The benefit payable for Loss of Independent Living has an elimination period. Assurity will not pay benefits during the elimination period.

Waiting Period - The benefit payable for Loss of Independent Living has a waiting period. If an insured person initially incurred or was diagnosed with the permanent loss of two or more activities of daily living before the end of the waiting period, a benefit of 10% of the applicable benefit amount will be paid. The benefit payable under the Health Screening Benefit Rider has a waiting period. Assurity will pay 10% of the applicable benefit amount when a charge is incurred for one and only one of the benefits covered by the Health Screening Benefit Rider before the end of the waiting period. The benefit payable under the Cancer Benefit Rider and the Cancer Benefit Rider with Recurrence Benefit has a waiting period. Assurity will pay 10% of the applicable benefit amount for invasive cancer or carcinoma in situ if the diagnosis occurred before the end of the waiting period. In addition, Assurity will pay 10% of the applicable benefit amount for a specified critical illness if during the waiting period an insured person receives a diagnosis of invasive cancer or carcinoma in situ or exhibits any common or identifiable symptoms or medical problems which would cause an ordinary prudent person to seek medical advice or treatment and leads to a diagnosis of invasive cancer or carcinoma in situ.

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

- 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 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);
- committing or attempting to commit a felony;
- engaging in an illegal activity or occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane.

