



Cancer survival rates are projected to increase on average by 24% in 10 years.

Source: The Cancer Treatment and Survivorship Facts and Figures 2016-2017

Why Critical Illness PRO?

It's something you never want to imagine — you or a loved one being diagnosed with cancer or suddenly experiencing a heart attack or stroke. Critical Illness insurance reduces the financial burden of a life-threatening illness by paying money directly to you, so you can focus on more important things — like getting well.

Advantages of Critical Illness PRO:

- Affordable insurance coverage that reduces the financial impact of a major illness
- Should two critical illnesses occur at least 180 days apart, you are paid twice
- May use the money as you choose (pay your medical bills, clear up debt or take time off from work)

Benefits:

- Lump-sum payment to primary insured (employee) at diagnosis of covered illness or procedure
- Up to triple the maximum benefits may be paid for illnesses from the “heart/stroke” category, the “other illnesses” category and the Cancer Rider
- Returns 100% of employee premiums when insured dies of a cause other than a specified critical illness (minus any benefits received)

How it works*:

1.

While out on a walk, you experience chest pains and collapse.

2.

You are taken to the emergency room and diagnosed with a heart attack.

3.

Treatment begins and you submit a claim to Assurity based on the diagnosis.

4.

Assurity sends you a check based on the conditions and riders listed on your policy.

Payable to: **POLICYHOLDER**

Assurity logo and signature

*The above example is based on a scenario for Critical Illness PRO. Policy form No. W H1108 (Individual) and G H1107/G H1107C (Group). This policy may contain reduction of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity or ask to review the policy/certificate for more information.

Critical Illnesses, Conditions and Procedures Covered:

Multiple Benefits

All of the illnesses in both categories are covered by this critical illness policy and pay the benefit indicated. One hundred percent of the benefit from within either category is payable. If benefits are paid for an illness or procedure in the "heart/stroke" category and the insured is diagnosed with a condition in the "other illnesses" category (or vice versa), this policy will pay the full benefit indicated again, provided 180 days separate the dates of diagnosis of the two critical illnesses.

Heart/Stroke Category

Critical Illness	Percentage of benefit payable for each illness	Maximum benefit for "heart/stroke" category
Heart Attack	100%	100%
Stroke	100%	
Heart Transplant (Or combination transplant including heart)	100%	
Coronary Bypass Surgery	25% payable once per lifetime	
Angioplasty	10% payable once per lifetime	

Other Illnesses Category

Critical Illness	Percentage of benefit payable for each illness	Maximum benefit for "other illnesses" category
Advanced Alzheimer's Disease	100%	100%
Kidney (Renal) Failure	100%	
Paralysis (Other than from a stroke)	100%	
Severe Burns	100%	
Coma	100%	
Occupational HIV (Documented accidental injury)	100%	
Major Organ Transplant (Other than heart)	100%	
Loss of Independent Living	25% payable once per lifetime	

Loss of two of six "activities of daily living" when not a result of an incident or procedure listed in "heart/stroke" category.

Critical Illness PRO Riders:

Cancer Benefit Rider*	Percentage of benefit payable for each specific cancer	Maximum benefit for rider
Invasive Cancer	100%	100%
Cancer In Situ (Non-invasive Cancer)	25% payable once per lifetime	

Health Screening Benefit Rider*	Benefit
Covers health screening tests including: Pap smear, PSA, mammography, chest x-ray, cholesterol screening, colonoscopy and others. (Consult rider for complete list.)	\$50 benefit once each calendar year, per insured person

* Rider has a 30-day waiting period.

NOTE: If both the Accident Expense PRO and Critical Illness PRO policies are selected, the Wellness Benefit Rider available on Accident Expense PRO will be utilized and not the Health Screening Benefit Rider from Critical illness PRO.

Critical Illness PRO Semi-Monthly Rates: WITH Health Screening Benefit Rider

Employee											
Non-Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages	18-39	\$1.50	\$2.55	\$3.59	\$4.63	\$5.68	\$6.73	\$7.77	\$8.82	\$9.86	\$10.91
	40-49	\$4.19	\$7.60	\$11.00	\$14.41	\$17.82	\$21.22	\$24.62	\$28.03	\$31.44	\$34.84
	50-59	\$8.14	\$15.22	\$22.31	\$29.39	\$36.48	\$43.56	\$50.65	\$57.73	\$64.82	\$71.91
	60-64	\$15.51	\$29.69	\$43.88	\$58.06	\$72.25	\$86.43	\$100.62	\$114.80	\$128.99	\$143.17
	65-69	\$22.77	\$43.99	\$65.21	\$86.43	\$107.65	\$128.86	\$150.08	\$171.30	\$192.52	\$213.73
	70+	\$41.34	\$80.78	\$120.21	\$159.64	\$199.07	\$238.50	\$277.94	\$317.37	\$356.80	\$396.23

Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages	18-39	\$1.94	\$3.43	\$4.91	\$6.40	\$7.89	\$9.38	\$10.87	\$12.35	\$13.84	\$15.33
	40-49	\$6.26	\$11.74	\$17.22	\$22.70	\$28.18	\$33.66	\$39.13	\$44.61	\$50.09	\$55.57
	50-59	\$12.82	\$24.58	\$36.35	\$48.12	\$59.88	\$71.65	\$83.41	\$95.18	\$106.95	\$118.71
	60-64	\$25.12	\$48.91	\$72.70	\$96.49	\$120.29	\$144.08	\$167.87	\$191.67	\$215.46	\$239.25
	65-69	\$36.67	\$71.78	\$106.89	\$142.00	\$177.11	\$212.22	\$247.34	\$282.45	\$317.56	\$352.67
	70+	\$67.15	\$132.39	\$197.63	\$262.87	\$328.11	\$393.35	\$458.58	\$523.83	\$589.06	\$654.30

Spouse*											
Non-Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages	18-39	\$1.30	\$2.03	\$2.77	\$3.50	\$4.24	\$4.97	\$5.71	\$6.45	\$7.18	\$7.92
	40-49	\$3.87	\$6.86	\$9.87	\$12.87	\$15.87	\$18.87	\$21.88	\$24.88	\$27.88	\$30.88
	50-59	\$7.46	\$13.82	\$20.17	\$26.53	\$32.89	\$39.25	\$45.61	\$51.96	\$58.32	\$64.68
	60-64	\$14.20	\$27.05	\$39.91	\$52.76	\$65.62	\$78.47	\$91.32	\$104.18	\$117.03	\$129.88
	65-69	\$20.96	\$40.36	\$59.76	\$79.16	\$98.55	\$117.95	\$137.35	\$156.74	\$176.14	\$195.54
	70+	\$38.45	\$74.99	\$111.54	\$148.09	\$184.64	\$221.19	\$257.74	\$294.29	\$330.83	\$367.38

Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages	18-39	\$1.71	\$2.85	\$4.00	\$5.14	\$6.29	\$7.43	\$8.59	\$9.73	\$10.88	\$12.02
	40-49	\$5.74	\$10.62	\$15.50	\$20.39	\$25.27	\$30.15	\$35.03	\$39.91	\$44.79	\$49.67
	50-59	\$11.69	\$22.27	\$32.86	\$43.44	\$54.03	\$64.61	\$75.20	\$85.78	\$96.37	\$106.95
	60-64	\$22.94	\$44.53	\$66.13	\$87.72	\$109.31	\$130.90	\$152.50	\$174.09	\$195.68	\$217.28
	65-69	\$33.75	\$65.94	\$98.12	\$130.31	\$162.50	\$194.68	\$226.87	\$259.06	\$291.24	\$323.43
	70+	\$62.50	\$123.10	\$183.71	\$244.31	\$304.91	\$365.52	\$426.13	\$486.73	\$547.33	\$607.94

Children		
\$5,000		
Issue Ages	0-25	\$0.28

* Spouse and/or child benefit cannot be greater than that of the employee.

Policy Form Nos. W H1108 (Individual) and G H1107/G H1107C (Group); and Rider Form Nos. RW1116 (Individual) and R G1105/R G1105C (Group) Cancer Benefit Rider and RW 1117 (Individual) and R G1108/R G1108C (Group) Health Screening Benefit Rider underwritten by Assurity Life Insurance Company of Lincoln, Neb. This policy may contain reduction of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance professional, Assurity or ask to review the policy for more information.

Critical Illness PRO Semi-Monthly Rates: WITHOUT Health Screening Benefit Rider

Employee										
Non-Tobacco	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages 18-39	\$1.04	\$2.09	\$3.13	\$4.18	\$5.23	\$6.27	\$7.32	\$8.37	\$9.41	\$10.45
40-49	\$3.40	\$6.81	\$10.22	\$13.62	\$17.03	\$20.43	\$23.84	\$27.25	\$30.65	\$34.06
50-59	\$7.08	\$14.17	\$21.25	\$28.34	\$35.42	\$42.51	\$49.59	\$56.68	\$63.76	\$70.85
60-64	\$14.18	\$28.37	\$42.55	\$56.74	\$70.92	\$85.11	\$99.29	\$113.48	\$127.66	\$141.84
65-69	\$21.21	\$42.43	\$63.65	\$84.87	\$106.09	\$127.30	\$148.52	\$169.74	\$190.96	\$212.17
70+	\$39.43	\$78.86	\$118.29	\$157.72	\$197.15	\$236.59	\$276.02	\$315.45	\$354.89	\$394.32

Tobacco	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages 18-39	\$1.49	\$2.97	\$4.46	\$5.95	\$7.43	\$8.92	\$10.41	\$11.90	\$13.38	\$14.87
40-49	\$5.47	\$10.96	\$16.43	\$21.91	\$27.39	\$32.87	\$38.35	\$43.83	\$49.31	\$54.79
50-59	\$11.76	\$23.53	\$35.30	\$47.06	\$58.83	\$70.59	\$82.36	\$94.13	\$105.89	\$117.66
60-64	\$23.79	\$47.58	\$71.38	\$95.17	\$118.96	\$142.76	\$166.55	\$190.34	\$214.13	\$237.93
65-69	\$35.11	\$70.22	\$105.33	\$140.44	\$175.55	\$210.66	\$245.78	\$280.89	\$316.00	\$351.11
70+	\$65.23	\$130.48	\$195.71	\$260.95	\$326.19	\$391.43	\$456.67	\$521.91	\$587.15	\$652.39

Spouse*										
Non-Tobacco	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages 18-39	\$0.73	\$1.47	\$2.20	\$2.94	\$3.67	\$4.41	\$5.14	\$5.88	\$6.61	\$7.35
40-49	\$3.00	\$6.00	\$9.00	\$12.01	\$15.01	\$18.01	\$21.01	\$24.01	\$27.02	\$30.02
50-59	\$6.36	\$12.72	\$19.07	\$25.43	\$31.79	\$38.15	\$44.51	\$50.86	\$57.22	\$63.58
60-64	\$12.85	\$25.70	\$38.56	\$51.41	\$64.27	\$77.12	\$89.97	\$102.83	\$115.68	\$128.53
65-69	\$19.39	\$38.79	\$58.19	\$77.59	\$96.98	\$116.38	\$135.78	\$155.17	\$174.57	\$193.97
70+	\$36.55	\$73.09	\$109.64	\$146.19	\$182.74	\$219.29	\$255.84	\$292.39	\$328.93	\$365.48

Tobacco	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Issue Ages 18-39	\$1.14	\$2.29	\$3.43	\$4.58	\$5.72	\$6.87	\$8.02	\$9.17	\$10.31	\$11.46
40-49	\$4.88	\$9.76	\$14.64	\$19.52	\$24.40	\$29.28	\$34.16	\$39.04	\$43.93	\$48.81
50-59	\$10.58	\$21.17	\$31.75	\$42.34	\$52.92	\$63.51	\$74.09	\$84.68	\$95.26	\$105.85
60-64	\$21.59	\$43.18	\$64.78	\$86.37	\$107.96	\$129.55	\$151.15	\$172.74	\$194.33	\$215.93
65-69	\$32.18	\$64.37	\$96.55	\$128.74	\$160.93	\$193.11	\$225.30	\$257.49	\$289.67	\$321.86
70+	\$60.60	\$121.20	\$181.81	\$242.41	\$303.01	\$363.62	\$424.23	\$484.83	\$545.43	\$606.04

Children		
\$5,000		
Issue Ages 0-25		\$0.13

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