



# Critical Illness Insurance

## Product Highlights

<b>Issue Ages</b>	18 through 70 (age last birthday)
<b>Underwriting Classes</b>	Male/Female, Tobacco/Non-Tobacco
<b>Benefit Amounts</b>	Simplified Underwriting: \$5,000 - \$75,000; Fully Underwritten: \$75,001 - \$500,000; Benefit amount reduced by 50% in the later of the third policy year or the policy year following the insured's 70th birthday.
<b>Additional Diagnosis Benefit</b>	The insured may receive benefit for each different critical illness covered if the date of diagnosis or procedure is separated from the prior critical illness by at least 6 consecutive months, and the new critical illness is not caused by or contributed to by a critical illness for which benefits have already been paid.
<b>Covered Conditions</b>	<ul style="list-style-type: none"><li><input checked="" type="checkbox"/> <b>Heart Attack*</b> – 100%</li><li><input checked="" type="checkbox"/> <b>Coronary Artery Bypass Surgery</b> – 25%</li><li><input checked="" type="checkbox"/> <b>Angioplasty</b> – 25%</li><li><input checked="" type="checkbox"/> <b>Stroke</b> – 100%</li><li><input checked="" type="checkbox"/> <b>Invasive Cancer</b> – 100%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100%</li><li><input checked="" type="checkbox"/> <b>Non-Invasive Cancer</b> – 25%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100%</li><li><input checked="" type="checkbox"/> <b>Kidney (Renal) Failure</b> – 100%</li><li><input checked="" type="checkbox"/> <b>Major Organ Transplant</b> (liver, kidney, lung, entire heart or pancreas) – 25% payable when the insured person is placed on the registry with the United Network for Organ Sharing (UNOS) and 75% payable upon completion of the organ transplant surgery</li><li><input checked="" type="checkbox"/> <b>Advanced Alzheimer's Disease</b> – 100%</li><li><input checked="" type="checkbox"/> <b>Paralysis</b> – 100%</li><li><input checked="" type="checkbox"/> <b>Coma</b> – 100%</li></ul>
<b>Return of Premium Upon Death</b>	Returns all policy and rider premiums paid (except the Spouse Critical Illness Rider if the conversion option is exercised) less any benefits paid under the policy and riders, if the insured person dies from a cause other than a specified critical illness.
<b>Waiting Period</b>	No benefits will be paid for diagnosis of Invasive Cancer or Non-Invasive Cancer during the first 30 days of the policy. If cancer is diagnosed during the 30-day waiting period, benefits will be paid for a subsequent diagnosis of cancer if the insured person is symptom and treatment-free for at least 12 consecutive months and in complete remission prior to the subsequent diagnosis. Coverage begins immediately for all other covered conditions.
<b>Renewability</b>	Guaranteed for life. Benefit amount reduced by 50% in the later of the third policy year or the policy year following the insured's 70th birthday.
<b>Optional Riders</b> (additional premium, not available in all states)	<ul style="list-style-type: none"><li>• Accidental Death Benefit Rider</li><li>• Additional Critical Illness Rider</li><li>• Child Critical Illness Rider</li><li>• Critical Accident Rider</li><li>• Disability Waiver of Premium Rider</li><li>• Increasing Benefit Rider</li><li>• Loss of Independent Living Rider</li><li>• Reoccurrence Rider</li><li>• Return of Premium Rider</li><li>• Spouse Critical Illness Rider</li></ul>
<b>Electronic Application</b>	E-app is available
<b>Policy Fee</b>	\$25, non-commissionable

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

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Policy Form No. I H1820 and Rider Form Nos. R I1821, R I1822, R I1823, R I1824, R I1825, R I1826, R I1827, R I1828, R I1829 and R I1831 underwritten by Assurity Life Insurance Company of Lincoln, NE.

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