

Assurity®

Today's Presenters



Doug Bedore

Senior Sales Manager



Mike Feltman

Regional Wholesaler



Who are we?

A mutual insurance company that has been helping people through difficult times for more than a century.

132
Years in
Business



A- (Excellent)
Rating



Product Overview

Life Products

Term
Whole
Single Premium
Universal

Health Products

Critical Illness
Income Protection DI
Century+ Individual DI
Graded Benefit DI
BOE DI
Accidental Death
Accident Expense

Annuities

Deferred Fixed Annuities
Immediate Fixed Annuities

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&

 **insuremenowdirect**



Life Insurance



Illness



Disability
Insurance



Accident



Life Insurance

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Term Life Insurance

Highlights:

- *Non-Medical UW up to \$1M (Age 50)*
- *ROP Rider for 20 or 30 Years*
- *Preferred Rated available down to \$25k coverage*

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Illness

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Critical Illness

Highlights:

- *Simplified Issue up to \$75k coverage*
- *11 Covered Conditions*
- *Return of Premium upon death*
- *Guaranteed Renewable for life*



Disability
Insurance

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Income Protection

Highlights:

- *Up to \$1000 weekly benefit*
- *Benefit Terms Options up to 2 years*
- *Short Elimination Period Options*

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Accident

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Accidental Death

Highlights:

- *Up to \$350,000 of coverage*
- *No Health Questions or Exams*
- *Optional Accident Only DI Rider*



Accident

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New for 2024: Accident Insurance

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Offset the Unexpected: New Accident Insurance

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Every year **1 in 5**
Americans seek medical
treatment for injuries

Here's where they occur the most:



Home
35.9 million



Auto
5.2 million



Work
4.1 million

National Safety Council, Injury Facts, 2021



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Sales Idea

Accident Insurance
for Families

Meet Lesley & Her Family

Lesley, 35, is married and a mother of two. Their family leads an active lifestyle and she worries what unexpected medical bills might do to their budget:

- Even with good insurance, bills could set them back in a big way.
- Would they be able to manage their mortgage payment?
- Although savings could cover their deductible, what about the bills left after insurance covers its portion?

Lesley purchased the **Accident Insurance Advantage Plan** as an affordable supplement to their health insurance plan.



Choose

Lesley makes a wise choice for her family and her peace of mind.

Total Premium
\$34.⁹⁹/mo.
for the Advantage Plan
with 24-Hour Coverage

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Use

Lesley is outside watering when she trips over the hose and lands on her shoulder. She was:

- Driven to the nearest urgent care
- Examined by the doctor and an X-Ray taken
- Referred to an orthopedic surgeon and has an MRI
- Operated on with anesthesia, and kept under observation for 8 hours
- Diagnosed with a dislocated shoulder
- Seen for a few follow-up doctor visits
- Given a steroid shot and had 6 physical therapy sessions



Claim

Lesley's accident claim paid her family cash benefits for the following:

Initial Accident Treatment (urgent care visit)	\$75
X-Ray	\$45
Diagnostic Exam (MRI)	\$150
Surgical Repair of Dislocation	\$900
Follow-Up Treatment (2 per accident)	\$150
Pain Management (steroid injection)	\$75
Rehabilitative Therapy (6 per accident)	\$270

Total Benefits Paid \$1,655

Product Highlights Accident Insurance

- **Issue Ages:** Age last birthday (as of issue date)
18 - 70: Primary Insured or Spouse
15 days - 17 years: Primary Insured or Dependent
- **Guaranteed renewable** until the policy anniversary following the Primary Insured's 80th birthday.

Policy Benefit Service Categories

Accident Insurance

- Initial Care
- Emergency Care
- Continued Care
- Everyday Injury Care
- Active Life Injury Care
- Specific Injury Care
- Catastrophic Care
- Hospital Care
- Surgical Care

Initial Care

- Initial Accident Treatment
- Telemedicine

Emergency Care

- Ambulance (Ground, Water and Air)
- Short-Stay Observation Unit
- Blood Products (e.g., plasma, platelets)
- X-Ray
- Diagnostic Exam (e.g., CT, CAT, MRI)
- Pain Management (e.g., epidural, nerve block, steroid injection)
- Appliance (e.g., crutch, wheelchair)

Continued Care

- Follow-Up Treatment
- Rehabilitative Therapy
- Chiropractic or Acupuncture
- Home Health Care
- Transportation
- Companion Lodging
- Residence or Vehicle Modification

Everyday Injury Care

- Eye Injury
- Eye Injury Office Visit
- Emergency Dental
- Emergency Dental Office Visit
- Laceration
- Burns and Skin Graft
- Poisoning

Active Life Injury Care

- Fracture
- Dislocation
- Head Injury

Specific Injury Care

- Organized Sports Injury
- Motor Vehicle Injury

Catastrophic Care

- Paralysis
- Coma
- Loss of Use
- Dismemberment
- Prosthetic Devices

Hospital Care

- Hospital Admission
- Hospital Confinement
- Hospital Observation
- Hospital Observation Stay
- Intensive Care Unit Admission
- Intensive Care Unit Confinement
- Rehabilitation Unit Confinement
- Family Care
- Pet Care
- Recovery

Surgical Care

- General Surgery
- Orthopedic Surgery
or
- Inpatient Surgery
- Outpatient Surgery



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Sales Idea

Accident Insurance
for Children

Meet Kyle and Kole

Kyle is watching his son Kole start his varsity football years. As a parent, he worries about Kole getting injured, but is also concerned about the financial impact:

- With a large deductible and co-pays, bills could add up quickly.
- Even after health insurance, there will still be some medical bills left to pay.
- Extra money may be needed to pay for physical therapy or other treatments.

Fortunately, Kyle purchased an **Accident Insurance Complete Plan** to protect Kole and their budget.



Choose

Kyle chooses coverage to help protect Kole if he has an accidental injury.

Total Premium
\$13.⁹⁸/mo.
for the Complete Plan
with 24-Hour Coverage

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Use

Kole breaks his leg during the last game of the season. He was:

- Taken by ambulance to the emergency room
- Examined by the doctor
- Given an X-Ray of his lower leg
- Taken into surgery to realign his broken bones
- Admitted for a one-day hospital stay
- Given a prescription for a scooter, which was rented from a local vendor
- Seen by the doctor during two follow-up visits
- Given 6 physical therapy appointments



Claim

Kyle makes a claim for Kole's accident and receives the following cash benefits:

Ground Ambulance to Hospital	\$400
Initial Accident Treatment	\$200
X-Ray	\$60
Fracture of lower leg	\$3,300
Hospital Admission	\$2,000
Hospital Confinement	\$400
Inpatient Surgery with Anesthesia	\$2,000
Appliance (rental of scooter)	\$100
Follow-up Treatment (2 per accident)	\$200
Rehabilitative Therapy (6 per accident)	\$360
Organized Sports Injury	\$1,000

Total Benefits Paid: \$10,020

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Term Life Insurance: Policy Form No. I L1702 and Rider Form Nos. R I1506, R I0827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704, and R I1705, underwritten by Assurity Life Insurance Company of Lincoln, NE.

StartSmart: Policy Form No. I L1702 and Rider Form Nos. R I1506, R I10827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704 and R I1705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Single Premium Whole Life Insurance: Policy Form No. I L1802 and Rider Form Nos. R I1902 and R I1803 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Whole Life Insurance: Policy Form No. I L1901 and Rider Form Nos. R I1902, R I1903, R I1904, R I1905, R I1906, R I1907, R I1908, R I1909, R I1910 and R I1911 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Universal Life Insurance: Policy Form No. I L1921 and Rider Form Nos. R I1922, R I1923, R I1924, R I1925, R I1926, R I1927 and R I1928 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Century+ Individual Disability Income Insurance: Policy Form No. I H0920 and Rider Form Nos. R I0921, R I0922, R I0923, R I1601, R I0925, R I1602, R I0927, R I0928, R I0929, and I R0721 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Income Protection: Policy Form No. I H2016 and Rider Form Nos. R I2019, R I2020, R I2022, R I 2023, R I2024 and R I2025 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

Graded Benefit Disability Income Insurance: Policy Form No. I H1617 and Rider Form Nos. R I1619 and R I1618 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Critical Illness Insurance: 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.

Accidental Death Insurance Plus: Policy Form Nos. I H2004 and I H2011 and Rider Form Nos. R I2005, R I2006, R I2007, R I2008, R I2009, R I2010, R I2012 and R I2013 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Single Premium Deferred Fixed Annuities: Annuity Form Nos. I A1931 (Qualified) and I A1930 (Non-Qualified) underwritten by Assurity Life Insurance Company, Lincoln, NE.

Single Premium Immediate Fixed Annuity: Annuity Form Nos. ICC11 I A1118 or I A1118 (Qualified) and ICC11 I A1117 or I A1117 (Non-Qualified) 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.