

This insurance helps cover the gaps that may be left by other insurance products. With the first ever diagnosis of a covered illness, **you** receive a check for the benefit amount. The benefit is paid whether or not you are able to work. The benefit from this policy helps buy you choices and provides the cushion you'll need to replace your income while you recover, and your spouse's income while taking care of you. It may also open the door for medical care choices and options to change the way you make a living. With AssurityBalance® Critical Illness Insurance, the choices are yours!

Policy Highlights

- Available for ages 18 – 64, age as of last birthday (guaranteed renewable for life)
- \$50,000 - \$500,000 coverage available
- No waiting period – coverage begins immediately with policy issue
- Rates – male/female, tobacco/non-tobacco
- Policy terminates upon payment of the full benefit*
- No survival period – benefit paid if you die from the first-ever diagnosis of a covered disease or procedure (must meet the disease definition)
- Benefit reduces 50% on the policy anniversary date in the year you turn 65 or five years from the policy issue date, whichever is later.
- No restrictions on benefit use!
- Return of Premium Death Benefit (no extra cost) – returns 100% of premiums paid (less any benefits paid) when you die of **any** cause other than a covered illness.

* There is an exception for cancer. If cancer is diagnosed during the **first 90 days of the policy**, the policy pays 10% of the maximum benefit for invasive cancer or 2.5% of the maximum benefit for cancer *in situ* (non-invasive). The policy terminates with this payment. If cancer is diagnosed on the 91st + day(s) of the policy, the policy pays 100% of the face amount for invasive cancer or 25% of the face amount for cancer *in situ* (non-invasive).

Conditions Covered

Pays 100% of benefit for your first-ever diagnosis by the appropriate physician specialist –

- **Invasive Cancer:** Malignant tumor growing outside of the original site
Excluded: pre-malignant lesions, benign tumors or polyps, early prostate cancer (T1N0M0) or equivalent, skin cancers other than invasive melanomas
- **Heart Attack:** Acute myocardial infarction resulting in death of a part of the heart and loss of normal heart function
Excluded: old myocardial infarctions
- **Stroke:** Acute cerebrovascular event resulting in a measurable neurological deficit lasting at least 96 hours
Excluded: TIAs, head injuries, chronic restricted blood flow, reversible neurological deficits

- **Major Organ Transplant:** The medical need to replace these malfunctioning organs: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney, or bone marrow. You must be registered with the United Network of Organ Sharing.
Excluded: Organ donor
- **End-stage Renal Disease:** Irreversible failure of both kidneys requiring ongoing dialysis
- **Advanced Alzheimer's Disease:** Medical evidence supporting loss of intellectual capacity, memory, and judgment. Unable to independently perform three or more activities of daily living.
Excluded: brain disorders or psychiatric illnesses other than Alzheimer's Disease
- **Paralysis:** Permanent loss of the use of two or more limbs from a neurological injury for 180 continuous days
- **Major Burns:** Third degree burns covering at least 20% of body

- **Coma:** Loss of consciousness for 96 continuous hours
- **Aortic Surgery:** To include thoracic and abdominal aorta
Excluded: aortic branches
- **Benign Brain Tumor:** Non-malignant tumor resulting in a permanent neurological deficit
Excluded: cysts, granulomas, meningiomas, tumors of the cranial nerves, pituitary, or spinal cord
- **Blindness:** Loss of sight in each eye worse than 20/200
- **Deafness:** Permanent loss of hearing in both ears – threshold more than 90 decibels in each ear
- **Heart Valve Replacement/ Repair Surgery:** One or more valves
- **Loss of Limbs:** Accidental or medically required amputation of 2 or more limbs above wrist or ankle
- **Accidental Loss of Speech:** Total and permanent loss of speech from accidental injury

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- **Motor Neuron Disease:** To include only: A.L.S. (Lou Gehrig's Disease), primary lateral sclerosis, progressive spinal muscular atrophy, progressive bulbar palsy, or pseudo bulbar palsy

- **Occupational HIV Infection:** Accidental exposure to contaminated blood or body fluids (in the U.S.) while performing normal duties of occupation. (See policy for timelines)

Excluded: HIV infection transmitted via sexual contact, IV drug use, or not the result of an accident

Pays 25% of policy benefit for your first-ever diagnosis or procedure by the appropriate physician specialist –

- **Coronary Bypass Surgery:** Vein or artery surgery to correct narrowing or blockage of coronary arteries

- **Cancer *in situ* (non-invasive):** Malignant tumor or cells that have not invaded surrounding tissue – includes early prostate cancer (T1N0M0), and melanomas not invading dermis

- **Angioplasty:** Correction of narrowed or blocked coronary arteries by percutaneous transluminal (through blood vessels) angioplasty
Excluded: Non-surgical laser or other intra-arterial procedures

Riders Available

Disability Waiver of Premium Rider
Accidental Death Benefit Rider
Spouse Rider
Children's Rider

This policy has limitations. For costs and complete details of the coverage, call or write your insurance agent or Assurity Life Insurance Company.

Rates, benefits and policy provisions may vary by state and are subject to state approval. This is an abbreviated explanation of policy qualifications, limitations, and exclusions. Please consult the policy contract for more detailed information. Critical illness insurance is not a substitute for health insurance. This policy may not be appropriate for Medicaid recipients. Product feature and availability may vary by state.

Your Questions Answered

Q: What if I have a non-invasive cancer (after 90 days from policy issue), a coronary bypass, or angioplasty, and receive a portion of the benefit amount – what happens to the remainder of the policy's benefit?

A: Your maximum benefit is reduced by the amount paid to you, but the policy remains in force. The remainder of the benefit becomes your new maximum benefit. Your premiums are reduced accordingly.

Q: What's the difference between invasive cancer and cancer *in situ* (non-invasive)?

A: An invasive cancer is a malignant tumor which has had uncontrolled growth beyond its original site (leukemias and lymphomas are included). With cancer *in situ* (non-invasive) the malignant tumor has not invaded surrounding tissue.

Q: If my policy is issued on Tuesday and on Wednesday I have a heart attack or a stroke, am I covered?

A: Yes, your policy is in effect as soon as it is issued. There are no long waiting periods with the AssurityBalance® product. You would receive your full policy benefit to help relieve the stress of recovery.

Q: Most people who need a major organ transplant are significantly impaired by their condition – yet the wait for an organ can be a long one. When is the benefit paid for a transplant?

A: There is no waiting! The full benefit is paid to you as soon as you

are placed on the United Network of Organ Sharing (UNOS) registry. Organs covered are: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney, or bone marrow. The money will be there for you when you need it the most.

Q: Does everyone qualify for Critical Illness Insurance?

A: No. Some past medical problems, family medical history, or on-going conditions could preclude coverage.

Q: Can I get Critical Illness Protection for my spouse or children?

A: Yes, they may be covered through riders attached to your policy.

Q: What's the most compelling reason I should buy AssurityBalance® Critical Illness Insurance?

A: Surviving and recovering from a critical illness can be stressful enough without losing sleep over "where will the money come from?" You don't want to worry about your mortgage, car loans, and credit card payments. You want the time to recover without rushing back to work in the middle of a chemotherapy program. You want to be able to afford for your spouse to miss work so that he/she can be with you. **You don't want to have a medical crisis become a financial one!**



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