

Assurity at Work

Today's top talent professionals agree...recruiting and retaining great talent requires offering great benefits.

Assurity at Work provides expert insurance solutions to your employees at no cost to you. We'll do all the work — the credit is yours!



The Challenge

In our increasingly competitive business world, recruiting and retaining quality employees is becoming a challenge. Often your recruits have more than one job offer. And, you've spent time and money training your current employees, who can be lured away by your competitors. The employee benefits you offer may be the bargaining chip that tilts the hiring and retaining game in your favor.

Health benefits...

Providing health insurance for employees has become a growing financial burden for many companies. You would like to offer disability income benefits, catastrophic event coverage, low deductibles and co-pays through your company-sponsored plan, but the economic reality is that out-of-pocket and other health-related expenses for your workers have steadily increased. They will welcome supplemental plan options that can ease the financial strain of their health care expenses.

Life benefits...

Changes in the focus of the insurance industry may mean that the majority of your employees and recruits have never had the opportunity to discuss life insurance coverage with an insurance professional. Your workers will appreciate the choice of term or permanent coverage to protect their family's financial future with portable life insurance options designed specifically for the middle-income market.

Assurity at Work offers the ideal solution for the recruiting and retaining dilemma — we provide your employees with the valuable benefits they want and need at no cost to your company. We'll do all the work — your employees will have the protection they deserve — and you take the credit!

The Assurity at Work Solution

Assurity at Work is a market leader in worksite products protecting today's lifestyle. Our innovative products are affordable for your employees, and the benefits are paid directly to the insured — regardless of any other insurance coverage.

Our competitive, comprehensive portfolio of insurance products will provide valuable peace of mind to your employees and will enhance and fill any gaps in your company-sponsored benefit program. Our products include some of the most requested and popular voluntary benefits:

- **Accident Expense+**
- **Disability Income+**
- **Hospital Indemnity+**
- **Critical Illness+**
- **Term Life+**
- **Universal Life+**
- **Cancer Expense+**
- **Section 125 management**

There's no need to be involved with a variety of insurers — Assurity at Work has it all. Simplify your benefits administration with one payroll slot and one check. We'll be there for you and your employees every day.

It's as easy as...

Assurity at Work will take the hassle out of benefit administration and design an expert program for you and your employees in three easy steps.

1 Introduce options



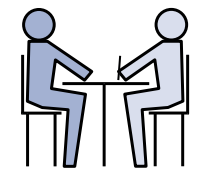
We'll meet and review products that will enhance your company-sponsored benefit plan.

2 Present your selections



We'll present your selections to employees in an easy-to-understand format.

3 Enroll each employee



We'll help each employee purchase a protection program to match their needs.

Assurity at Work Can Work For You

1. We meet with you and review the products that will enrich your company-sponsored benefit plan.
2. We present your Assurity at Work product selections to your employees in an easy-to-understand format.
3. We enroll each employee and help them customize a protection program to match their needs.

Employees will also enjoy the convenience of payroll deduction (with pre-tax dollars if a Section 125 plan is established).

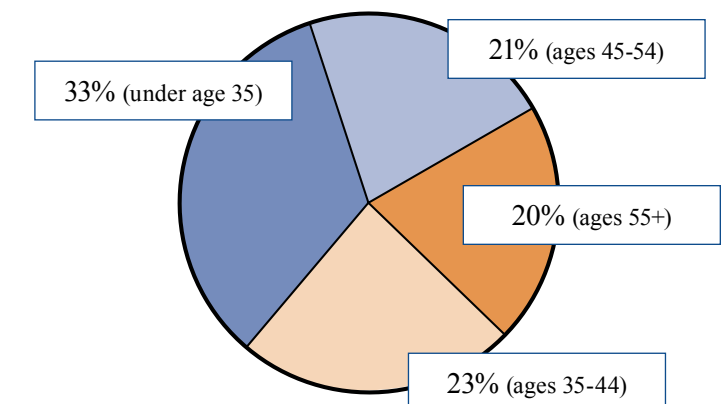
Assurity at Work Product Features

- Benefits are controlled directly by the employee
- Personalized individual policies
- Portable — insured may retain coverage with job change
- Benefits paid regardless of other insurance
- May include spouse and family in coverage
- Variety of valuable riders available with products

Simple lifestyle protection!

Today's Benefits Climate...

Workers who accepted, quit or changed jobs based on benefit options.



Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2001 Value of Benefits Survey

Advantages For Your Company

An increasing number of workers are looking to their employers to provide insurance benefits at work. The convenience of payroll deduction and worksite enrollment fits their busy lifestyles. Your employees will appreciate your company offering these optional voluntary benefits, and you will appreciate that these benefits will keep your employees focused on their work and not on life's "what ifs." Our representative works directly with your benefits expert. You will have the advantage of comprehensive benefits at virtually no cost to your company.

Voluntary Benefit Solutions for Your Employees

Assurity at Work is the worksite sales division of Assurity Life Insurance Company and Security Financial Life Insurance Co. — operating companies of Assurity Security Group Inc., a mutual holding company located in Lincoln, Neb. All guarantees are based on the claims-paying ability of Assurity Life Insurance Company, except Universal Life (Policy form 9900), for which all guarantees are based on the claims-paying ability of Security Financial Life Insurance Co.

Each Assurity Security Group Inc. company has earned high ratings from A.M. Best Company, the insurance industry's leading independent analyst.

All Assurity at Work policies are underwritten by Assurity Life Insurance Company of Lincoln, Neb., except Universal Life (Policy form 9900) underwritten by Security Financial Life Insurance Co. of Lincoln, Neb. This brochure provides an abbreviated explanation of policy qualifications, limitations and exclusions. For details of these qualifications, limitations and exclusions, call or write your insurance representative or Assurity Life Insurance Company, or Security Financial Life Insurance Co., or review the policies.

Assurity at Work product availability — along with product rates, benefits and provisions — may vary by state and are subject to state approval.

A.M. Best ratings range from A++ (Superior) to F (in liquidation).



"Your best friend for employee benefits."

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Worksite Benefits

