Assurity®

Mortgage Protection
Term Life Insurance

Protect your home and family with
Assurity Term Life Insurance

It's often been said, "Home is where the heart is." For most people, a home mortgage is where the largest monthly expense is, too. By protecting your mortgage with term life insurance, you can help your family stay in your home and have a sense of security even if you're gone.

You'll have the comfort of knowing they can:

Live in the same house

Attend the same school

Participate in the same activities

> **Over half of consumers say one of the top reasons for owning life insurance is to help pay off a mortgage.**
>
> *2018 LIMRA Insurance Barometer Study*

1 Determine the current **balance and how many years are left to pay off** your mortgage loan.

2 Choose the benefit amount and the term period that **best matches the amount and length of your mortgage,** whether it's 10, 15, 20 or 30 years.

3 Consider customizing your policy by purchasing optional riders like **coverage that returns your premiums** [1] if you never use the policy, or life insurance for a spouse or children.

4 If you pass away during the specified period of time, the money can **help your family keep up with monthly mortgage payments** or help pay off the mortgage - whatever works best for them.

For about $1 a day

Say your mortgage is a 30-year loan of $200,000. You could **purchase mortgage protection** with Term Life Insurance for a period of 30 years and a benefit amount of $200,000, for $31.32 a month or **about $1 a day.**[2] It offers you peace of mind knowing your family can afford to stay at home.

Easy and affordable

Get a decision fast with Accelerated Underwriting - sometimes in minutes.

Assurity's Term Life Insurance can provide an instant decision to those who qualify (no medical exams necessary). This means your family's financial security can be locked in right away. And, once approved, the amount you pay won't change for the rest of your policy's term.

Give your family the gift of a worry-free, guaranteed tax-free death benefit to pay your home's mortgage. Let them know you've got them covered if you're gone, thanks to mortgage protection with Term Life Insurance.

Assurity.

Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified
B
Corporation

Customer Service
800-869-0355
Ext. 4279

Find out more
assurity.com

1. Return of premium benefit rider provided under the Endowment Benefit Rider. Not available in all states.
2. Illustration based on female, age 35, Standard Non-Tobacco.

Conditions, Limitations and Exclusions

Right to Examine – The policy may be canceled within 30 days of the issue date by returning the policy to Assurity's administrative office. As soon as the policy is received by Assurity, it is treated as if it was never issued and any premium payment will be refunded.

Right to Cancel – After the 30-day period specified in the Right to Examine section, the insured person may cancel the policy by notifying Assurity in writing that they wish to do so. The policy will be canceled effective as of the date they specify or the date we receive their written request, if later. Upon cancellation, Assurity will promptly return the unearned portion of any premium paid.

Renewability – The policy is renewable to age 95.

Contestability – Assurity has the right to contest the validity of the policy or any attached riders based on material misrepresentations made in the application. Assurity cannot contest the validity of the policy or any attached riders after it has been in force for two years from the issue date, except for fraudulent misstatements made in the application, when permitted by the law of the state where the policy is issued.

Suicide – If the insured person dies by suicide within two years of the issue date or two years of the last reinstatement date, Assurity's liability is limited to a refund of premiums paid, less benefits paid under any riders.

Misstatement of Age and/or Gender – If the insured person's age and/or gender (if the policy was issued on a gender-distinct basis) is misstated in the application, Assurity will revise the policy and any applicable riders' benefit amounts to the amount the premium would have purchased for the correct age and/or gender.

Termination – The policy will terminate the earliest of the following: when premium is not paid by the end of the grace period; the date the face amount is less than $25,000 due to conversion; the date Assurity receives written notice to terminate; upon the insured person's death; or on the expiration date listed on the policy schedule.

Riders may contain additional conditions, limitations and exclusions.