

Resources for Growth:

Assurity Making a Difference in your Business



Why Assurity?



Mutual
strength



A force for
good



We make
it easy



Personalized
service

Assurity®

Disability Income Insurance

Seller's Guide



Assurity®

Critical Illness Insurance

Seller's Guide



Assurity®

Seller's Guide Components



Opportunities in today's market



Questions to ask your client



Features, facts and fact finder



Tools to help you sell



Underwriting made easy



Tips for closing the sale

Critical Illness Insurance

Seller's Guide



Opportunities in today's market

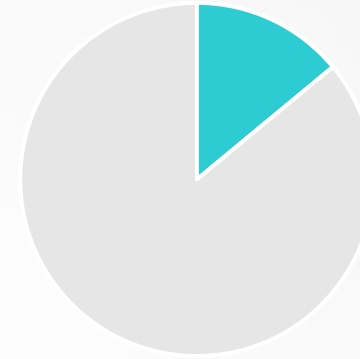




43.2 %

of Americans have a
high-deductible
healthcare plan

USA Today, "Understanding health savings accounts," Sept. 2, 2017

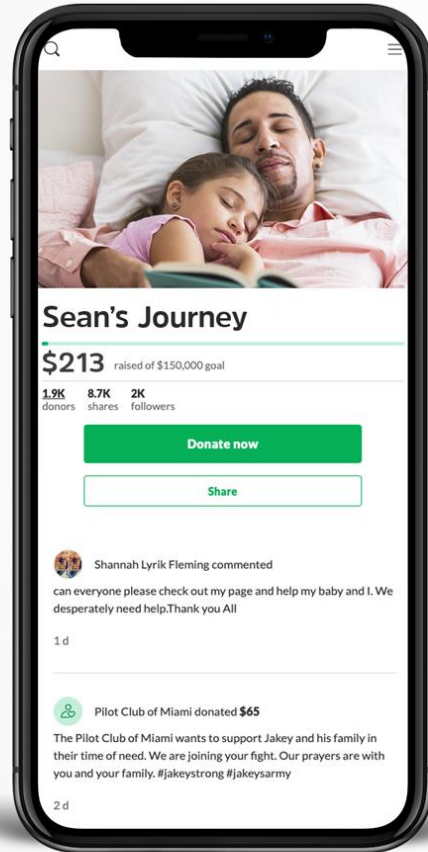


14 %

of Americans with
private insurance have
an HSA

CBS News, "Higher health insurance deductibles a sickening trend for Americans," June 13, 2019

Thousands turn to GoFundMe for help



\$650 million+
raised per year

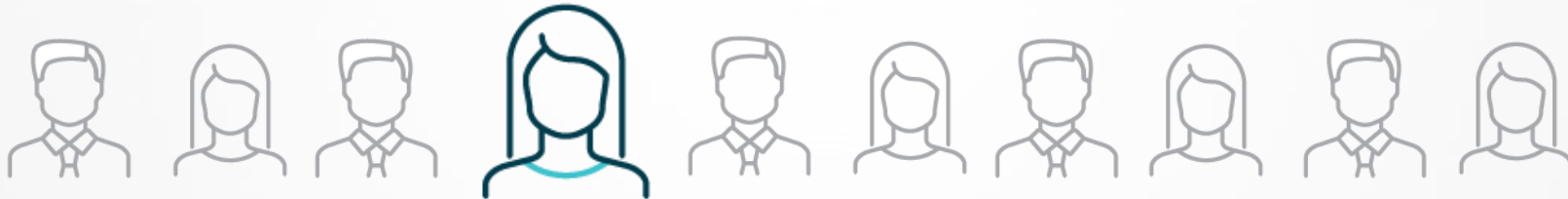
250,000
medical fundraising
campaigns per year

Source: gofundme.com/start/medical-fundraising

GoFundMe.com

1 in 10

Met their medical fundraising goal



Source: Chicago Tribune, "Medical GoFundMe campaigns are a symptom of a sick health insurance system," Aug. 2018

Questions to ask your client



When was the last time you felt you had control over your healthcare options?

How is your budget handling higher deductibles and healthcare costs?

When was the last time you saw someone ask for help paying for medical bills on social media?

Features, facts and fact finder



Key Features: Assurity Critical Illness Insurance

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

- One streamlined product
 - Simplified Underwriting: \$5,000 - \$75,000
 - Fully Underwritten: \$75,001 - \$500,000
- Issue ages: 18-70
- 11 covered conditions
- Pays on each covered condition with a 6-month separation period
- Return of premium upon death if from a cause other than a specified critical illness

Fact Finder: Sales Scenario

- Sarah, 41
- Married with two school-aged daughters
- Teacher with \$58,000/yr. salary
- High-deductible healthcare plan

Step 1: Health Expenses Due to Illness

Out-of-pocket healthcare coverage maximum

In 2019, the upper limit is \$7,900 for an individual and \$15,800 for a family.*

\$15,800

Total amount available in Health Savings Account

—

\$2,500

Subtotal =

\$13,300

*HealthCare.gov, “Out-of-pocket maximum/limit,” Sept. 2019

Step 2: Replacement Funds

Estimate 3 months
of recovery time

Monthly Income (3 months)

\$13,350

Monthly Expenses (3 months)

Mortgage or rent

+

\$4,500

Credit card payment

+

\$675

Car loans & other debt

+

\$1,200

Subtotal =

\$19,725

Step 3: Solution

1. Health Expenses Due to Illness

\$13,300

2. Replacement Funds

\$19,725

Minimum coverage recommended

=

\$33,025

Total monthly cost for \$33,000 benefit

\$30.03

Total monthly premium cost with
Return of Premium Rider added

\$41.14

Illustration based a 41-year-old
female, Non-Tobacco

Amount Sarah would need to save each month
to cover out-of-pocket maximum

\$1,100

Calculation based on HSA amount
of \$13,300 needed divided by 12 months

Tools to help
you sell



Assurity®

Social Media Kit

#CriticalIllnessInsurance



Assurity®


Social Media Kit

#DisabilityIncomeInsurance



Assurity.

Critical Illness Insurance



Assurity.

Help cover costs and ease financial worries

Critical Illness Insurance

Medical advancements are improving the fight against critical illnesses like cancer, stroke or heart attack, but bills can follow survivors long after.¹ Medical debt is the number one source of personal bankruptcy filings in the U.S., and in 2014, an estimated 40 percent of Americans looked up debt resulting from a medical issue.²

A critical illness policy can help alleviate financial worries by paying a lump-sum benefit when you're first diagnosed with a covered illness or medical condition. Because you're paid directly, there are no limits on how you spend the money—pay medical expenses or everyday expenses.

40% of Americans incurred medical debt in 2014*

Freedom to use the money how it helps you most

- Deductibles and copays
- Prescriptions and medical treatments
- Providers or treatments not covered by your health plan
- Mortgage and childcare
- Replace a spouse's income while they're by your side
- Travel for care for treatment

How it Works

- 1. Buy a critical illness policy**
You are protected if you're diagnosed with a first-ever covered illness or condition.
- 2. Submit a claim**
You are protected if you're diagnosed with a first-ever covered illness or condition.
- 3. Get paid**
Assurity pays a lump-sum benefit directly to you.

Assurity.

How Much Critical Illness Insurance Do I Need?

Critical illness insurance allows you to focus on recovering from a serious illness without the financial stresses of day-to-day living. Work through these areas of need to determine how much coverage may be right for you.

1. Health Expenses Due to Illness

Out-of-pocket healthcare coverage maximum
In 2016, the average limit is \$7,900 for an individual and \$15,800 for a family.¹

Total amount available in Health Savings Account

Subtotal =

2. Replacement Funds
Estimate 3 months of recovery time.

Monthly Income (3 months)

Monthly Expenses (3 months)

Mortgage or rent +
Credit card payment +
Car loans & other debt +

Subtotal =

Minimum coverage recommended is

1. HealthCare.gov, "Out-of-pocket maximums," last 2016.
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Critical Illness

What state do you live in?

State

City


Zip

Submit

Chances are you know someone who has faced a diagnosis covered by critical illness insurance: common conditions such as a heart attack, cancer, or stroke. Recovering can take a toll on well-being—and on finances. Critical illness insurance can help.

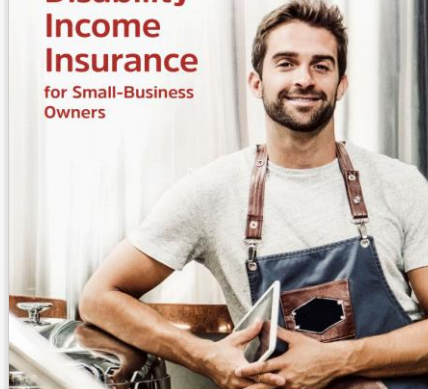
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Century+ Individual Disability Income Insurance



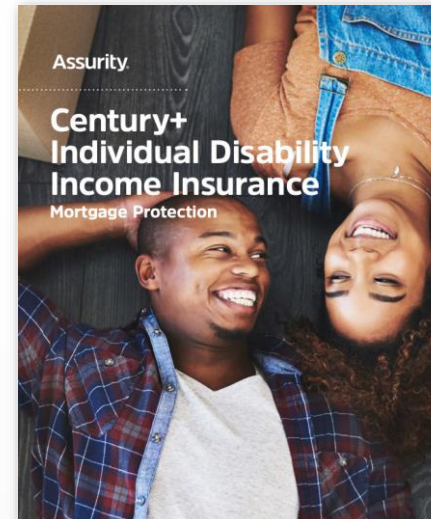
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Disability Income Insurance for Small-Business Owners



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Century+ Individual Disability Income Insurance Mortgage Protection



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Century+ Disability Income Insurance

Protect your largest asset: you

An accident or illness could prevent you from working – and from earning a paycheck. **Do you have enough saved to cover your expenses for a month, a few months or even a year?**

In the meantime, Disability Income Insurance can help cover your mortgage, car payment, groceries and other expenses.

Income Protection: It's a simple insurance policy that provides money if, in the future, you can't work due to an illness or injury.

Less than 1 in 3 Americans have an emergency savings fund of 6 months or more.*

How it Works

- 1. You get sick or injured and are unable to work** for a period of time.
- 2. You submit a claim to Assurity** while you recover.
- 3. Assurity pays benefits directly to you** based on the coverage selected.

1. Bankline Financial Security Index 2016

Get these tools and more on criticaloutlook.com or on assuritydi.com

Our broad range of products provide more ways to **help your clients.**

+ Life Insurance

— Disability Income Insurance

As a top disability insurance carrier, our full range of income protection solutions allow you to help every client protect their family and financial plans. Get **sales ideas**, **listen to podcasts**, **learn underwriting tips** and more at our [Disability Insurance Agent Support Site](#).

— Critical Illness Insurance

Critical Illness Insurance is a great fit for those looking to fill the gap between existing insurance and medical bills or living expenses. Learn about our products and **streamlined processes**, **get sales tips**, **marketing materials** and more at our [Critical Illness Insurance Agent Support Site](#).

+ Accidental Death Insurance

+ Annuities

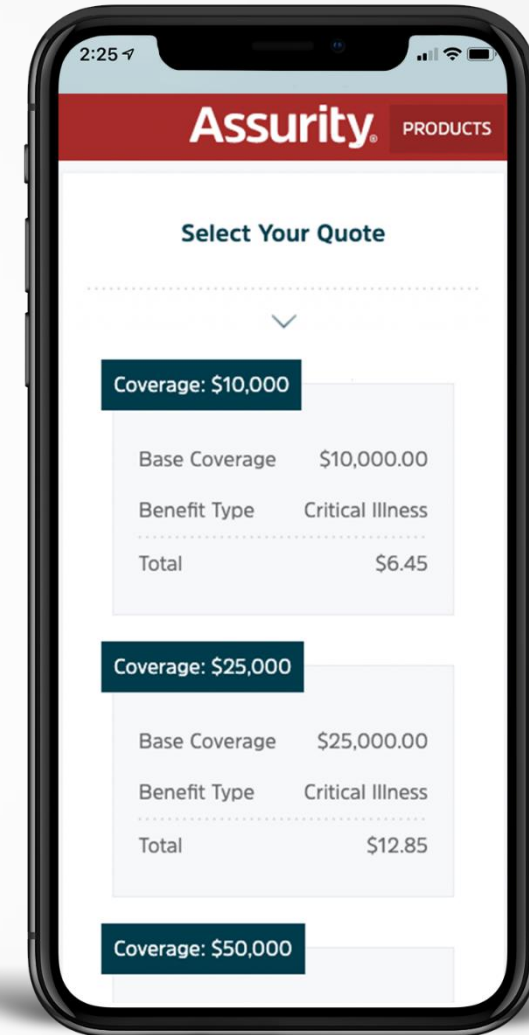
Use Our Quick Quoter

- Provides custom quotes for different needs
- Educates clients and expands coverage with optional riders
- Emails the quote to both agent and client, helping to continue the conversation

myquote.assurity.com/ci

myquote.assurity.com/di

myquote.assurity.com/mortgage



Underwriting
made easy



Simplified Underwriting

(up to \$75,000)



Easy E-App,
No Exams



Quick Policy
Delivery



\$100, 4-Day
Guarantee*

*Your qualifying simplified underwritten application will be processed and the policy mailed within four business days, or the writing agent will receive \$100.
The writing agent must be contracted with Assurity and properly licensed and appointed.

Does your client have past
health conditions?
Don't stop the sale.

With underwriting review, your client may still
qualify for protection against other covered
illnesses.

One Product, Two Underwriting Paths

Full underwriting available for
benefit amounts from \$75,001 to
\$500,000

Tips for closing the sale



Overcoming Objections

I'm healthy – this won't happen to me.



Ask these questions to help
your client realize the
need is real.

1. Do you know someone who has been diagnosed with cancer, heart attack or stroke?
2. Did their diagnosis come as a surprise?
3. Was it tough emotionally or financially for them, their family or their business?
4. Would you want to feel more empowered in this situation?

Tie It All Together

- Tell a story
- Share statistics
- Emphasize the need
- Make it personal
- Be confident



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CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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Policy Form No. I H1820 and Rider Form Nos. R I1821, R I1822, R I1824, R I1825, R I1826, R I1827, R I1828, R I1829 and R I1830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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