



# Group Whole Life Insurance

for Employees of Los Angeles County

A whole life insurance plan from Assurity provides a permanent benefit that can protect those you love, now and in the future. Group Whole Life pays a benefit directly to your beneficiary and provides a level of security above coverage you may already have from your employer or term insurance you've purchased on your own.

## Key Features

- ☑ **Portable coverage**—if you switch jobs or retire you can take your coverage with you, after 30 days of continuous coverage
- ☑ **Guaranteed issue benefit amounts available to employees – no medical exams**
- ☑ **Affordable group rates and convenient payroll deduction**
- ☑ **Death benefit amounts that won't decrease** and premiums that won't increase
- ☑ **Access to cash value**
- ☑ **Accelerated Death Benefits** available through issue age 70

**Know you  
and your family  
are protected.**

It's easy —  
sign up today



Not available to residents of New York.

# Group Whole Life Benefits

## Forms G L1913/G L1913C

Provides level benefit, non-participating whole life insurance on the employee. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121.

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**Children's Term Rider**  
(Form R G1916C)

Provides level benefit term life insurance to age 26 on the insured employee's children or grandchildren meeting eligibility conditions and listed on the original application or born to or adopted by the insured employee while the policy and this rider are in force.

Eligible children includes any natural child, stepchild, or legally adopted child of the employee who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible.

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**Spouse Whole Life**  
(Forms G L1913/G L1913C)

Provides level benefit, non-participating whole life insurance on the Spouse. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121. Spouses age 18 - 70 are eligible to enroll.

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**Spouse Level Term Rider**  
(Form R G1918C)

Provides level premium, level benefit term life insurance on the Spouse for a 10-year period. The term life portion of the benefit amount selected during enrollment will be 90% of the total, subject to a \$2,500 minimum.

Available only for spouses age 60 and under at last birthday.  
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# Group Whole Life

Forms G L1913/G L1913C

## Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy. Provisions may vary by state.

**Limitations** - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

**Suicide** - If an Insured Person dies by suicide within two years of the issue date or last reinstatement date, Assurity's liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any Loan Balance and less benefits paid under this Certificate or any riders.

## Coverage Conditions

**Actively Employed** - The employee must be actively employed to be eligible for coverage.

**Right to Cancel** - The contract contains a 30-day free look period.

**Termination** - Whole life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason (portability available); the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the anniversary after the Insured Person's 121st birthday (the expiration date listed on the schedule); the date Assurity receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision - see rider language for details.

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GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee'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/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

# We are never more than one call away.



Customer Service  
800-276-7619, Ext. 4210  
7:30am - 5:00pm CST



Email  
[claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)



Claims  
800-869-0355, Ext. 4484



Assurity  
P.O. Box 82533  
Lincoln, NE 68501-2533



Policy Services  
800-869-0355, Ext. 4279  
FAX: 888-255-2060



Connect Online  
[assurity.com](http://assurity.com)  
[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

## NBG

CA Lic# 6000886

Customer Service: (800) 449-3607

[support@natbengroup.com](mailto:support@natbengroup.com)

## 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.



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### NOT AVAILABLE IN NEW YORK.

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, New York. Product availability, features and rates may vary by state.