Term Life Insurance

for Stonebridge Senior Living

Term life insurance is designed as an inexpensive solution to short-term insurance needs. As the name implies, this coverage lasts for a specified period of time, often when a family is most vulnerable to losing income if something happens to the insured.

Key Features

- **Easy-to-understand** life coverage for shorter-term or specific needs
- **Guaranteed, level premium periods**
- **Affordable** coverage through payroll deduction
- Coverage is **available for you, your spouse and children**
- Excellent option to **supplement permanent life benefits**
- Coverage may be **converted to permanent life insurance**
- **Portable coverage**—if you switch jobs or retire you can take your coverage with you, after 30 days of continuous coverage

Know you and your family are protected.

It's easy — sign up today

Group Term Life Benefits - Missouri

Forms G L2307/G L2307C

Provides level benefit, non-participating term life insurance on the employee. Premiums are planned to be level during the selected period, with coverage annually renewable without evidence of insurability to age 95.

Accidental Death Benefit Rider (Form R G2308C)	Provides a death benefit equal to the employee's base group term life benefit if the insured employee's death results directly from an accidental bodily injury independent of all other causes, where death occurs within 180 days of the accidental injury. Coverage under this rider terminates at age 70. The maximum accidental death benefit from all Assurity coverages may not exceed $250,000. Available only for employees age 60 and under at last birthday.
Children's Term Rider (Form R G2310C)	Provides level benefit term life insurance to age 26 on the insured employee's children 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. The benefit amount selected during enrollment is 10 percent of the employee's term coverage. 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.
Disability Waiver of Premium Rider (Form: R G2311C)	Provides for waiver of all employee term life and rider premiums after the insured employee has been totally disabled for a period of six months or longer, provided the total disability begins prior to age 65. Coverage under this rider terminates at age 65. Available only for employees age 55 and under at last birthday.
Accelerated Death Benefit - Terminal Illness	Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a terminal illness resulting in a significantly reduced life expectancy (typically 12 months or less) as certified by a physician. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision.
Spouse Term Rider (Form R G2309C)	Provides level premium, level benefit term life insurance on the employee's spouse for a 10-year period. The benefit amount selected during enrollment is 30 percent of the employee's term coverage. Coverage for spouse terminates at the end of spouse rider term period.

Group Term Life - Missouri

Form G L2307 / G L2307C

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 one year of the issue date or any addition or increase in death benefit, Assurity's liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any 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 – Term 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 95th 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.

Limitations for Disability Waiver of Premium Rider

- The premium waived will correspond to the premium mode.
- Premiums will only be waived while the Insured Person is alive.
- Premiums will only be waived until the Waiver of Premium Rider terminates.
- Premiums will be refunded from the date of total disability, but in no event will premiums be refunded more than one year prior to the date notice of claim is received at Assurity's administrative office.
- Premiums must continue to be paid when due until the Insured Person's total disability claim is approved.
- If total disability starts during a grace period, the premium due must be paid before subsequent premiums will be waived.
- Coverage cannot be changed while premiums are being waived.

Exclusions for Disability Waiver of Premium Rider

Assurity will not pay benefits for losses under the Disability Waiver of Premium Rider caused by or the result of any Insured Person(s):

- being exposed to war or any act of war, declared or undeclared; or
- intentionally self-inflicting an Injury or Sickness.

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Exclusions for Accidental Death Benefit Rider

Assurity will not pay benefits for losses under the Accidental Death Benefit Rider caused by or the result of any Insured Person(s):

- operating, learning to operate or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving;
- riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- having a sickness, disease or infection other than infection from an Accidental Bodily Injury received while this rider is in force;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or any Reserve, except during the active duty training of less than 60 days;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the Insured Person by a Physician);
- committing or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility;
- participating in a riot, insurrection or rebellion;
- driving any taxi or passenger vehicle for wage, compensation or profit;
- engaging in an illegal activity or occupation;
- intentionally self-inflicting an injury;
- traveling outside the United States or Canada for more than 14 days.