

**A**ssurity Life Insurance Company is a recognized leader in the insurance marketplace. Our vast experience has allowed us to help our policyowners plan for their futures while safeguarding against the financial threats of disability, premature death, or the cost of recovery from a serious illness.

## History

Assurity Life Insurance Company was the new name given to the Foremost Insurance Company, acquired by Woodmen Accident and Life Company in 1996. Assurity remained a wholly owned subsidiary of Woodmen until 2003, when the two companies merged, continuing forward as Assurity Life Insurance Company.



The origins of Woodmen, now Assurity, date back to 1890, so our traditions of integrity, financial accountability and service to policyholders have continued for more than 114 years.

Assurity is a member of the Lincoln Insurance Group, a mutual holding company with over one billion dollars in assets. Lincoln Direct Life, a direct response marketing company, is also a member of the Lincoln Insurance Group. Each company has earned a rating of A- (Excellent) by A.M. Best Company, independent insurance industry analysts.

## Products

Assurity offers a well-crafted selection of life, annuity, critical illness, and disability income products. Our **LifeScape**<sup>®</sup> line of products includes Whole Life, Universal Life, Simplified Life and Term Life policies. We also offer annuities, including our very competitive Single Premium Deferred Annuity, and several fixed-length interest guaranteed annuities designed to meet a variety of needs.

The **AssurityBalance**<sup>®</sup> Disability Income products offer individuals and businesses protection against loss of income due to disability. With over 50 years of experience in providing disability income protection, Assurity is the partner of choice for this market. To complement its life and DI portfolio, Assurity was one of the first

companies in the U.S. to offer Critical Illness insurance coverage. This coverage provides a lump sum benefit should an illness such as cancer, heart attack or stroke occur, and can go a long way toward helping individuals recover.



Assurity also makes available products and services through the workplace. We offer a variety of affordable individual products through **Assurity at Work**<sup>®</sup>, a Voluntary Employee Benefits program. This protection includes products for Disability Income, Hospital Indemnity, Term Life, Cancer Indemnity, Critical Care, Group Dental, Group Vision, and Accident Expense. We also offer quality, cost-effective and complete administrative services for Section 125 plans. Our combination of strength and experience makes Assurity at Work<sup>®</sup> uniquely equipped to understand and serve the needs of our policyholders, and the companies employing them.

## Sound investment practices

We are committed to honoring our obligations to our policyholders now and in the future. Ours is a business whose long term success depends on long term investing. Our investment portfolio consists primarily of high quality bonds, mortgage loans and cash. Our expert team of investment professionals constantly monitors market performance to ensure the highest possible yield for our accounts without sacrificing quality. This yield helps support the performance of our company and our products.

## Excellence in customer service

In our home office in Lincoln, Nebraska, we take pride in the quality of service provided to our customers. We have a talented staff of underwriters, administrators and claims managers. In contrast to today's sometimes-impersonal society, we still take the time to offer person-to-person communication by phone.



## Our commitment to you

The products we offer are unique, the elements they protect against are universal, and the benefits they provide are essential to the well-being of our policyowners. Though the benefits we pay are measured in dollars and cents, they translate into the financial security, peace of mind, and dignity of our policyholders. We are backed by a rich, solid tradition which will carry us forward with confidence throughout the twenty-first century.

### Assurity Fast Facts:

**Home Office:** Lincoln, Nebraska

**Employees:** 200

**Distribution system:** Brokerage/Worksite

**Geography:** Operating in all states except New York

**\$ in assets:** \$1,060,799,761 (2003)

**Products:**

- Life
- Disability Income
- Critical Illness
- Annuities
- Worksite
  - Disability Income
  - Hospital Indemnity
  - Term Life Insurance
  - Cancer Protection
  - Accident Expense
  - Critical Care
  - Group Dental
  - Group Vision



P.O. Box 82533 • Lincoln, NE 68501-2533  
1-800-869-0355

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# *Time-honored* TRADITIONS



**ASSURITY LIFE INSURANCE COMPANY**