

## Assurity Life Critical Illness Insurance Summary

The amount of Critical Illness coverage can be as small as \$5,000 up to \$500,000. Issue age is 18 through 64 (last birthday). **Simplified underwriting** is available for benefit amounts \$5,000 to max. \$50,000\*\*\*. Underwriting for \$51,000 to max. \$500,000 in benefit will require full underwriting which will consist of a telephone interview and possible paramed exam (if required by age and benefit amount). The underwriter reserves the right to request additional information beyond the CI application for underwriting assessment.

Occupation or income does not dictate eligibility. **Good health is important** to be eligible for CI. You may receive CI benefits for up to three different illnesses, as long as there is 180 days between the dates of diagnosis.

Riders that may be available to expand your protection are\*:

- Disability Waiver of Premium
- Accidental Death Benefit
- Spouse CI benefit
- Children's CI benefit

There are a handful of clients that really look for a **Return of Premium** opportunity. This is certainly a product they should consider. Assurity Life CI offers 100% of the premiums paid to the beneficiary should the insured die of any insurable cause (less any benefit dollars paid).

### **CI Quote Request:**

Terea Nicolai

Email: [tnicolai@ipg-us.com](mailto:tnicolai@ipg-us.com)

Direct phone number: 480-718-3131

Please provide the client name, D.O.B., tobacco usage, state of residence, and any medication prescribed.



www.ipg-us.com

1-800-352-3358

**NOTES:**

\*Policy availability features and rates may vary by state. Assurity offers CI as a rider option in most states with their Individual DI policy.

\*\* Example of some qualifying illnesses:

Invasive Cancer  
Heart Attack  
Heart Transplant  
Aortic Surgery  
Heart Valve Replacement/Repair surgery  
Angioplasty  
Stroke  
Coronary Bypass Surgery  
Angioplasty  
Advanced Alzheimer's  
Accidental Loss of Speech  
Benign Brain Tumor  
Coma (not as result of a stroke)  
Blindness  
Deafness  
End-Stage Renal (kidney) failure  
Loss of Limbs  
Major Burns  
Major Organ Transplant (other than the heart)  
Paralysis (not as result of a stroke)  
Motor Neuron Disease  
Occupational HIV infection

\*\*\*Simplified Underwriting coverage covers 12 illnesses, with renewability guaranteed to age 75.



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