

Assurity Life Insurance Company

Fast Facts:

Home Office: Lincoln, Neb.

Employees: 420

Structure: Assurity Life Insurance Company is an operating company of Assurity Security Group Inc., a mutual holding company.

Distribution: Brokerage, General Agency, Worksite, Group, Direct Marketing, Retirement Plan Administration and Management

Product Lines:

Individual Products

- Disability Income Insurance
- Critical Illness Insurance
- Long-Term Care Insurance
- Whole Life Insurance
- Term Life Insurance
- Universal Life Insurance
- Annuities

Worksite Products

- Disability Income Insurance
- Critical Illness Insurance
- Term Life Insurance
- Universal Life Insurance
- Cancer Insurance
- Hospital Indemnity Insurance

Group or Voluntary Group Employee Benefits

- Disability Income Insurance
- Term Life Insurance
- Critical Illness Insurance
- Insured Medical Reimbursement Plans

Retirement plan administration and management services are offered through Assurity Advisors, Inc., a subsidiary company.



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Hallmarks of Strength





What's important when selecting an insurance company? In addition to service and product excellence, key considerations include a record of financial strength, stability, integrity and experience. These are the defining characteristics of Assurity Life Insurance Company.

Financial Strength

Over the years, Assurity Life has been dedicated to protecting the financial security of our policyholders, whether individuals, families or small businesses. We take our future obligations to every policyholder very seriously.

To fulfill this responsibility, the insurance products we offer are backed by our financial strength, industry expertise and commitment to serving our customers and distributors.

This is our time-tested formula for long-term success. Today our customers can derive even greater confidence and peace of mind, knowing their insurance protection comes from a secure, stable financial services company.

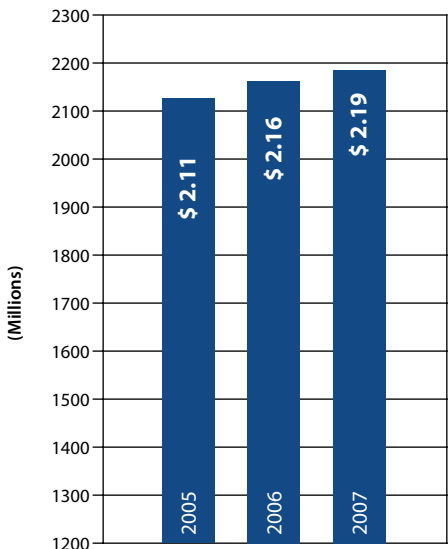
Assurity's mission to "help people through difficult times" is matched by the dedication of our associates and representatives nationwide. Headquartered in Lincoln, Neb., Assurity Life Insurance Company is an operating company of Assurity Security Group Inc., a mutual holding company. Assurity has earned the rating of A- (Excellent)* from A.M. Best Company, the insurance industry's leading independent analyst.

*A.M. Best ratings for insurers' financial strength and credit quality of obligations range from A++ (Superior) to F (in liquidation).

Assurity Life Insurance Company 2007 Statutory Financial Results

- \$2.19 billion in total assets
- \$11.0 billion of total insurance in force
- \$269.3 million in total surplus and asset valuation reserve
- 12.3 percent ratio of surplus and asset valuation reserve to assets in 2007, a strong measure of our ability to meet future obligations
- \$24.4 million in dividends paid to policyholders in 2007
- \$221.2 million in benefits paid to policyholders in 2007

Assurity Life Assets
(2005-2007)



Solid Track Record

Assurity Life is committed to honoring our obligations to policyholders now and in the future. Our company utilizes conservative investment practices and a sound, disciplined management approach. Assurity's investment operations are guided by a focus on sustaining a strong financial position while limiting credit and interest rate risk. Our emphasis is on building and maintaining a high quality, well-diversified investment portfolio, with proper matching of assets and liabilities.

In our business, lasting success depends on investing wisely over the long term. Assurity's investment portfolio consists primarily of investment-grade bonds and commercial mortgage loans. Our team of investment professionals constantly monitors market performance to ensure the highest possible yield for our accounts without sacrificing quality.



This yield serves to support the high performance of our company and our products.

Longtime Stability

Assurity's origins are rooted in a century-long legacy of providing enduring security to policyholders. Our core values today remain the same as they were a century ago – protecting individuals and families, valuing community and exercising responsibility and fairness in all dealings.

From the beginning, we've designed and marketed products for middle America. Over the decades, we've created and refined the products and financial solutions our customers want and need. Assurity offers a selection of dependable products with strong guarantees and features that cover the risks of death, disability, serious illness and the possibility of outliving assets.

Although 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 advance us well into the future.

Our Commitment

The plans Assurity Life offers are distinctive, the elements they protect against are universal, and the benefits they provide are essential to the well-being of our policyholders. To serve diverse consumer needs, we have developed a unique blend of broad-based, complementary distribution systems. Assurity serves customers across the nation, offering life and health insurance plans, annuities, employee benefits and retirement plans.

For clients who have more complex financial protection needs or who simply prefer one-to-one consultation, our products are available through Assurity's Individual Sales professionals. Our Business Sales division provides a variety of employer-sponsored benefit programs through the Assurity at Work and Group Sales areas. Assurity Direct offers basic, affordable life insurance directly to consumers through the mail. We also provide small-business owners an array of plans and services, including specialty "niche" insurance products. Retirement plan administration and investment management services are provided through Assurity Advisors, Inc., a subsidiary of Assurity Life.