

## Assurity Increase Options – Fact Sheet and FAQ's



<b>Acronyms</b>	<b>GIR: Guaranteed Insurability Insurance Rider</b> <ul style="list-style-type: none"> <li>• Increases benefit in increments of \$100 based on financial underwriting</li> </ul>
<b>Quotes</b>	<p><i>Can Truluma run an Increase quote?</i></p> <ul style="list-style-type: none"> <li>• Truluma cannot run an increase quote but can request this from Assurity.</li> </ul> <p><i>Approximately how long will it take to receive a quote?</i></p> <ul style="list-style-type: none"> <li>• This typically takes 7-10 days to complete.</li> </ul> <p><i>What do I need to provide?</i></p> <ul style="list-style-type: none"> <li>• The GIR Questionnaire is needed to produce a quote from Assurity.</li> </ul>
<b>How often does this option to increase occur?</b>	Every 2 years
<b>When is the insured/broker notified?</b>	60 days before the policy anniversary date, the Insured is notified of the increase option available. If the broker is actively appointed with Assurity, they are also notified.
<b>When can the insured apply?</b>	60 days before the anniversary date
<b>Normal Application Process</b>	<ul style="list-style-type: none"> <li>• The client receives a GIR questionnaire 60 days before the policy anniversary date.</li> <li>• The submission of this form triggers a quote to be sent to the client directly, as well as the broker on file, with application materials. The quote requires financials to be submitted in order to identify how much the Insured may qualify for.</li> <li>• Assurity requires submission of the GIR questionnaire to begin the process.             <ul style="list-style-type: none"> <li>○ Please notify Truluma if you know your client has submitted this questionnaire</li> </ul> </li> <li>• The application must be submitted with financials.             <ul style="list-style-type: none"> <li>○ If financials were submitted with the quote, they will need to be submitted again with the application.</li> </ul> </li> </ul>
<b>Base Policy Changes</b>	<p><i>Will the policy be on a new policy or layered onto the base?</i></p> <ul style="list-style-type: none"> <li>• Each time an increase is exercised it is added to a new policy.</li> </ul>
<b>Off-Anniversary Qualifications</b>	<p>Proof of life event (marriage, divorce, death of spouse or child, birth/adoption, loss of employer coverage, or increase of income of at least 25%) must occur within 45 days of submission of application.</p> <ul style="list-style-type: none"> <li>• The date used for the increase option will be the DATE application is received by the carrier. Day will not always match base policy day as a result.</li> </ul>

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<b>State Application to Use</b>	For the GIO quote request, please use the state the policy was issued in. For the application, please use the client's current resident state.
<b>Where to find an application</b>	Please request application from Truluma ( <a href="mailto:polycyservices@truluma.com">polycyservices@truluma.com</a> )
<b>Minimum Benefit Available</b>	\$200
<b>Maximum Benefit Available</b>	Maximum is based on income and increases will be offered in increments of \$100. <ul style="list-style-type: none"><li>• Sum of all increases cannot exceed base policy benefit.</li></ul>
<b>When does the rider terminate?</b>	At age 60.