

Life Insurance and Accidental Death Products

LifeScape®




Assurity®
Life Insurance Company

LifeScape® Whole Life Insurance

Issue Ages	0 through 85, age last birthday.
Issue Classes	<p>Band I - Face Amounts \$10,000 - \$74,999 Ages 0-14: Male/Female – Select Non-Tobacco (\$15,000 minimum for ages 0-14); Ages 15-85: Male/Female – Select Non-Tobacco, Standard Tobacco</p> <p>Band II - Face Amounts \$75,000 - \$149,999 Ages 0-14: Male/Female – Select Non-Tobacco; Ages 15-85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco</p> <p>Band III - Face Amounts \$150,000+ Ages 0-14: Male/Female – Select Non-Tobacco; Ages 15-85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco</p>
Death Benefit	Level death benefit. Guaranteed premiums through maturity at age 121.
Premiums	Level, guaranteed, and based on premium band, issue class, and issue age (last birthday).
Dividend Options	The standard dividend options are: Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-up Additions, Paid in Cash
Illustrations	Is required, software available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation.
Policy Loans	Available when policy has cash surrender value. Premier policy loans available with qualifications.
Payment Modes	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
Additional Benefit Riders	Accelerated Benefits Rider (Living Benefits), Exchange Privilege Rider. (No additional premium)
Optional Riders (additional premium)	Accident Only Disability Income Benefit Rider (available on base and other insured), Accidental Death Benefit Rider, Children's Term Insurance Rider, Critical Illness Rider (available on base and other insured), Disability Waiver of Premium Benefit Rider, Level Term Insurance Benefit Rider – 10 and 20 years; (available on base and other insured), Monthly Disability Income Rider (available on base and other insured), Payor Benefit Rider, Protected Insurability Benefit Rider, Value Enhancement Rider (VER) – single and periodic premium
Policy Fee	\$65, commissionable

Policy Form No. I L0880 (R01-13)

LifeScape® Universal Life Insurance

Issue Ages	0 through 85 (age last birthday)
Issue Classes	<ul style="list-style-type: none"> • Preferred Plus Non-Tobacco (Ages 15-85) • Preferred Non-Tobacco (Ages 15-85) • Select Non-Tobacco (Ages 0-85) • Preferred Tobacco (Ages 15-85) • Standard Tobacco (Ages 15-85)
Renewability	Renewable to age 121. If the policy is in force beyond the anniversary date following age 121, the death benefit will equal the surrender value.
Death Benefit	From \$25,000 for all issue ages. Flexible death benefit, current assumption through maturity at age 121. Two options: Face Amount or Face Amount plus Accumulation Value
Premiums	Flexible in amount and frequency. Lapse-protection premium payment guarantees the policy will not lapse during the first five years.
Policy Loans	Available when policy has cash surrender value. Preferred policy loans available with qualifications.
Illustrations	Illustration required – software available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation.
Withdrawal Fee	\$25 per withdrawal; only one withdrawal per year; no withdrawal available in first policy year.
Interest Credits	Current: Declared; Guaranteed: 3%.
Payment Modes	Annual, semi-annual, quarterly, monthly automatic bank withdrawal, list bill, credit card (recurring only)
Additional Benefit Rider	Accelerated Benefits Rider (Living Benefits) (No additional premium)
Optional Riders (additional premium)	<p>Accidental Death Rider (available on base and other insured)</p> <p>Accident Only Disability Income Rider (available on base and other insured)</p> <p>Children's Term Rider</p> <p>Critical Illness Rider (available on base and other insured)</p> <p>Disability Waiver Rider</p> <p>Face Amount Increase Rider</p> <p>Level Term Rider - 10 and 20 years (available on base and other insured)</p> <p>Monthly Disability Income Rider (available on base and other insured)</p>

Policy Form No. ICC14 I L1419

LifeScape® Single-Premium Whole Life Insurance

Issue Ages	0 through 80, age last birthday
Issue Classes	<ul style="list-style-type: none"> • Male/female, non-tobacco/tobacco • Ages 0 through 54 – minimum \$10,000 • Ages 55 through 80 – minimum \$5,000
Premium	Single premium
Policy Loans	Available when policy has loan value (cash value less any policy debt); variable loan interest paid in advance
Dividend Options	Paid in cash annually, Buy paid-up additions, Reduce loan with excess to buy paid-up additions
Accelerated Death Benefit	Available for terminal illness, long-term care or home care
Illustrations	Is required, software available
Optional Riders (additional premium)	Single Premium Rider – a paid-up insurance purchase option rider
Policy Fee	\$75

Policy Form Nos. ICC12 I L1201 (R01-13) and I L1201 (R01-13)



NOTE: An electronic application is available for all life products except Assured Income Protector.

Plus, a **TeleApp** is available for Whole Life, Term 350 Plus Life, Universal Life and Single Premium Whole Life.

All products' availability, features and rates may vary by state. See the product guide for specific product information.

For producer use only. Not for use with consumers.

LifeScape® Acci-Flex Accidental Death Insurance

Coverage Amount	\$50,000 to \$250,000
Renewability	Renewable to age 75
Issue Ages	18-60, age last birthday
Underwriting Classes	Male and Female
Premiums	Guaranteed renewable through expiry at age 75
Simplified App	Short-form, simplified underwriting
Illustrations	Not required, but software is available.
Payment Modes	Annual, semi-annual, monthly (automatic bank withdrawal and credit card), list bill
Optional Riders (additional premium)	Accident-Only Disability Income Rider, Waiver of Premium Rider, Return of Premium Rider.
Policy Fee	\$45, commissionable

Policy Form No. L T02-E

LifeScape® Assured Income Protector (AIP) Life Insurance

Issue Ages	<ul style="list-style-type: none"> • Insured – 18 through 85, age last birthday • Beneficiary – 0 through 85 (0 through 80 with Premium Protection Rider), age last birthday
Issue Classes	Male/female, preferred non-tobacco/standard non-tobacco/ tobacco Minimum monthly benefit \$300 Minimum monthly premium \$100
Benefit	Monthly benefit including these options: <ul style="list-style-type: none"> • Level benefit • 3% annually increasing benefit • 5% annually increasing benefit
Premium Options	<ul style="list-style-type: none"> • 10 years • Lifetime not to exceed age 100
Features	Accelerated First-Year Benefit Rider for no additional premium
Illustrations	Is required, software available
Optional Riders (additional premium)	<ul style="list-style-type: none"> • Premium Protection Rider • Special Term Life Policy

Policy Form Nos. A R100, A R103, A R105

A company you can count on...

At Assurity Life Insurance Company, we're proud of our history of integrity and financial accountability...and our mission of helping people through difficult times. Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers' confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for "best in class" service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com.

LifeScape® Simplified Whole Life Insurance

	Level	Graded**	Modified**
Issue Ages	0* through 80, age last birthday	40 through 80, age last birthday	40 through 80, age last birthday
Issue Classes	Male/female, select non-tobacco/tobacco • Ages 0* through 19 – \$10,000 - \$50,000 • Ages 20 through 65 – \$5,000 - \$50,000. • Ages 66 through 80 – \$5,000 - \$25,000	Male/female, select non-tobacco/tobacco • Ages 40 through 65 – \$5,000 - \$35,000 • Ages 66 through 80 – \$5,000 - \$25,000	Male/female, select non-tobacco/tobacco • Ages 40 through 80 – \$5,000 - \$25,000
Benefit	Level, guaranteed benefit from the first day	Reduced benefit for the first two years for non-accidental death: • Policy year one – 40% of the face amount • Policy year two – 75% of the face amount • Policy year three forward – 100% of face amount Accidental death: 100% of face amount from first day	Reduced benefit for the first two years for non-accidental death: • Policy year one – 110% return of the annual premium • Policy year two – 220% return of the annual premium • Policy year three forward – 100% of face amount Accidental death: 100% of face amount from first day
Simplified Application	To be considered for coverage: • Sections A, B and C medical questions must be answered “no”	To be considered for coverage: • Sections A and B medical questions must be answered “no” • Some “yes” answers in Section C allowed	To be considered for coverage: • Section A medical questions must be answered “no” • Some “yes” answers in Sections B and C allowed
Premium	Level and guaranteed through age 121		
Policy Loans	Available when policy has cash surrender value; variable loan interest paid in arrears		
Nonforfeiture Options	Reduced paid-up policy, extended term, automatic premium loan		
Payment Modes	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill		
Illustrations	Not required, but software is available		
Personal History	A personal history interview will be conducted with the proposed insured at time of sale for all applicants ages 40+		
Policy Fee	\$25		

* Age 0 starts at 6 months and 1 day.

Policy Form Nos. I L601, I L602, I L603.

** Not available in all states

LifeScape® Term 350 Portfolio Life Insurance

	NonMed Term 350	Term 350 Plus
Product Description	A guaranteed-premium term life insurance policy. Uses a streamlined underwriting process requiring no medical exams; all cases are processed through automated underwriting system.	A guaranteed-premium term life insurance policy; fully underwritten to meet a variety of needs.
Issue Ages	Ages 18 through 65, age last birthday	Ages 18 through 75, age last birthday
Issue Classes	Select+ non-tobacco/tobacco; Select non-tobacco, tobacco; Standard non-tobacco/tobacco	Preferred+ non-tobacco; Preferred non-tobacco/tobacco; Standard non-tobacco/tobacco
Premium Periods	10-year and 15-year level (18-65) 20-year level (18-60) 30-year level: non-tobacco (18-50); tobacco (18-45)	10-year level: non-tobacco (18-74); tobacco (18-70) 15-year level: non-tobacco, tobacco (18-65) 20-year level: non-tobacco, tobacco (18-60) 30-year level: non-tobacco (18-50); tobacco (18-45)
Benefit	Level; \$50,000 – \$350,000	Level; ages 18 through 65: \$350,001 and up; ages 66 through 74: \$100,001 and up
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years. Annually renewable after the initial term to age 95.	
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to end of level term period for 10-year plan; or, two years prior to end of level term period on 15-, 20- and 30-year plans; or, policy anniversary after insured attains age 65.	
Illustrations	Not required, but software is available.	
Payment Modes	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill	
Optional Riders	No Additional Premium: Accelerated Benefit Rider Additional Premium: Critical Illness Benefit Rider; Disability Waiver of Premium Rider, Other Insured Rider, Monthly DI Rider, Accident Only DI Rider, Children's Term Insurance Rider Return of Premium Rider available on 20- and 30-year plans	
Policy Fee	\$70	

Policy Form No. I L0760

All products' availability, features and rates may vary by state. See the product guide for specific product information.

**For producer use only.
Not for use with consumers.**

15-011-01051 (Rev. 10/14)



PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com