

Policy Highlights



Issue Ages	0 through 85 (age last birthday)
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.
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)
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. If the illustration you present does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
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)	<ul style="list-style-type: none"> Accidental Death Rider Accident Only Disability Income Rider (available on base and other insured) Children’s Term Rider Critical Illness Rider (available on base and other insured) Disability Waiver Rider Face Amount Increase Rider Level Term Rider - 10 and 20 years (available on base and other insured) Disability Income Rider (available on base and other insured)

More detailed product information available in the product guide.
 Product availability, features and rates may vary by state.

Policy Form No. ICC14 I L1419. Rider Form Nos. R I0761, R I1421, R I1422, R I1423, R I1424, R I1425, R I1430, R I1428, R I1429, R I1420, R I1427.

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