

**Policy Highlights**



<b>Issue Ages</b>	0 through 85 (age last birthday)
<b>Premium Banding and Issue Classes</b>	<p><b>Band I - Face Amounts \$10,000 - \$74,999</b>  Ages 0-14: Male/Female – Select Non-Tobacco (minimum face amount ages 0-14 is \$15,000)  Ages 15-85: Male/Female – Select Non-Tobacco, Standard Tobacco</p> <p><b>Band II - Face Amounts \$75,000 - \$149,999</b>  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><b>Band III - Face Amounts \$150,000+</b>  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>
<b>Death Benefit</b>	Level death benefit. Guaranteed premiums through maturity at age 121.
<b>Premiums</b>	Level, guaranteed and based on premium band, issue class and issue age (last birthday).
<b>Dividend Options</b>	<p>The standard dividend options are:</p> <p><b>Option 1.</b> Paid-up Additions  <b>Option 2.</b> Accumulate at Interest  <b>Option 3.</b> Reduce Premiums/Cash</p> <p><b>Option 4.</b> Reduce Premiums/Paid-up Additions  <b>Option 5.</b> Paid in Cash</p> <p><i>NOTE: If no dividend option is indicated on the application, dividends will be applied to Paid-up Additions.</i></p>
<b>Illustrations</b>	The LifeScape® Whole Life policy is subject to the NAIC Model Illustration Regulation. Compliant software is available as a web-based system or for download. If the illustration you present does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
<b>Policy Loans</b>	Available when policy has cash surrender value. Premier policy loans available with qualifications.
<b>Payment Modes</b>	Annual, semi-annual, quarterly, list bill, monthly auto. bank withdrawal and credit card (recurring only)
<b>Additional Benefit Riders</b> <i>(no additional premium)</i>	Accelerated Benefits Rider (Living Benefits) Exchange Privilege Rider
<b>Optional Riders</b> <i>(additional premium)</i>	Accident Only Disability Income Benefit Rider – available on base and other insured Accidental Death Benefit Rider Children's Term Insurance Rider 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
<b>Critical Illness Rider</b> <i>(additional premium)</i>	Critical Illness Benefit Rider pays a lump-sum benefit if insured is diagnosed with a specified critical illness. Assurity's innovative coverage has two signature features: Benefits do not decrease the death benefit but are paid <i>in addition</i> ; 2) After first-ever diagnosis, insured is still eligible for benefits from multiple CI categories if continuing to pay premiums. Available on base and other insured.
<b>Policy Fee</b>	\$65, commissionable

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

Policy Form No. IL0880 (R01-13). Rider Form Nos. A-R 127, A-R 130, A-R M35, IR0825WL, R I0761, R I0827-W, R I0881, R I0882, R I0883, R I0884, R I0885, R I0886, R I0887, R I0888, R I0889.

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