Participating Whole Life Insurance

Whole Life Insurance with Accelerated Underwriting

( Policy Form No. I L1901 )

- Accelerated Underwriting and instant decision available for:
  - up to $300,000 for ages 0–17
  - up to $200,000 for ages 18–45
  - up to $150,000 for ages 46–60
  - up to $100,000 for ages 61–85
- Acceleration benefits for chronic or terminal illness - 101(g)
- Limited Pay Plans: 10-Pay, 20-Pay, Pay to Age 65, Pay for Life
- Cash accumulation scenarios (Paid-Up Additions Riders-
  Periodic & Single) (R I1909, R I1910)
- Perm/term blend (Level Term Rider 10-year, 20-year or 30-
  Year; up to 10x base and convertible) (R I1908)
- Add CI rider that pays for each different covered critical
  illness, in addition to the death benefit (R I1905)
- Children’s policies

Single-Premium Whole Life Insurance (Participating)

( Policy Form No. I L1802 )

- Clients age 60+, relatively healthy, with non-qualified
  assets, desiring the ability to access to cash in case of
  emergency
- Non-medical limits
  - $700,000 – ages 0–60
  - $450,000 – ages 61–85
- Acceleration benefits for chronic or terminal illness - 101(g)
- 1035 rescue product
- Wealth transfer

Term Life Insurance

Term Life Insurance with Accelerated Underwriting

( Policy Form No. I L1702 )

- Face amounts starting at $25,000 up to $10 million
- Accelerated Underwriting and instant decision available up
  to $500,000 for ages 18–50 and $350,000 for ages 51–65
- Add CI and DI Riders that pay in addition to the death
  benefit (CI - R I0762, R I0763; DI - R I0825-T, R I0827-T)
- Overcome client objections with the return of premium
  benefit — provided under the Endowment Benefit Rider
  (R I1705; ROP in some states)
- Conversion available to a permanent policy prior to age 65

Accidental Death Benefit Insurance

Acci-Flex Accidental Death Benefit Insurance

( Policy Form No. LT02-E )

- Up to $350,000 accidental death benefit to age 75
- High-risk occupations (police officers, construction
  workers, fire fighters, truck drivers)
- Only one health question (HIV). Great for declines due to health
- High-risk hobbyists (motorcyclist, ATV, boating)
- Mortgage protection/inexpensive alternative
- Accident-Only Disability Rider (in most states) (R I0827-W)
- Same-day service guarantee on qualified E-apps
  (two-day on qualified paper apps)
Disability Income Insurance

Century+ Individual Disability Income Insurance
(Policy Form No. I H0920)
- Straightforward definition of disability: if a client can’t do their job, they’ll get paid
- Up to $20,000 monthly benefit for some occ classes
- Discounts available for business owners and for three or more policies issued per employer
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Non-medical underwriting
  - Ages 18–50: $4,000
  - Ages 51–55: $2,000
  - Ages 56–60: $1,500
- No income documentation needed for benefit of $4,000 or less ($2,500 for 1099 employees and/or self-employed)

Simplified Disability Income Insurance
(Policy Form No. I D0710)
- So simple! Simplified application and underwriting process
- No parameds or labs
- No financial documentation needed
- $300–$3,000 benefit
- Three benefit periods available
- 4-day service guarantee on qualified apps

Graded Benefit Disability Income Insurance
(Policy Form No. A D120)
- Impaired risk coverage with a long list of medical conditions considered
- Graded benefits for the first two years of the contract

Business Overhead Expense Disability Income Insurance
(Policy Form No. A D106)
- For small businesses and self-employed
- Covered expenses include: lease or mortgage payments; employees’ salaries, wages and benefits; utilities; business insurance premiums, including property and liability insurance; accounting, billing and collection service fees; property and payroll taxes; interest payments on debts; equipment and furniture; office maintenance; janitorial and laundry services; and other fixed expenses
- One- or two-year benefit
- Affordable premiums that are generally tax deductible

Critical Illness Insurance

Critical Illness Insurance
(Policy Form No. I H1820)
- Great addition for health, Medicare and P&C agents
- Complement to high-deductible health plans
- Mortgage protection solution
- Package with DI for upper-middle income clients
- Simplified underwriting benefit amounts: $5,000 to $75,000; 4-day service guarantee on qualified apps
- Fully underwritten benefit amounts: $75,001 to $500,000
- Multiple benefit payouts on all conditions with a 6-month separation period
- 11 covered conditions
- 10 optional riders including return of premium (R I1829), increasing benefit (R I1826), additional critical illness coverage (R I1822) and more
- Return of premium provision built into the policy upon death from a cause other than a specified critical illness
- Guaranteed renewable for life

Simplified Critical Illness Insurance
(Policy Form Nos. CI 005 or I H0810)
- Simplified application and instant decision
- $5,000–$50,000 lump-sum benefit for each category
- Pays up to three times the benefit amount, once in each category
- Return of premium provision built into the policy upon death
- Convenience of voice signature available on the E-app
- 4-day service guarantee on qualified apps
(Discontinued when Critical Illness Insurance (I H1820) is approved in your state.)

Fully Underwritten Critical Illness Insurance
(Policy Form Nos. CI 007 or I H0820)
- $50,000–$500,000 lump-sum benefit for each category
- Pays up to three times the benefit amount, once in each category
- Return of premium provision built into the policy upon death
- Guaranteed renewable for life
(Discontinued when Critical Illness Insurance (I H1820) is approved in your state.)

Contact Assurity with Questions: 800-276-7619

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Case studies, pending requirements, illustrations, E-apps or AssureLINK assistance

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