

- ☑ Full portfolio of products designed to protect against life's three risks - death, disability, and illness
- ☑ Range of underwriting options, from simplified (for fastest issue) to full medical underwriting
- ☑ One-stop shop for your middle-income clients

## Whole Life Insurance

### Participating Whole Life

(Policy Form No. I L0880 (R01-13))

- Cash accumulation scenarios (utilizing the Value Enhancement Rider (Paid-Up Additions Purchase Option Rider) (R I0888, R I0889)
- Perm/term blend (Level Term Insurance Benefit Rider up to 10x base and is convertible) (R I0884, R I0885)
- Non-med underwriting (Standard risk class)
  - \$149,999 – ages 0 through 60
  - \$74,999 – ages 61 through 85
- Add CI and/or DI riders that pay in addition to the death benefit (not an acceleration) (R I0881, R I0882)
- Waiver of Premium Rider covers base and VER premium upon disability (R I0883)
- Juvenile policies (alternative to Gerber juvenile plans)

### Joint Whole Life First-to-Die Participating Life

(Policy Form No. I L1505)

- Two lives are insured with one policy. When one individual dies, the surviving insured receives the death benefit and the policy terminates.
- Surviving spouse has the option to purchase a new policy without evidence of insurability, if age 74 or under. In the event both insured die within 24 hours, two death benefits are paid.
- Great fit for dual-income families, couples nearing retirement and business partnerships.
- Premium savings, between 25% and 35%, compared to buying two WL policies
- Guarantees: premium, death benefit and cash values
- Non-med underwriting (Standard risk)
  - \$149,999 – ages 60 and under
  - \$74,999 – ages 61 through 85

### Single-Premium Whole Life (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 through 60
  - \$450,000 – ages 61 through 85
- 1035 rescue product
- Wealth transfer

## Universal Life Insurance

### Universal Life (Current Assumption UL)

(Policy Form No. I L1419)

- Cash accumulation scenarios (funding over target)
- Perm/term blend (Term Rider up to 10x base and convertible) (ICC14/R I1428, ICC14R/R I1429)
- Non-med underwriting (Standard risk class)
  - \$149,999 – age 0 through 60
  - \$74,999 – age 61 through 85
- \$25,000 minimum face amount
- Add CI and/or DI riders that pay in addition to the death benefit (not an acceleration) (CI - R I1424, R I1425; DI - R I1420)
- Feature differentiators
  - Disability Waiver Rider: waives cost of insurance and credits minimum annual premium (R ICC14, R I1430)
  - Guaranteed crediting rate: 3.00%
  - Current crediting rate: if less than \$75,000: 3.85%, and if \$75,000 or greater: 4.10%

## Term Life Insurance

### Term Life 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

### Acci-Flex Accidental Death Benefit

(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)

- Straight forward 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 hrs/week
- Non-medical underwriting
  - Ages 18-50: \$3,000
  - Ages 51-55: \$2,000
  - Ages 56-60: \$1,500
- No income documentation needed for benefit of \$3,000 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

**Contact Assurity with Questions: 800-276-7619**

## 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.)

## Licensing & Contracting

Ext. 4689 / contracting@assurity.com

### Interview Line: 877-611-4701

M - Th: 7am - 9pm; F: 7 am - 6pm; Sa: 9am - 1pm CST

### Commission Questions

Ext. 4427 / commissions\_unit@assurity.com

### Individual Underwriting

New Business Contact Center

Ext. 4264 / underwriting@assurity.com

Fax: 402-437-4606

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

These policies may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.

Assurity is a marketing name for the mutual holding company, Assurity Group, Inc. and its subsidiaries. Those subsidiaries include, but are not limited to, Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.