



Whole Life Insurance

Participating Whole Life

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

- Cash accumulation scenarios (utilizing the Value Enhancement Rider (PUA))
- Perm/term blend (Term Rider allows 10x base and is convertible)
- Non-med underwriting (Standard risk class)
 - ▶ \$149,999 – ages 60 and under
 - ▶ \$74,999 – ages 61 through 85
- Add CI and/or DI riders that pay in ADDITION to the death benefit (not an acceleration)
- Waiver of Premium Rider covers base **and** VER premium upon disability
- Juvenile policies (alternative to Gerber juvenile plans)

Joint Whole Life

First-to-Die Participating Life

(Policy Form No. ICC15 I L1505 or I L1505)

- Two lives are insured with one policy. When one of the individuals dies, the surviving insured receives the death benefit and the policy terminates.
- After one insured dies, the surviving spouse has the option to purchase a new policy without proving evidence of insurability, if age 74 or under. In the event both insured die within 24 hours, two death benefits would be paid.
- Great fit for dual income families, couples nearing retirement and business partnerships.
- Premium savings, usually between 25–35%, compared to two WL policies
- Guarantees: premiums, 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. ICC12 I L1201 (R01-13))

- Clients age 60+, relatively healthy, with non-qualified assets, desiring the ability to access to cash in case of emergency
- Non-medical limits
 - ▶ \$695,000 – ages 0 through 60
 - ▶ \$435,000 – ages 61 through 80
- Self-funded final expense (\$5,000 minimum face amount for ages 55+)
- 1035 rescue product

- Full portfolio of products designed to protect against life's three risks – death, disability and illness.

- Full range of underwriting options, from simplified (for fastest issue) to full medical underwriting.

- One-stop shop for your middle-income clients.

Simplified Life Insurance

Simplified Whole Life

(Non-Participating)

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

- Great addition for health agents, Medicare agents, and P&C agents
- Wide range of issue ages (0 through 80)
- Competitive issue limits
 - ▶ Level up to \$50,000 – ages 0 through 65
- Competitive impaired risk payouts
 - ▶ Graded
 - 40% of benefit amount in year 1
 - 75% of benefit amount in year 2
 - ▶ Modified
 - 110% of premiums in year 1
 - 220% of premiums in year 2
- 4-day service guarantee on qualified apps

Universal Life Insurance

Universal Life

(Current Assumption UL)

(Policy Form No. ICC14 I L1419)

- Cash accumulation scenarios (funding over target)
- Perm/term blend (Term Rider allows 10x base and is convertible)
- Non-med underwriting (Standard risk class)
 - ▶ \$149,999 – age 60 and under
 - ▶ \$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)
- Feature differentiators
 - ▶ Disability Waiver Rider: waives cost of insurance and credits minimum annual premium
 - ▶ Accelerated Rider: terminal illness and permanent confinement to nursing facility
 - ▶ Guaranteed crediting rate: 3.00%.
Current crediting rate: if less than \$75,000: 4.15%, and if \$75,000 or greater: 4.40%.

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

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Term Life Insurance

NonMed Term 350

(Policy Form No. I L0760)

- Individuals looking for the convenience of non-medical underwriting (full life application, MIB, script check, MVR, phone interview likely, possible APS on significant health risks)
- Select+ is usually equivalent to a Standard health risk on a traditional fully underwritten term plan (unless on high blood pressure or high cholesterol meds)
- Add CI and/or DI riders that pay in ADDITION to the death benefit (not an acceleration)
- Mortgage insurance
- Ages 40 and under who are looking for \$250,000 or less coverage
- Individuals who are looking to convert to permanent insurance at a later time

Term 350 Plus (\$350,000+ benefit)

(Policy Form No. I L0760)

- Living Benefits: CI Rider, DI Rider and Accelerated Rider
- Individuals looking to convert to permanent insurance at a later time
- Preferred risk for age 30 and under
- \$100,001 face amount for ages 66-74

Accidental Death Benefit

Acci-Flex Accidental Death

(Policy Form No. LT02-E)

- 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)
- Same-day service guarantee on qualified E-apps (two-day on qualified paper apps)

**For more information, contact your
Assurity sales team at (800) 276-7619.**

These policies may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy contract.



www.assurity.com

Disability Insurance

Century+ Individual DI

(Policy Form No. I H0920)

- Straight forward definition of disability. If a client can't do *their* job, they'll get paid.
- 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
- Nonmedical underwriting
 - ▶ Ages 18-50: \$3,000
 - ▶ Ages 51-55: \$2,000
 - ▶ Ages 56-60: \$1,500
- No income documentation needed for \$3,000 or less benefit (\$2,500 for 1099 employees and/or self-employed)
- Six benefit periods to choose from

Simplified DI

(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 DI

(Policy Form No. A D120)

- Impaired risk coverage with a long list of medical conditions considered
- Automatic offers for those declined for Century+ DI
- Graded benefits for the first two years of the contract

Business Overhead Expense DI

(Policy Form No. A D106)

- For small businesses and self-employed
- Allows for higher percentage of gross income to be insured
- One or two year benefit
- Affordable premiums that are generally tax deductible

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.

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

Questions?
Contact Assurity at
(800) 276-7619

Licensing and Contracting

Ext. 4689 or contracting@assurity.com

AssureLINK

Assistance in logging on to AssureLINK, Ext. 4333 or helpdesk@assurity.com
Navigating AssureLINK, Ext. 4264 or underwriting@assurity.com

Individual Underwriting

New Business Contact Center, Ext. 4264 or underwriting@assurity.com
Pending requirements: Fax (402) 437-4606

Interview line (877) 611-4701

(Hours are: M, T, W: 7 a.m.–9 p.m.; Fri: 7 a.m.–6 p.m.; and Sat: 9 a.m.–1 p.m., CST)

New apps only apps@assurity.com or use e-app on AssureLINK

Fax (877) 864-6630

Quotes and Illustration questions, Ext. 4264 or underwriting@assurity.com

Commission Questions, Ext. 4427

commissions_unit@assurity.com

These policies may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy contract.



Critical Illness Insurance

What is Critical Illness?

Critical Illness Insurance pays a lump-sum cash benefit upon the first confirmed diagnosis of a covered illness or medical procedure, including, but not limited to, **cancer, heart attack and stroke.**

If a benefit is paid for a condition in one category and then the insured is diagnosed with a condition in another category, the policy will pay the full benefit again. The cash benefit is paid directly to the insured – to use any way they choose!

Simplified CI

(Policy Form Nos. CI 005 or I H0810)

- Great addition for health agents, Medicare agents, and P&C agents
- Simplified application and underwriting process
- A complement to high deductible health plans
- Use to cross-sell existing book of business
- 12 covered conditions
- \$5,000 to \$50,000 lump-sum benefit
- 4-day service guarantee on qualified apps

Fully Underwritten CI

(Policy Form Nos. CI 007 or I H0820)

- Package with DI for upper-middle income clients
- In small business market (buy/sell, key employee)
- Best for "Preferred" risk class
- 21 covered conditions
- \$50,000 to \$500,000 lump-sum cash benefit