



Sales Idea - Mortgage Protection with Acci-Flex



As Millennials buy homes, start families or build businesses, protecting the ones they love and their assets — like their homes — becomes important. Accidents are the leading cause of death for this generation¹ and nearly half of Americans can't afford an emergency expense of \$400.² Acci-Flex accidental death insurance is an affordable solution that can help give your clients peace of mind that their families can stay in their homes if the unexpected occurs.

Client Scenario

Annie is a married 29-year-old real estate agent and earns \$55,000 a year. She and her husband just bought a \$200,000 home. Expenses are tight and savings are low. Annie is looking for extra coverage to protect her income the family depends on to cover her mortgage, at a price she can afford.

Opportunity

Acci-Flex accidental death insurance pays benefits directly to Annie's husband if her death is the result of an accident. An optional Accident-Only Disability Income Rider provides up to \$1,800 per month if Annie suffers a total disability caused by an accident. Annie gets affordable premiums and same-day underwriting with E-Apps, with no medical exams.

Solution

With Acci-Flex's accidental death protection and easy underwriting process — all for less than \$1 a day.

\$11.70/mo.	\$200,000 Accidental Death Benefit
\$23.94/mo.	\$200,000 Accidental Death Benefit + \$1,800 Optional Accident-Only Disability Income Rider

Acci-Flex Features

- Benefit amounts:** \$50,000 to \$350,000
- Issue ages:** 18 through 60 (age last birthday)
- Premiums:** Level and guaranteed renewable to age 75
- Quick and easy:** No medical exams and fast approval

1. National Center for Injury Prevention and Control, CDC, "10 Leading Causes of Death by Age Group," 2015.

2. U.S. Federal Reserve, "Report on the Economic Well-Being of U.S. Households," 2017.

Agents selling Acci-Flex must have a health insurance license. For details, go to the Acci-Flex product page on AssureLINK (<https://assurelink.assurity.com>).

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

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE- THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Policy Form No. I H1513 NY and Rider Form Nos. R I1514 NY and R I1515 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.

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