



# Whole Life Insurance

## Product Highlights

<b>Issue Ages and Premium-Paying Periods</b>	10-Pay, 20-Pay and Pay for Life: 15 days through 85 years (age last birthday as of issue date) Pay to Age 65: 15 days through 54 years (age last birthday as of issue date)
<b>Underwriting Classes</b>	<b>Ages 18 through 85:</b> Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco <b>Ages 15 days through 17 years:</b> Juvenile
<b>Premium Banding</b>	<b>Band I</b> – Face Amounts \$10,000 - \$99,999 <b>Band II</b> – Face Amounts \$100,000 - \$249,999 <b>Band III</b> – Face Amounts \$250,000+
<b>Rate Structure</b>	Level and guaranteed; based on gender, underwriting class, age, face amount and premium-paying period.
<b>Death Benefit</b>	Level death benefit; guaranteed premiums through maturity at age 121
<b>Non-Medical Limits</b>	Individuals (standard risk class): <b>Ages 15 days to 17:</b> up to 300,000 <b>Ages 18 to 45:</b> up to \$200,000 <b>Ages 46 to 60:</b> up to \$150,000 <b>Ages 61 to 85:</b> up to \$100,000  We reserve the right to require a medical exam and/or other medical requirements on any applicant.
<b>Dividend Options</b>	Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-up Additions, Reduce Premiums/Accumulate at Interest, Paid in Cash, Loan Reduction
<b>Illustrations</b>	Required software is available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation. If the illustration presented 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 are available with qualifications.
<b>Premium Modes</b>	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
<b>Additional Riders</b> <i>(no additional premium)</i>	<ul style="list-style-type: none"><li>• Accelerated Death Benefit Rider</li></ul>
<b>Optional Riders</b> <i>(additional premium)</i>	<ul style="list-style-type: none"><li>• Accidental Death Benefit Rider</li><li>• Children's Term Rider</li><li>• Critical Illness Rider</li><li>• Disability Waiver of Premium Rider</li><li>• Guaranteed Insurability Rider</li><li>• Level Term Rider</li><li>• Paid-Up Additions Rider - Periodic Premium</li><li>• Paid-Up Additions Rider - Single Premium</li><li>• Payor Benefit Rider</li></ul>
<b>Policy Fee</b>	Issue Ages 18 through 85: \$65 annually, commissionable Issue Ages 15 days through 17 years: \$25 annually, commissionable

## Advantages of Accelerated Underwriting

### Whole Life with Accelerated Underwriting provides your clients:

- A less invasive, streamlined approach for faster application approvals
- Flexible face amounts from \$10,000 and above on all underwriting classes
- An overall better customer experience with competitive premiums

With Accelerated Underwriting, all applicants are considered for approval at the time of application without further underwriting; not all will qualify. For those who don't receive instant approval, Accelerated Underwriting seamlessly transitions their applications into a more traditional underwriting process for the same product with the same available premium classes.

## Eligibility Requirements

### Common factors that automatically require additional underwriting:

- Face amounts above \$300,000 for ages 0-17, over \$200,000 for ages 18-45, over \$150,000 for ages 46-60, and over \$100,000 for ages 61-85
- Build is outside of the allowable weight limits (see below)
- History of bankruptcy in the last 2 years
- DUI or reckless driving charges in the last 2 years
- Prior felony conviction
- High-risk activities or hobbies like private aviation or skydiving
- Prescription drugs taken for, or a history of the following conditions:
  - AIDS/HIV
  - Cancer
  - Chronic pulmonary disease
  - Kidney disease
  - Bipolar disorders
  - Multiple Sclerosis (MS)
  - Heart disease
  - Parkinson's disease
  - Stroke
- If applicant is not a U.S. citizen

### Applicants with the following builds are ineligible for coverage:

Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
Weight	≥ 217	≥ 225	≥ 233	≥ 241	≥ 249	≥ 257	≥ 266	≥ 274	≥ 283	≥ 292	≥ 301	≥ 310	≥ 319
Height	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"
Weight	≥ 329	≥ 338	≥ 348	≥ 358	≥ 368	≥ 378	≥ 388	≥ 399	≥ 409	≥ 420	≥ 431	≥ 442	≥ 453

To learn more about Whole Life with Accelerated Underwriting, call your Regional Sales Team.

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Policy Form No. I L1901 and Rider Form Nos. R 11902, R 11903, R 11904, R 11905, R 11906, R 11907, R 11908, R 11909, R 11910 and R 11911 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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