



Whole Life Insurance with Accelerated Underwriting

More options.
Less cost.
Less time.

There are no trade-offs on time, cost or quality with Assurity's new Whole Life with Accelerated Underwriting. Our innovative process uses real-time data to provide instant approvals on applicants who qualify based on age, personal history and face amount requirements. By selling Whole Life from Assurity, your clients could get an instant decision and a policy issued in a matter of a few days.

1

Start an E-application

During the E-App process, the client gives permission to gather third-party data by signing the HIPAA Authorization Form.

2

Underwriting Decision Engine

Our underwriting engine gathers publicly available data such as motor vehicle reports, prescription drug histories, and MIB Inc. information. Based on this data and the application information, the underwriting engine provides an instant decision: Approved, Referred to Underwriting, or Declined.

3

E-Signature Needed

Applications that are Approved or Referred to Underwriting are e-signed and submitted.

4

Issue or Review

- Approved applications go immediately to policy issue.
- Applications Referred to Underwriting may require something as simple as an underwriter review or it may transition into full medical underwriting.

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 I1902, R I1903, R I1904, R I1905, R I1906, R I1907, R I1908, R I1909, R I1910 and R I1911 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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