

Term 350 Plus Life Insurance

LifeScape®



Assurity®

Planning for a secure future



Assurity's Term 350 Plus is a cost-effective solution when life insurance is needed for a specific period of time. Coverage is available in amounts above \$350,000 for level term periods of 10, 15, 20 or 30 years, depending on your age and insurability.

Guaranteed!

Guaranteed premiums:

Term 350 Plus offers attractive, competitively priced premiums that are **guaranteed not to increase for the term period** you choose. After the level premium period ends, the policy may be renewed with annual increases in rates, even if you're uninsurable.



Guaranteed death benefit:

Your policy's death benefit amount will never decrease, if payments are made on time.

Income tax-free

Life insurance has an added advantage – your beneficiary receives the death benefit income tax-free, under current tax law. Every dollar is available to provide for the needs of your survivors.

What would happen to those you care about most if you were to die prematurely?

Providing for their security in the event of your death is one of the most important decisions you'll ever make.

Generations of families and business owners have relied on term life insurance to provide financial protection against the sudden loss of income when a death occurs. LifeScape® Term 350 Plus offers you peace of mind, knowing your family or your business, and everything you've worked to provide for them, are protected.

LifeScape® Term 350 Plus ... the right coverage for your needs

- Provide funds for final expenses and unpaid medical bills
- Maintain the lifestyle of a surviving spouse and family
- Pay off a mortgage or other outstanding debts
- Provide funds for children's education
- Fund a business buy-sell arrangement
- Supplement current life insurance

Protection you can count on

- Coverage from \$350,000 and up
- Fully guaranteed level premiums for 10, 15, 20 and 30 years
- Guaranteed death benefit
- Attractive, competitive rates
- Discounted rates for applicants who meet certain health guidelines
- Option to convert to permanent coverage
- Value-added benefits and riders, including a money-back option



Versatility for a variety of needs

Term 350 Plus can also be an effective tool for estate planning, providing funds for estate expenses, preserving family assets, or for charitable or family gifts.

For business owners, the protection of Assurity's term policy can assure that a company will have the finances to continue to operate after an owner's death. It's an excellent choice for funding buy-sell agreements, protection against loss of key employees and as an executive fringe benefit.

Security you can depend on

Whether you're a single parent or a two-income household, you depend on your ability to earn a living to provide for your loved ones. On top of basic living expenses, you probably have a mortgage, car payments, saving for the children's education and your own retirement. A sudden loss of income could mean drastic changes in your loved ones' lifestyle, when the ongoing costs of living become the sole responsibility of the surviving spouse.

Term 350 Plus can provide larger amounts of coverage at a time when financial needs are high but cost is an issue. It's an affordable way to protect those needs, or even supplement other life insurance, while you have the added responsibilities of a growing family.

A premature death may also create an immediate need for funds to cover funeral costs, final medical expenses, unexpected bills and the costs of settling an estate. Using savings or investments to pay those expenses could drain resources needed elsewhere.

You can be assured that the proceeds from your Assurity Term policy will be there to help replace lost income and cover expenses at an extremely difficult time – and help your loved ones get back on their feet and plan for the future.

Automatic policy benefits

Built-in Conversion Privilege

With this valuable policy benefit, you have the option to convert some or all of your term coverage to permanent insurance, which can accumulate cash values. This built-in benefit guarantees permanent coverage at a later date, even if you become uninsurable.

Help When You Need It

Your policy automatically includes the Accelerated Benefit Rider that allows you to receive advance payment of the death benefit if you are diagnosed with a terminal illness or require permanent care in a nursing facility. (Not available in all states.)

Understanding Insurance Language

Here are a few common insurance terms or phrases used in this brochure, and their simplified definitions:

Benefit or Death Benefit – The amount payable upon the death of the insured person.

Conversion – The act of changing your term life policy to a permanent insurance policy.

Insurability – Whether or not you can buy insurance, based on age and health.

Lapse – The moment when your policy is no longer in force due to insufficient payment of premiums.

Permanent insurance – Life insurance that provides protection for as long as you live, as long as you continue to pay premiums.

Also, it has the ability to accumulate cash value on a tax-deferred basis.

Policy – A legal contract between an insurance company and a policy owner that provides insurance benefits for a specific event, such as death.

Premium – The payment necessary to keep an insurance policy in force.

Rider – A contract provision that adjusts the benefits or terms in the contract. Riders add flexibility to an insurance policy by allowing extra insurance protection, usually at additional cost.

Term Insurance – Life insurance that provides coverage for a specific number of years, then terminates at the end of the specified term.

You choose the coverage you need

Optional low-cost policy riders give you the flexibility to customize your protection against the risks of death, disability and critical illness for both you and your spouse – all under a single policy. You can also include term life coverage for your children.

- **Other Insured Term Rider** – Provides term life coverage on your spouse, a business partner or another person with an insurable interest.
- **Disability Waiver of Premium Rider** – Keeps your policy, including riders, in force by paying the premiums if you become totally disabled.
- **Monthly Disability Income Rider** – Pays a monthly benefit if you become totally disabled due to a covered sickness or accident. Also available on the other insured.
- **Accident-Only Disability Income Rider** – Pays a monthly benefit if you become totally disabled due to an accident. Also available on the other insured.
- **Critical Illness Rider** – Pays a lump-sum benefit if the insured is diagnosed with a specified critical illness. With Assurity's state-of-the-art Critical Illness Rider, benefits paid do not decrease the death benefit amount but are paid in addition. Plus, after a first-ever diagnosis, you are still eligible for benefits from multiple categories if you continue paying premiums. Also available on the other insured.
- **Children's Term Insurance Rider** – Provides term coverage to age 25 for each child, plus the option to purchase permanent life insurance on his or her 25th birthday (or when the rider terminates, if earlier). Your children have guaranteed insurability, regardless of health when the permanent policy is purchased.
- **Return of Premium Rider** – A money-back option to refund some or all of the premiums paid for the base term policy, Disability Waiver of Premium Rider and Return of Premium Rider only. (Available on 20- and 30-year term life plans.)

Policy Form No. I L0760 and associated riders underwritten by Assurity Life Insurance Company of Lincoln, Neb. 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.

Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.

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

