

Assurity® Quick Reference Guide

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

Participating Whole Life Insurance

Whole Life Insurance with Accelerated Underwriting

(Policy Form No. I L1901)

- Accelerated Underwriting and instant decision available for:
 - up to \$300,000 for ages 0-17
 - up to \$200,000 for ages 18-45
 - up to \$150,000 for ages 46-60
 - up to \$100,000 for ages 61-85
- Acceleration benefits for chronic or terminal illness - 101(g)
- Limited Pay Plans: 10-Pay, 20-Pay, Pay to Age 65, Pay for Life
- Cash accumulation scenarios (Paid-Up Additions Riders-Periodic & Single) (R I1909, R I1910)
- Perm/term blend (Level Term Rider 10-year, 20-Year or 30-Year; up to 10x base and convertible) (R I1908)
- Add CI rider that pays for each different covered critical illness, in addition to the death benefit (R I1905)
- Children's policies

Single-Premium Whole Life Insurance (Participating)

(Policy Form No. I L1802)

- Clients age 60+, relatively healthy, with non-qualified assets, desiring the ability to access to cash in case of emergency
- Non-medical limits
 - \$700,000 - ages 0-60
 - \$450,000 - ages 61-85
- Acceleration benefits for chronic or terminal illness - 101(g)
- 1035 rescue product
- Wealth transfer

Term Life Insurance

Term Life Insurance with Accelerated Underwriting

(Policy Form No. I L1702)

- Face amounts starting at \$25,000 up to \$10 million
- Accelerated Underwriting and instant decision available up to \$500,000 for ages 18-50 and \$350,000 for ages 51-65
- Add CI and DI Riders that pay in addition to the death benefit (CI - R I0762, R I0763; DI - R I0825-T, R I0827-T)
- Overcome client objections with the return of premium benefit - provided under the Endowment Benefit Rider (R I1705; ROP in some states)
- Conversion available to a permanent policy prior to age 65

Universal Life Insurance

Universal Life Insurance (Current Assumption UL)

(Policy Form No. I L1921)

- Cash accumulation scenarios (funding over target)
- Perm/term blend (Level Term Rider 10-year, 20-year or 30-year; up to 10x base and convertible) (R I1928)
- Non-medical limits
 - up to \$300,000 - ages 15 days-17 years
 - up to \$200,000 - ages 18-45
 - up to \$150,000 - ages 46-60
 - up to \$100,000 - ages 61-85
- \$25,000 minimum face amount
- Acceleration benefits for chronic or terminal illness - 101(g)
- Add CI Rider that pays for each different covered critical illness, in addition to the death benefit (CI - R I1925)
- Feature differentiators
 - Premium Protection Period: No lapse guarantee period from 5 to 20 years based on issue age
 - Enhanced Guaranteed Surrender Value: subject to qualification requirements, allows policy surrender during a 60-day option period following the 15th or 20th policy anniversary for a percentage of premiums paid, up to 100%
 - Overloan Protection Benefit: subject to qualification requirements, prevents the policy from lapsing due to excessive loans by converting the policy to guaranteed, paid-up life insurance
 - Disability Waiver Rider: provides a monthly waiver benefit during an insured person's total disability (R I1926)
- Interest Rate
 - Guaranteed crediting rate: 2%
 - Interest Rate Bonus: additional 0.50% may be credited beginning in policy year 21

Accidental Death Benefit Insurance

Acci-Flex Accidental Death Benefit Insurance

(Policy Form No. LT02-E)

- Up to \$350,000 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) (R I0827-W)
- Same-day service guarantee on qualified E-apps (two-day on qualified paper apps)

Disability Income Insurance

Century+ Individual Disability Income Insurance

(Policy Form No. I H0920)

- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Up to \$20,000 monthly benefit for some occ classes
- 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 hours per week
- **Non-medical underwriting**
 - Ages 18–50: \$4,000
 - Ages 51–55: \$2,000
 - Ages 56–60: \$1,500
- No income documentation needed for benefit of \$4,000 or less (\$2,500 for 1099 employees and/or self-employed)

Simplified Disability Income Insurance

(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 Disability Income Insurance

(Policy Form No. A D120)

- Impaired risk coverage with a long list of medical conditions considered
- Graded benefits for the first two years of the contract

Business Overhead Expense

Disability Income Insurance

(Policy Form No. A D106)

- For small businesses and self-employed
- Covered expenses include: lease or mortgage payments; employees' salaries, wages and benefits; utilities; business insurance premiums, including property and liability insurance; accounting, billing and collection service fees; property and payroll taxes; interest payments on debts; equipment and furniture; office maintenance; janitorial and laundry services; and other fixed expenses
- One- or two-year benefit
- Affordable premiums that are generally tax deductible

Critical Illness Insurance

Critical Illness Insurance

(Policy Form No. I H1820)

- Great addition for health, Medicare and P&C agents
- Complement to high-deductible health plans
- Mortgage protection solution
- Package with DI for upper-middle income clients
- **Simplified underwriting benefit amounts: \$5,000 to \$75,000; 4-day service guarantee on qualified apps**
- Fully underwritten benefit amounts: \$75,001 to \$500,000
- Multiple benefit payouts on all conditions with a 6-month separation period
- 11 covered conditions
- 10 optional riders including return of premium (R I1829), increasing benefit (R I1826), additional critical illness coverage (R I1822) and more
- Return of premium provision built into the policy upon death from a cause other than a specified critical illness
- Guaranteed renewable for life

Simplified Critical Illness Insurance

(Policy Form Nos. CI 005 or I H0810)

- Simplified application and instant decision
- \$5,000–\$50,000 lump-sum benefit for each category
- Pays up to three times the benefit amount, once in each category
- Return of premium provision built into the policy upon death
- Convenience of voice signature available on the E-app
- 4-day service guarantee on qualified apps
(Discontinued when Critical Illness Insurance (I H1820) is approved in your state.)

Fully Underwritten Critical Illness Insurance

(Policy Form Nos. CI 007 or I H0820)

- \$50,000–\$500,000 lump-sum benefit for each category
- Pays up to three times the benefit amount, once in each category
- Return of premium provision built into the policy upon death
- Guaranteed renewable for life
(Discontinued when Critical Illness Insurance (I H1820) is approved in your state.)

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Contact Assurity with Questions: 800-276-7619

Licensing & Contracting

Ext. 4689 | contracting@assurity.com

Interview Line: 877-611-4701

M–Th: 7am–8pm; F: 7 am–6pm; Sa: 9am–1pm CST

Commission Questions

Ext. 4427 | commissions_unit@assurity.com

Individual Underwriting

New Business Contact Center

Ext. 4264 | underwriting@assurity.com | Fax: 402-437-4606

Case studies, pending requirements, illustrations, E-apps or AssureLINK assistance

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

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