

# Why Acci-Flex Accidental Death Benefit Insurance?

A comparison with Mutual of Omaha, Fidelity Life and American General

Because Acci-Flex is valuable accidental death benefit protection that is easy to understand, easy to sell and easy to issue, all at an affordable price!

- **Assurity Advantage Service Guarantee** – We guarantee the application will be processed and the policy mailed the same day for E-apps and within two days for paper apps, or the writing agent will receive \$100 cash!
- **Acci-Flex Upgrade Program** – Assurity offers "upgrade credit" equal to the first-year Acci-Flex premium that can be applied to one of our traditional life insurance products (*Simplified Whole Life, Whole Life, Term Life or Universal Life*).
- **Strong Rider Offerings** – Our Accident-Only Disability Income Rider provides valuable disability protection to your clients at an affordable price!
- **Extremely Competitive Premiums** – Acci-Flex is competitively priced at all issue ages and face amounts (*see comparison below*).

## Product Comparison...

Company & Product		Assurity LifeScape® Acci-Flex	Mutual of Omaha Guaranteed ADvantage	Fidelity Life Accidental Death Benefit	American General AccidentCare Direct Plus®
Issue Age		18 - 60	18 - 70	20 - 59	18 - 80
Renewability		Guaranteed renewable to age 75	Guaranteed renewable to age 80	Non-cancellable to age 80	Guaranteed renewable for life
Benefit Amounts		\$50,000 - \$250,000	\$50,000 - \$500,000	\$50,000 - \$250,000	\$100,000 - \$500,000
Benefit Reduction		None	None	50% reduction at age 70	50% reduction at age 70
Upgrade Credits		Policyowner can upgrade to a traditional life product receiving credit for up to one year of Acci-Flex first-year premium applied to the new policy!	No upgrade program	No upgrade program	No upgrade program
Riders	Return of Premium	✓	✓	✓	
	Accident-Only DI	✓			
	Disability Waiver	✓		✓	

## Monthly Premium Comparison...

Face Amount		\$100,000	\$250,000	\$100,000	\$250,000	\$100,000	\$250,000	\$100,000	\$250,000
Male	Age 35	10.91	21.34	16.19	33.91	13.40	26.32	17.33	43.31
	Age 45	10.21	19.58	16.19	33.91	13.40	26.32	17.33	43.31
	Age 55	11.26	22.22	17.07	36.10	13.40	26.32	17.33	43.31
Female	Age 35	7.83	13.64	10.68	20.13	13.40	26.32	17.33	43.31
	Age 45	8.10	14.30	10.68	20.13	13.40	26.32	17.33	43.31
	Age 55	9.15	16.94	12.17	23.85	13.40	26.32	17.33	43.31

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