



Assurity® Term Life Policy Highlights

Product Description	Term Life® with Accelerated Underwriting is a competitively-priced, guaranteed-premium term life insurance policy. The Accelerated Underwriting process uses real-time data to provide instant approvals on up to 50% of applicants who qualify based on age, personal history and face amount requirements. Some applicants may qualify for an instant decision and have their policies issued in a matter of a few days. Premiums are guaranteed level for the initial term period, after which the policy may be renewed at annually increasing rates or converted to a permanent plan.
Term Periods and Issue Ages	10, 15, 20, 30 years Age last birthday, based on level term period: 10-year level premium period, 18 through 75 15-year level premium period, 18 through 70 20-year level premium period, 18 through 65 30-year level premium period, 18 through 55 (Non-Tobacco); 18 through 50 (Tobacco)
Issue Amounts	\$25,000 – \$10 million
Underwriting Classes	Preferred Plus Non-Tobacco Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco, Standard Tobacco
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years. Annually renewable after the initial term to age 95.
Premium Bands	\$25,000 through \$249,999; \$250,000 through \$499,999; \$500,000 through \$999,999; \$1,000,000 and above
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to end of level term period for 10-year plan; or, two years prior to end of level term period on 15-, 20- and 30-year plans; or, policy anniversary after insured attains age 65.
Illustrations	Not required, but software is available.
Additional Benefit Riders Available (not available in all states)	Accelerated Benefits Rider (Living Benefit) - no additional premium Disability Waiver of Premium Rider Endowment Benefit Rider (also known as Return of Premium Rider) <i>(available on 20-year and 30-year policies; returns premium paid on base policy and Return of Premium Rider only)</i> Other Insured Level Term Rider Monthly Disability Income Rider Accident-Only Disability Income Rider Critical Illness Benefit Rider Children's Term Rider
Payment Modes	Annual, semi-annual, quarterly, monthly automatic bank withdrawal and credit card (recurring only)
Electronic Application	E-app is available on AssureLINK (https://assurelink.assurity.com)
Policy Fee	\$70, non-commissionable

Advantages of Accelerated Underwriting

Term Life with Accelerated Underwriting provides your clients:

- A less invasive, streamlined approach for faster application approvals
- Flexible face amounts from \$25,000 to \$10 million on all underwriting classes
- Flexible end-of-term conversion options and/or additional return of premium* benefits
- 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 \$500,000 for ages 18-50, and over \$350,000 for ages 51-65
- 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

Applicants with the following builds will be declined 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	≥ 206	≥ 213	≥ 221	≥ 229	≥ 236	≥ 244	≥ 252	≥ 260	≥ 269	≥ 277	≥ 286	≥ 295	≥ 303

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	≥ 312	≥ 321	≥ 331	≥ 340	≥ 350	≥ 359	≥ 369	≥ 379	≥ 389	≥ 399	≥ 409	≥ 420	≥ 430

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

*Return of premium benefit also known as the Endowment Benefit Rider (ROP Rider in some states)

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Policy Form No. I L1702 and Rider Form Nos. R I1506, R I10827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704, and R I1705, underwritten by Assurity Life Insurance Company of Lincoln, Neb.

15-199-011101-17

