

Acci-Flex

Accidental Death Benefit Insurance

The Acci-Flex benefit is paid directly to beneficiaries if the death is the result of an accident.

Acci-Flex Highlights



Issue Ages	18 through 60 (age last birthday)
Issue Amounts	\$50,000 – \$250,000
Policy Fee	\$45, commissionable
Underwriting Classes	Male, female
Convertible	No, but it can be upgraded to a permanent life product
Optional Riders	<ul style="list-style-type: none"> • Accident Only Disability Income Rider • Return of Premium Rider • Waiver of Premium Rider
Exclusions (may vary by state) Assurity will not pay the face amount if the death of the insured results from any of the following:	<ul style="list-style-type: none"> • Engaging in or attempting to commit a felony • Engaging in an illegal occupation • Intentionally causing a self-inflicted injury • Committing or attempting to commit suicide, whether sane or insane • Involvement in any period of armed conflict, whether declared or not • Using drugs or alcohol except for prescribed drugs taken as prescribed • Piloting a non-commercial aircraft more than 150 hours annually • "Flying for pay" an aircraft outside of established air routes in the U.S. or Canada • Involvement in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports • Traveling outside of the U. S. or Canada for more than 14 days • Operating a motor vehicle while under the influence of alcohol or drugs

This is an abbreviated explanation of policy qualifications, limitations and exclusions. Please consult the policy contract for more detailed information.



Simplified and FAST policy issue...

Same-day guarantee!

Use E-apps and your qualified app will be turned around the **SAME DAY***!

Use paper apps and your qualified app will be turned around in **two** days!

Agents selling Acci-Flex must have a health insurance license.

* For details, go to the Acci-Flex product page on AssureLINK (<https://assurelink.assurity.com>)

Policy form No. L T02-E 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.



PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

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Acci-Flex Accidental Death Benefit Insurance

Add a DI Rider to the Acci-Flex policy for more complete coverage.

Accident Only Disability Income Rider (R I0827-W)

Not available in all states.

Provides a monthly benefit if the insured becomes totally disabled as the result of a **covered accident**.

Issue Ages	18 through 60 (age last birthday)
Elimination Period	90 days
Benefit Period	2 years
Underwriting	Simplified
Minimum Issue	\$300 monthly benefit
Maximum Issue	Lesser of \$1,800 per month or 1.5% of the total face amount (base and term riders). The rider benefit amount is limited to a maximum of 60% of applicant's gross earned monthly income (40% in CA). The total of all in-force individual and group disability is considered in determining the maximum benefit.
Renewability	Guaranteed renewable through the earlier of: <ul style="list-style-type: none"> • End of the initial level premium period of the base policy to which it is attached • Attained age 65 of the insured
Rider Policy Fee	None
Occ. Classes	None
Exclusions (may vary by state) No monthly benefit will be paid for a total disability that results from any of the following if the insured is:	<ul style="list-style-type: none"> • Engaging in or attempting to commit a felony • Engaging in an illegal occupation • Intentionally causing a self-inflicted injury • Committing or attempting to commit suicide, whether sane or insane • Involved in any period of armed conflict, whether declared or not • Using drugs or alcohol except for prescribed drugs taken as prescribed • Piloting a non-commercial aircraft more than 150 hours annually • "Flying for pay" an aircraft outside of established air routes in the U.S. and Canada • Involved in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports • Traveling outside the U.S. or Canada for more than 14 days • Operating a motor vehicle while under the influence of alcohol or drugs.

This is an abbreviated explanation of rider qualifications, limitations and exclusions. Please consult the policy contract for more detailed information.

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