

# Term Life Insurance



LifeScape®

  
**Assurity**®  
Life Insurance Company

**You're a hero to your family. You understand they would miss not only you — but also your financial contribution if you weren't around. That's why you need life insurance. It helps to protect your family and all the things you've worked so hard to provide for them.**

There are many types of life insurance, but one of the simplest and least expensive is *term life insurance*. It's designed to provide coverage for a specific length of time — or "term." A death benefit is paid to whomever you choose (should you die within the term). Term life insurance provides important life insurance protection but does not accumulate cash value like permanent life insurance.

LifeScape® Term Life offers 10, 15, or 20 years of protection and guarantees premium rates will not change during the entire length of the policy.

Now's the time for you to protect yourself and your family from life's unexpected twists and turns with \$50,000 to \$1,000,000 or more of LifeScape® coverage.

### **LifeScape® Term Life Features include:**

#### **Underwriting Classifications That Give You the Lowest Premium**

— Your premium is determined by your underwriting classification. Instead of lumping everyone into one or two classes according to their health, we divide policyholders into four categories: *Preferred Plus* (the best health status), *Preferred*, *Select* (Standard), and *Tobacco*. This process may help keep your rates low by grouping you with others with similar health.

**Living Benefit... Help When You Need It** — This no cost policy enhancement (also known as the Accelerated Benefit Rider) lets you receive the payment of your life insurance benefit prior to your death if you are terminally ill or permanently confined to a nursing home. Assurity limits the benefit for this option to \$250,000 from all of our policies and riders that cover you. (Not available in all states.)

**Life Coverage For Your Children** — You may purchase an optional *Children's Rider With Guaranteed Insurability Right* that provides level term coverage

to age 25 for each of your children listed on your original application or any additional children (born to or adopted by you) while the base policy and this rider are in force. The rider also provides an option for your covered child to purchase LifeScape® Whole Life Insurance (in a face amount up to 5 times the original coverage) on his/her 25th birthday or upon the expiration date of the policy, whichever is earlier. Under this rider, your insured children have *guaranteed insurability* regardless of their health condition at the time the whole life insurance purchase is made.

**Waiver of Premium Rider** — You may purchase this valuable rider which frees you from paying premiums on your term policy if you become totally disabled before the policy anniversary closest to your 60th birthday. This rider keeps your term policy in force during your disability.

**Monthly Disability Income Rider** — Another option to consider, this add-on protection pays you a monthly benefit in the event you become totally disabled as the result of an accident or qualifying sickness.

**Accident Only Disability Income Rider** — You may elect to purchase this rider which pays you a monthly benefit if you become totally disabled as the result of a covered accident.

**Easy Convertible Design** — All of our LifeScape® term policies can be exchanged for a permanent life insurance plan that builds cash value and pays a death benefit without submitting evidence of insurability (medical exams, etc.). Conversion can be requested on any premium due date prior to the your 65th birthday or, if earlier...

- one year before the end of the term period for 10-year term policies;
- two years before the end of the term period for 15- and 20-year term policies

**Valuable Conversion Credit** — If you decide to convert your term life policy to a permanent life policy, you'll receive a conversion credit equal to one annual premium paid for the term policy to be used for the new permanent life policy. The conversion credit is prorated for partial conversions.

# LifeScape® — What is your life situation...

<b>You...</b>	_____	_____	\$ _____
	Name	Age	Income
<b>Spouse...</b>	_____	_____	\$ _____
	Name	Age	Income
<b>Children...</b>	_____	_____	
	Name	Age	
	_____	_____	
	Name	Age	
<b>Grandchildren...</b>	_____	_____	
	Name	Age	
	_____	_____	
	Name	Age	
<b>Parents...</b>	_____	_____	
	Name	Age	
	_____	_____	
	Name	Age	
<b>Business...</b>	_____	_____	\$ _____
	Name	Years	Income

# LifeScape® — What are your financial responsibilities...

## A. Debts

<input type="checkbox"/> Mortgage Loan	\$ _____
<input type="checkbox"/> Auto Loan(s)	\$ _____
<input type="checkbox"/> Home Equity Loan	\$ _____
<input type="checkbox"/> Personal Bank Loan	\$ _____
<input type="checkbox"/> Student / Education Loan	\$ _____
<input type="checkbox"/> Credit Card Debt	\$ _____
<input type="checkbox"/> Other Debt	\$ _____
<b>TOTAL</b>	\$ _____

## B. Monthly Living Expenses

<input type="checkbox"/> Rent Payment	\$ _____
<input type="checkbox"/> Food and Pharmaceuticals	\$ _____
<input type="checkbox"/> Clothing	\$ _____
<input type="checkbox"/> Utilities (Gas, Electricity, Water, Phone)	\$ _____
<input type="checkbox"/> Child Care / Day Care	\$ _____
<input type="checkbox"/> Taxes (Income, Property, other)	\$ _____
<input type="checkbox"/> Insurance (House, Health, Auto, other)	\$ _____
<input type="checkbox"/> Other	\$ _____

**TOTAL \$ \_\_\_\_\_ Monthly X 12 = \$ \_\_\_\_\_ Annually**

**÷ .04 = \$ \_\_\_\_\_ (Lifetime Estimate)**

## C. Long-Range Financial Expenses

<input type="checkbox"/> Education	\$ _____
<input type="checkbox"/> Final Expenses	\$ _____
<input type="checkbox"/> Other	\$ _____
<b>TOTAL</b>	\$ _____
<b>GRAND TOTAL</b>	\$ _____

## What are your life insurance protection needs...

### A. Total Current Needs

<input type="checkbox"/> \$ _____ You
<input type="checkbox"/> \$ _____ Spouse
<input type="checkbox"/> \$ _____ Other

### B. Existing Life Insurance Protection

<input type="checkbox"/> \$ _____ You
<input type="checkbox"/> \$ _____ Spouse
<input type="checkbox"/> \$ _____ Other

### C. Additional Life Insurance Protection Needed

<input type="checkbox"/> \$ _____ You
<input type="checkbox"/> \$ _____ Spouse
<input type="checkbox"/> \$ _____ Other

## About the Company

Assurity Life Insurance Company has enjoyed a legacy of excellence for more than a century. The formula has been a simple one – provide quality insurance products at affordable prices. We continue to ensure financial stability for families and businesses through a broad range of products including life, disability income and critical illness insurance, as well as annuities.

Assurity Life is an operating company of Assurity Security Group Inc. which has assets exceeding \$2 billion. Located in Lincoln, Neb., Assurity Life has earned an A- (Excellent) from A.M. Best Company, the insurance industry's leading independent analyst. This rating reflects sound management practices, favorable investment returns and a low net cost to policyholders.

Assurity Life stands on the strength of its tradition of integrity, financial accountability and a history of commitment to every policyholder.

A.M. Best ratings range from A++ (Superior) to F (in liquidation).

Policy Form # A-L M00

Underwritten by Assurity Life Insurance Company of Lincoln, Neb. This brochure contains an abbreviated explanation of policy qualifications, limitations and exclusions. For complete costs and details of the policy, please review the policy contract, or consult your insurance professional or Assurity Life Insurance Company.

Policy rates, benefits, availability and provisions may vary by state and are subject to state approval.



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