

Policy Highlights

	Level	Graded**	Modified**
Issue Ages	0* through 80, age last birthday	40 through 80, age last birthday	40 through 80, age last birthday
Issue Classes	Male/female, select non-tobacco/tobacco • Ages 0* through 19 – \$10,000 - \$50,000 • Ages 20 through 65 – \$5,000 - \$50,000. • Ages 66 through 80 – \$5,000 - \$25,000	Male/female, select non-tobacco/tobacco • Ages 40 through 65 – \$5,000 - \$35,000 • Ages 66 through 80 – \$5,000 - \$25,000	Male/female, select non-tobacco/tobacco • Ages 40 through 80 – \$5,000 - \$25,000
Benefit	Level, guaranteed benefit from the first day	Reduced benefit for the first two years for non-accidental death: • Policy year one – 40% of the face amount • Policy year two – 75% of the face amount • Policy year three forward – 100% of face amount Accidental death: 100% of face amount from first day	Reduced benefit for the first two years for non-accidental death: • Policy year one – 110% return of the annual premium • Policy year two – 220% return of the annual premium • Policy year three forward – 100% of face amount Accidental death: 100% of face amount from first day
Simplified Application	To be considered for coverage: • Sections A, B and C medical questions must be answered “no”	To be considered for coverage: • Sections A and B medical questions must be answered “no” • Some “yes” answers in Section C allowed	To be considered for coverage: • Section A medical questions must be answered “no” • Some “yes” answers in Sections B and C allowed
Premium	Level and guaranteed through age 121		
Policy Loans	Available when policy has cash surrender value; variable loan interest paid in arrears		
Nonforfeiture Options	Reduced paid-up policy, extended term, automatic premium loan		
Illustration	Not required, but software is available		
Personal History	A personal history interview will be conducted with the proposed insured at time of sale for all applicants ages 40+		
Policy Fee	\$25		

* Age 0 starts at 6 months and 1 day.

** Not available in all states

Over for more information ▶

Yes, you have clients who wish to leave their family less burdened by their final expenses. They’re concerned about who pays for their burial expenses, their final medical bills, the mortgage and other debts. They may want to leave something behind for their spouse, their family and their favorite charity, or simply provide coverage for a child. They need a whole life plan that will be there when it’s needed most. They need LifeScape® Simplified Life!

YES, S-I-M-P-L-I-F-I-E-D

- Simplified application
- Limited health questions and liberal height-weight chart
- Tobacco question determines rate
- Yes/no underwriting of application
- No medical exams
- Non-tobacco and tobacco rates, male and female
- Non-illustrated product

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LEVEL BENEFIT WHOLE LIFE

ANNUAL PREMIUM PER \$1,000 OF FACE AMOUNT*

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	NToB	Tob	NToB	Tob		NToB	Tob	NToB	Tob		NToB	Tob	NToB	Tob
0	6.95		5.44		27	14.96	16.53	13.65	15.20	54	35.06	42.69	29.88	37.53
1	7.22		5.72		28	15.11	17.04	13.76	15.61	55	36.46	44.56	30.88	38.83
2	7.55		6.03		29	15.30	17.56	13.92	16.04	56	37.91	46.57	31.92	40.17
3	7.90		6.35		30	15.56	18.08	14.13	16.47	57	39.39	48.69	32.99	41.53
4	8.29		6.68		31	15.90	18.59	14.41	16.90	58	40.98	50.99	34.14	42.98
5	8.69		7.03		32	16.30	19.10	14.75	17.34	59	42.77	53.57	35.45	44.59
6	9.11		7.39		33	16.74	19.63	15.12	17.81	60	44.83	56.49	36.98	46.45
7	9.54		7.77		34	17.22	20.20	15.53	18.31	61	47.13	59.71	38.75	48.56
8	10.00		8.15		35	17.73	20.82	15.96	18.86	62	49.61	63.17	40.71	50.89
9	10.47		8.55		36	18.25	21.49	16.40	19.44	63	52.33	66.96	42.84	53.40
10	10.95		8.96		37	18.80	22.19	16.84	20.05	64	55.35	71.16	45.12	56.05
11	11.46		9.25		38	19.38	22.95	17.33	20.71	65	58.72	75.84	47.53	58.82
12	11.98		9.50		39	20.02	23.76	17.87	21.44	66	62.42	80.94	49.97	61.63
13	12.48		9.73		40	20.73	24.66	18.48	22.26	67	66.41	86.40	52.46	64.49
14	12.67		9.96		41	21.53	25.65	19.20	23.20	68	70.73	92.33	55.14	67.53
15	12.85	14.38	10.19	13.24	42	22.41	26.72	20.00	24.26	69	75.42	98.84	58.14	70.87
16	13.03	14.51	10.42	13.37	43	23.33	27.86	20.85	25.37	70	80.51	106.04	61.60	74.63
17	13.21	14.64	10.65	13.51	44	24.29	29.03	21.71	26.50	71	85.65	113.52	65.37	78.50
18	13.40	14.77	10.87	13.64	45	25.25	30.22	22.54	27.60	72	90.83	121.20	69.35	82.40
19	13.58	14.90	11.12	13.77	46	26.20	31.42	23.32	28.66	73	96.55	129.71	73.78	86.80
20	13.76	15.03	11.42	13.90	47	27.16	32.63	24.09	29.71	74	103.36	139.66	78.88	92.17
21	13.94	15.15	12.01	14.01	48	28.14	33.89	24.86	30.76	75	111.76	151.67	84.88	98.99
22	14.12	15.28	12.63	14.10	49	29.16	35.20	25.65	31.83	76	121.70	165.61	91.75	107.27
23	14.30	15.41	13.14	14.20	50	30.25	36.59	26.46	32.93	77	132.84	181.07	99.35	116.68
24	14.48	15.54	13.28	14.34	51	31.38	38.02	27.29	34.05	78	145.25	198.24	107.70	127.23
25	14.66	15.67	13.42	14.55	52	32.54	39.47	28.11	35.17	79	159.04	217.34	116.88	138.90
26	14.82	16.07	13.54	14.85	53	33.76	41.01	28.97	36.32	80	174.28	238.57	126.92	151.69

GRADED AND MODIFIED BENEFIT WHOLE LIFE

ANNUAL PREMIUM PER \$1,000 OF FACE AMOUNT*

Issue Age	MALE		FEMALE		Issue Age	MALE		FEMALE	
	NToB	Tob	NToB	Tob		NToB	Tob	NToB	Tob
40	31.31	39.02	28.13	35.07	61	70.77	97.10	57.94	77.68
41	32.60	40.74	29.37	36.88	62	74.14	102.49	60.30	80.70
42	33.92	42.53	30.61	38.68	63	77.82	108.36	62.87	84.00
43	35.27	44.37	31.84	40.49	64	81.95	114.82	65.69	87.70
44	36.66	46.27	33.06	42.29	65	86.65	121.95	68.84	91.95
45	38.08	48.23	34.27	44.10	66	91.81	129.50	72.17	96.71
46	39.51	50.21	35.46	45.89	67	97.35	137.41	75.64	101.89
47	40.95	52.22	36.61	47.65	68	103.43	146.06	79.47	107.54
48	42.43	54.31	37.77	49.43	69	110.20	155.84	83.86	113.69
49	44.00	56.52	38.96	51.25	70	117.82	167.15	89.04	120.40
50	45.68	58.93	40.20	53.14	71	125.89	179.54	94.73	127.22
51	47.49	61.52	41.48	55.12	72	134.29	192.76	100.79	134.13
52	49.39	64.25	42.77	57.16	73	143.65	207.46	107.62	141.77
53	51.38	67.13	44.11	59.25	74	154.54	224.31	115.64	150.81
54	53.46	70.18	45.51	61.37	75	167.58	243.97	125.25	161.91
55	55.62	73.41	47.01	63.53	76	182.62	266.18	136.37	175.04
56	57.77	76.70	48.56	65.64	77	199.28	290.48	148.73	189.77
57	59.93	80.04	50.14	67.70	78	217.74	317.29	162.44	206.12
58	62.21	83.61	51.82	69.83	79	238.21	347.01	177.65	224.13
59	64.73	87.57	53.66	72.16	80	260.90	380.02	194.47	243.80
60	67.61	92.09	55.71	74.81					

* Premium amounts will vary slightly from the table if paid other than annually.

Mode Premium Factors:

Semi-Annual: 0.51

Quarterly: 0.264

Monthly Automatic Bank Withdrawal: 0.088

Policy Form Nos. I L601, I L602, I L603.

This is a non-illustrated product. Policy availability, features and rates may vary by state. This policy may contain limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life Insurance Company or ask to review the policy contract.

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