

LifeScape[®]
Acci-Flex Accidental
Death Benefit Insurance

PRODUCT GUIDE

FOR AGENT USE ONLY. Not for use with consumers.
Product availability, features and rates may vary by state.

16-011-01111 (4/17)

Important Notice

Product Guide for LifeScape® Acci-Flex Accidental Death Benefit Insurance

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

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.

This is a product guide for policy Form Nos. L T02-E and I H1513 NY. Any prior guide does not apply to this product.

Policy Form No. L T02-E and Rider Form Nos. R I0827-W, RT29 and A-R 125 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy Form No. I H1513 NY and Rider Form Nos. R I1514 NY and R I1515 NY are underwritten by Assurity Life Insurance Company of New York, Albany, New York. Policies and riders may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic product guide. **Product availability, features and rates may vary by state.** Key differences by state are summarized in the State Specific Information section. Your state may require a state-specific contract and/or application. State-specific applications are also available on AssureLINK, as detailed in the Contacts and Forms section.

This product guide is for agent use only. It is not for use with consumers.

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Policy Description

The following policy description is according to the policy as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the policy. Some key differences are summarized in the State Specific Information section.

LifeScape® Acci-Flex Accidental Death Benefit Policy

(Form Nos. L T02-E and I H1513 NY)

LifeScape Acci-Flex is a level benefit, non-participating accidental death benefit policy with level, guaranteed premiums to maturity at age 75.

Issue Ages: 18 through 60; age last birthday as of issue date

Renewability: Renewable to age 75

Underwriting Classes: None

Benefit Amounts: \$50,000 through \$350,000

Rate Structure: Premiums are level and guaranteed; based on gender, age and benefit amount

Policy Fee: \$45 annually (commissionable)

Premium Modes: Annual, 1.000; Semi-Annual, 0.510; Monthly (automatic bank withdrawal or credit card), 0.088

Conversion Option: Not convertible

Optional Riders: Accident Only Disability Income Rider, Disability Waiver of Premium Rider, Return of Premium Rider

Exclusions: Assurity will not pay policy benefits for death that result from:

- 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 United States 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 United States or Canada for more than 14 days; or
- operating a motor vehicle while under the influence of alcohol or drugs.

Optional Riders

(at additional cost)

The following rider descriptions are according to forms as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the riders. Some key differences are summarized in the State Specific Information section.

Accident Only Disability Income Rider *(Not available in CA and NH)*

(Form Nos. R10827-W or R11514 NY)

The Accident Only Disability Income Rider provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident occurring within 180 days of the accident and prior to the insured's 65th birthday.

"Total disability" is a condition resulting from an accidental injury and independent of all other causes, which keeps the insured from doing the important, substantial and material duties of their own occupation and requires a physician's care, unless the insured has reached the maximum point of recovery.

Availability: Available at the time of application only

Issue Ages: 18 through 60; age last birthday as of issue date

Renewability: Renewable to age 65

Benefit Amounts: \$300 through lesser of \$1,800 or 1.5 percent of base policy benefit amount; issue amounts rounded to the lowest \$100 increment. Also limited to a maximum of 60 percent of the applicant's gross earned monthly income and based on the total of all in-force and applied-for individual and group disability income benefits.

Benefit Period: Two years

Elimination Period: 90 days

Issue Limitations: Must be employed at current job for at least one month. Government employees are eligible for coverage up to \$1,000 monthly benefit. Railroad workers are eligible for up to \$1,500 monthly benefit.

Underwriting: Applicants must be employed on a full-time basis with their occupation appearing in the Assurity Disability Income Insurance Occupation Guide (also see Unacceptable Occupations section of the underwriting guide, and refer to the Assurity Century+ Disability Income Product Guide and Occupation Guide for further underwriting guidelines)

Exclusions: Assurity will not pay rider benefits for total disabilities that result from:

- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or unit auxiliary thereto, including the National Guard or Army Reserve;
- self-inflicting an injury intentionally;
- participating in or attempting to commit a felony;

- engaging in an illegal occupation;
- committing or attempting to commit suicide, whether sane or insane;
- 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 United States or Canada;
- involved in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and professional sports;
- traveling outside of the United States or Canada for more than 14 days;
- operating a motor vehicle while under the influence of alcohol or drugs; or
- a pre-existing condition during the first 24 months following the rider issue date.

Return of Premium Rider (Not available in FL, GA, HI, NJ, NY, PA, TN and VA)

(Form No. RT29)

The Return of Premium Rider will pay a returned premium benefit upon policy cancellation, policy lapse or the insured’s attained age 75. The benefit is calculated as follows:

1. Add together all policy and rider premiums paid and waived.
2. Multiply this premium amount by the appropriate percentage based on completed policy year. (See following Return of Premium Benefit Schedule.)
3. Subtract from this amount all policy and rider benefits paid, and all premiums waived.

Availability: Available at time of application only

Issue Ages: 18 through 60; age last birthday as of issue date

RETURN OF PREMIUM BENEFIT SCHEDULE				
Return Percentage				
Completed Policy Year	Issue Ages			
	18 – 45	46 - 50	51 – 55	56 – 60
1 – 5	0%	0%	0%	0%
6	1%	2%	3%	5%
7	2%	4%	6%	10%
8	3%	6%	9%	15%
9	4%	8%	12%	20%
10	5%	10%	15%	25%
11	7%	13%	22%	40%
12	9%	16%	29%	55%
13	11%	19%	35%	70%
14	13%	22%	43%	85%
15	15%	25%	50%	100%
16	17%	30%	60%	
17	19%	35%	70%	
18	21%	40%	80%	
19	23%	45%	90%	

RETURN OF PREMIUM BENEFIT SCHEDULE				
20	25%	50%	100%	
21	30%	60%		
22	35%	70%		
23	40%	80%		
24	45%	90%		
25	50%	100%		
26	60%			
27	70%			
28	80%			
29	90%			
30+	100%			

Disability Waiver of Premium Rider *(Not available in FL)*

(Form Nos. A-R 125 or R I1515 NY)

The Disability Waiver of Premium Rider provides for waiver of all policy premiums due during an insured’s total disability occurring prior to their 60th birthday and lasting at least six months.

“Total disability” is the insured’s inability to work at a job he or she is educated or trained to do resulting solely from a covered injury or sickness requiring a doctor’s regular care.

Availability: Available at or after time of application

Issue Ages: 18 through 55; age last birthday as of issue date

Termination Age: 60

Issue Limitations: Must be employed at current job for at least one month.

Administrative Guidelines

Premium Payment

What are acceptable methods of payment? Assurity accepts payments for initial and renewal premiums using the following methods: personal checks, automatic bank withdrawal, money orders in amounts below \$200 per month per policy and; cashier’s checks in amounts below \$200 per month per policy and above \$10,000. Credit/debit cards are accepted for initial and renewal payments when electronic applications are used. When paper applications are used, credit/debit cards are only accepted for renewal premiums. Please use one of these methods so that payment is credited to the policy in a timely manner.

How can premiums be paid by automatic bank withdrawal? Premiums may be deducted from the policyowner’s bank account by selecting this option on the application (including information provided on the Field Underwriter’s Statement) and by completing and returning an Automatic Premium Payment form found with the application. This form is available on AssureLINK or by contacting the client services contact center, as detailed in the Contacts and Forms section. The same form may be used to change the bank account.

Automatic bank withdrawal premium payments may be drafted on any day between the 1st to the 28th of each month. If an automatic bank withdrawal payment is returned or declined, Assurity will notify the policyowner and send a copy of the notification to the agent. If a remittance is not received prior to the expiration of the grace period, lapse/non-forfeiture processing will be initiated.

How can premiums be paid by credit card? Assurity accepts credit and debit card payments for initial and recurring premium payments when electronic applications are used. We accept VISA, Master Card and Discover credit/debit cards. The credit/debit card payment option for initial payment is not available with paper applications. However, after a policy has been issued, the customer can change the payment method to recurring credit/debit card by contacting the client services contact center, as detailed in the Contact and Forms section. Available dates for recurring payments are on any day between the 1st to the 28th of each month. Customers also have the option of paying the premium by automatic bank withdrawal.

How are subsequent premiums billed? For policies on direct billing, the original premium notice is mailed 20 days prior to the due date. If unpaid, a reminder notice is mailed five days after the due date.

When will coverage lapse if premiums are not paid? Premiums must be paid on or before the due date or during the 31-day grace period that follows the due date. The policy stays in force during this time. If a remittance is still not received at the end of the 31-day grace period, lapse/non-forfeiture processing will be initiated. The grace period does not apply if the insured requests termination of the policy.

How can a "list bill" be set up? Premiums may be billed to the policyowner's place of employment in a "list bill" by selecting this option on the application (including information provided on the Field Underwriter's Statement) and by having the employer complete an Authorization for List Bill form. Available premium modes for list bill are monthly, semi-annual and annual. The initial premium must be remitted with the application. If you have any questions about setting up a list bill, contact the client services contact center, as detailed in the Contact and Forms section.

Can premiums be paid in advance? Premiums may be paid in advance of their due date in a Premium Deposit Fund which can be set up by contacting the client services contact center, as detailed in the Contact and Forms section. Interest on this fund is credited annually on the anniversary date of the policy. The interest rate applied may change periodically.

Dividends

LifeScape Acci-Flex is not a participating policy.

Coverage Information

Non-Illustrated Product

LifeScape AcciFlex is not subject to the NAIC Model Illustration Regulation since all policy values are guaranteed. However, illustrations are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for each product by selecting the Quick Quotes/Illustrations option on the left.

Duplicate Policies

A duplicate policy is available upon receipt of the owner's signed request. A \$20 fee may apply for subsequent requests.

Coverage Changes

Change of Beneficiary

The beneficiary of an in-force policy may be changed while the insured is alive by completing and returning a Change of Beneficiary Designation form. This form is available on AssureLINK or by contacting the client services contact center, as detailed in the Contacts and Forms section. Return of the policy is not required.

Change of Ownership

The owner of an in-force policy may be changed while the insured is alive by completing and returning an Ownership Transfer Form. This form is available on AssureLINK or by contacting the client services contact center, as detailed in the Contacts and Forms section.

Assignments

The policyowner may transfer, or assign, some or all of the policy rights to another person or organization by completing and returning a Collateral Assignment for Life Insurance form. This form is available on AssureLINK or by contacting the client services contact center, as detailed in the Contacts and Forms section. The form must be returned to the assignee and a copy retained by Assurity.

Policy Changes

The policyowner may request coverage changes by completing and returning an Application for Changes to Health Policy form. This form is available on AssureLINK or by contacting the client services contact center, as detailed in the Contacts and Forms section. Return of the policy is not required.

Reinstatement of a Lapsed Policy

If the policy lapses due to nonpayment of renewal premium, the insured may apply for reinstatement up to three years from the date of lapse. The following must be provided to Assurity's administrative office:

- a completed Application for Reinstatement form, available on AssureLINK or by contacting the client services contact center, as detailed in the Contacts and Forms section, and
- signed medical authorization(s).

If the application for reinstatement is approved pending payment of required premium, Assurity will notify the insured of the premium needed to reinstate the policy. Once payment is received, the policy will be reinstated on the reinstatement date – the date Assurity has both approved the application and received the premium due. Additional reinstatement procedures will be determined by the policy language approved in each specific state.

Assurity Advantage Service Guarantee

Acci-Flex qualifies for the **Assurity Advantage** service guarantee. The **Assurity Advantage** assures that your simplified underwritten application will be processed and the policy mailed the same day for electronic applications and within two business days for paper applications, or the writing agent can receive \$100 cash. To qualify for this guarantee, the following guidelines must be met:

- Prior to submitting the application, the writing agent(s) must be contracted with Assurity, and properly licensed and appointed in the state.
- The correct state version of the application must be properly completed, readable and contain all required signatures. All questions must be answered. All pages must be submitted including authorizations, disclosures and other compliance forms. Applications requiring Assurity to contact the agent or applicant for clarification or additional information will not qualify.
- The applicant must satisfy all underwriting guidelines. Although all cases will be expedited, those requiring additional follow-up based on medical/personal information or reports from MIB (Medical Information Bureau), prescription checks or MVR (Motor Vehicle Report) will not qualify.

- All applications requiring a telephone inspection report must have the interview completed prior to submitting the application.
- If the applicant has insurance in force with Assurity or has been denied insurance with Assurity in the past two years, the new application will be reviewed by the underwriting department and not qualify.
- When multiple products are applied for simultaneously, Assurity will hold all applications until a final decision has been made for each product, issuing all approved policies at the same time. Therefore, a Simplified CI application applied for with non-Assurity Advantage products will not qualify.

Electronic applications received after 1:00 PM CST and paper applications received after 12:00 noon CST will be considered received as of the next business day. Please allow up to 60 minutes after submitting for electronic applications to be received at Assurity. All eligible policies will be issued COD unless a valid form of payment is received with the application.

If all guidelines are met and the policy is not mailed within four business days, the \$100 may be received by contacting the new business services contact center, as detailed in the Contacts and Forms section.

Acci-Flex Upgrade

An Acci-Flex policyholder can “upgrade” all or part of their policy to a fully-underwritten or non-medical life product receiving credit of up to one year of Acci-Flex first year premium applied towards the new policy premium.

How much of the Acci-Flex premium is credited towards new coverage? If the Acci-Flex policy is in force for a year, a full year’s premium will be credited to the new coverage. If the Acci-Flex policy is in force for less than a year, the pro-rated premium will be credited to the new coverage.

Will credit be given for rider premium? Rider premium will be credited for riders attached to the Acci-Flex policy also issued with new coverage.

How much of the Acci-Flex coverage may be upgraded? All or part of the Acci-Flex coverage may be upgraded. For an entire upgrade, all premium including the policy fee will be credited to the new coverage. For a partial upgrade, premium for units converted not including the policy fee will be credited to the new coverage. Any remaining Acci-Flex coverage must still exceed the \$50,000 minimum.

Can the policyholder get more than Acci-Flex coverage in force? The policyholder may apply for more new coverage than what is being upgraded with the existing Acci-Flex policy but they will only receive credit for the upgraded Acci-Flex coverage.

How can a policyholder apply for an upgrade? When applying for the new coverage, the policyowner must request upgrade through a cover letter or completed Application For Changes to Health Policy form submitted with the new coverage application including: (a) the intent to upgrade existing Acci-Flex coverage, (b) how much Acci-Flex coverage should be upgraded, and (c) how much Acci-Flex coverage, if any, should be kept in force. This form is available on AssureLINK or by contacting the client services contact center, as detailed in the Contacts and Forms section.

When can a policyholder apply for an upgrade? Acci-Flex policyholders are eligible for the upgrade at any time Acci-Flex coverage is in force.

When will Acci-Flex coverage end and new coverage start? Acci-Flex coverage will not be terminated until new coverage is issued subject to the new coverage’s underwriting and issue process. All underwriting and issue guidelines still apply according to the insured’s attained age.

Will the agent be paid commission on the new coverage? First year commission for the new coverage will only be paid on “new premium” – any increase in premium for the new coverage over what was upgraded from the Acci-Flex coverage.

Claims Guidelines

Claims Contact Center

The claims contact center is available to handle telephone calls from policyholders including verifying coverage and answering policy or rider benefit questions. They can be reached as detailed in the Contacts and Forms section.

Death Claim Processing

The policyowner or beneficiary may begin death claim processing by contacting the claims contact center, as detailed in Contact and Forms section, for a Request for Proceeds form, and providing the insured’s date of death. Complete and return this form to Assurity along with a certified copy of the insured’s death certificate and the policy. Some claims situations may require other forms.

Death Benefit Payment Options

The policyowner may elect a payment option other than lump sum during the insured’s lifetime or the beneficiary may also elect a payment option if proceeds are payable to the beneficiary. Options include the following:

- payment for a fixed period – equal installments for a fixed period of years not to exceed 30 years;
- payment of a fixed amount – fixed payments are made in installments until the proceeds are depleted;
- left at interest – interest of not less than 3 percent annually will be paid periodically; or
- alternate payments for life – single premium annuity with first payment immediately at then published settlement rates.

Waiver of Premium Benefit Administration

The policyowner may request waiver benefits by completing and returning the appropriate form. A form may be obtained by contacting the claims contact center, as detailed in Contact and Forms section. Forms must be returned to Assurity while the insured is still alive, the total disability still exists, not more than one year after the insured’s 60th birthday and not more than one year after any premium is unpaid.

Until the request has been approved, the policyowner must continue to pay all premiums. When approved, all premiums paid after the date of disability, but no more than one year prior, will be refunded.

Premium Rates

Illustrations

Illustrations are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for this product by selecting the Quick Quotes/Illustrations option on the left.

Rate Sheets

Rate sheets are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for this product by accessing the Product Specifications page and selecting Rate Sheets in the resource section.

Contacts and Forms

Assurity Life Insurance Company

Address: Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

Assurity Life Insurance Company of New York

Address: Assurity Life Insurance Company of New York Administrative Office
P.O. Box 82533
Lincoln, NE 68501-2533

New Business Contact Center

Phone: (800) 276-7619, Ext. 4264 for Assurity Life Insurance Company
(844) 401-7585, Ext. 4264 for Assurity Life Insurance Company of New York
Hours: 7:00 a.m. to 5:00 p.m. Central Time
Email: underwriting@assurity.com
Fax: (402) 437-4606

Client Services Contact Center

Phone: (800) 869-0355, Ext. 4279 for Assurity Life Insurance Company
(844) 401-7585, Ext. 4279 for Assurity Life Insurance Company of New York
Hours: 7:00 a.m. to 5:00 p.m. Central Time
Email: ClientServiceCenterRequests@assurity.com
Fax: (888) 255-2060

Claims Contact Center

Phone: (800) 869-0355, Ext. 4484 for Assurity Life Insurance Company
(844) 401-7585, Ext. 4484 for Assurity Life Insurance Company of New York
Hours: 7:00 a.m. to 5:00 p.m. Central Time
Email: claimsinfo@assurity.com
Fax: (800) 869-0368

The following forms can be found on AssureLINK at <https://assurelink.assurity.com> in the Product Center for each product by selecting the Applications/Forms option on the left.

- **Application**
- **Application for Changes to Health Policy**
 - Form No. 75-611-02255 for Assurity Life Insurance Company
 - Form No. 80-611-02255 NY for Assurity Life Insurance Company of New York
- **Application for Reinstatement**
 - Form No. 75-851-05055 (R11-12) for Assurity Life Insurance Company
 - Form No. 80-853-05055 NY for Assurity Life Insurance Company of New York
- **Authorization for List Bill**
 - Form No. 75-060-05055 (R10-15)

- **Automatic Bank Payment**
 - Form No. 18-051-05055 (R04-14)
- **Change of Beneficiary**
 - Form No. 18-612-05055 (R06-16)
- **Evidence of Insurability**
 - Form No. 75-859-05051 (R11-12) for Assurity Life Insurance Company
 - Form No. 80-859-05051 NY for Assurity Life Insurance Company of New York

State Specific Information

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

The following chart represents some of those key differences:

State Specific Information for Acci-Flex Policy and Riders.	
California	<ul style="list-style-type: none"> • Accident Only Disability Income Rider is not available.
Florida	<ul style="list-style-type: none"> • Waiver of Premium Rider is not available. • Return of Premium Rider is not available. • Policy has state-specific rates (included in the illustration system).
Georgia	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Hawaii	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Louisiana	<ul style="list-style-type: none"> • Payment of Proceeds provision stipulates that death must occur within 60 days of the date of the insured’s accidental bodily injury.
Montana	<ul style="list-style-type: none"> • Policy has state specific rates (included in the illustration system)
New Hampshire	<ul style="list-style-type: none"> • Accident Only Disability Income Rider is not available.
New Jersey	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
New York	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Pennsylvania	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Tennessee	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Vermont	<ul style="list-style-type: none"> • Policy has state specific rates (included in the illustration system)
Virginia	<ul style="list-style-type: none"> • Return of Premium Rider is not available.

About Assurity

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Revisions to this Product Guide

Date	Section	Update
04/01/17	All	Added content for Assurity Life Insurance Company of New York
04/01/17	Policy Description	Increased maximum benefit amount to \$350,000