

LifeScape®
Acci-Flex Accidental Death Benefit Insurance



Acci-Flex Accidental Death Benefit Policy and Waiver of Premium Rider									
Annual Premium per \$1,000 Benefit									
For all states except the following: FL, MT, VT					For Florida Only				
Issue Age	Male		Female		Issue Age	Male		Female	
	Base	Waiver	Base	Waiver		Base	Waiver	Base	Waiver
18-25	0.98	0.03	0.44	0.02	18-25	0.64	N/A	0.29	N/A
26	0.98	0.03	0.44	0.02	26	0.64	N/A	0.29	N/A
27	0.98	0.03	0.44	0.02	27	0.64	N/A	0.29	N/A
28	0.98	0.03	0.44	0.03	28	0.64	N/A	0.29	N/A
29	0.98	0.03	0.44	0.03	29	0.64	N/A	0.29	N/A
30	0.79	0.03	0.44	0.03	30	0.52	N/A	0.29	N/A
31	0.79	0.03	0.44	0.03	31	0.52	N/A	0.29	N/A
32	0.79	0.03	0.44	0.03	32	0.52	N/A	0.29	N/A
33	0.79	0.03	0.44	0.03	33	0.52	N/A	0.29	N/A
34	0.79	0.04	0.44	0.04	34	0.52	N/A	0.29	N/A
35	0.79	0.04	0.44	0.04	35	0.52	N/A	0.29	N/A
36	0.79	0.04	0.44	0.04	36	0.52	N/A	0.29	N/A
37	0.79	0.04	0.44	0.04	37	0.52	N/A	0.29	N/A
38	0.79	0.04	0.44	0.04	38	0.52	N/A	0.29	N/A
39	0.79	0.04	0.44	0.05	39	0.52	N/A	0.29	N/A
40	0.71	0.05	0.47	0.05	40	0.47	N/A	0.31	N/A
41	0.71	0.05	0.47	0.05	41	0.47	N/A	0.31	N/A
42	0.71	0.05	0.47	0.05	42	0.47	N/A	0.31	N/A
43	0.71	0.05	0.47	0.05	43	0.47	N/A	0.31	N/A
44	0.71	0.06	0.47	0.05	44	0.47	N/A	0.31	N/A
45	0.71	0.06	0.47	0.06	45	0.47	N/A	0.31	N/A
46	0.71	0.07	0.47	0.06	46	0.47	N/A	0.31	N/A
47	0.71	0.07	0.47	0.06	47	0.47	N/A	0.31	N/A
48	0.71	0.08	0.47	0.07	48	0.47	N/A	0.31	N/A
49	0.71	0.08	0.47	0.07	49	0.47	N/A	0.31	N/A
50	0.83	0.09	0.59	0.07	50	0.54	N/A	0.38	N/A
51	0.83	0.09	0.59	0.08	51	0.54	N/A	0.38	N/A
52	0.83	0.10	0.59	0.08	52	0.54	N/A	0.38	N/A
53	0.83	0.10	0.59	0.08	53	0.54	N/A	0.38	N/A
54	0.83	0.11	0.59	0.08	54	0.54	N/A	0.38	N/A
55	0.83	0.11	0.59	0.08	55	0.54	N/A	0.38	N/A
56	0.83		0.59		56	0.54	N/A	0.38	N/A
57	0.83		0.59		57	0.54	N/A	0.38	N/A
58	0.83		0.59		58	0.54	N/A	0.38	N/A
59	0.83		0.59		59	0.54	N/A	0.38	N/A
60	0.83		0.59		60	0.54	N/A	0.38	N/A

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the policy fee of \$45, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; and monthly 0.088) and round to the nearest \$.01.

FOR AGENT USE ONLY. Not for use with consumers. Policy form L T02-E. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.

LifeScape®
Acci-Flex Accidental Death Benefit Insurance



Acci-Flex Accidental Death Benefit Policy and Waiver of Premium Rider												
Annual Premium per \$1,000 Benefit												
For Montana Only									For Vermont Only			
Issue Age	Male		Female		Issue Age	Male		Female				
	Base	Waiver	Base	Waiver		Base	Waiver	Base	Waiver			
18-25	0.98	0.03	0.98	0.03	18-25	0.89	0.03	0.40	0.02			
26	0.98	0.03	0.98	0.03	26	0.89	0.03	0.40	0.02			
27	0.98	0.03	0.98	0.03	27	0.89	0.03	0.40	0.02			
28	0.98	0.03	0.98	0.03	28	0.89	0.03	0.40	0.03			
29	0.98	0.03	0.98	0.03	29	0.89	0.03	0.40	0.03			
30	0.79	0.03	0.79	0.03	30	0.72	0.03	0.40	0.03			
31	0.79	0.03	0.79	0.03	31	0.72	0.03	0.40	0.03			
32	0.79	0.03	0.79	0.03	32	0.72	0.03	0.40	0.03			
33	0.79	0.03	0.79	0.03	33	0.72	0.03	0.40	0.03			
34	0.79	0.04	0.79	0.04	34	0.72	0.04	0.40	0.04			
35	0.79	0.04	0.79	0.04	35	0.72	0.04	0.40	0.04			
36	0.79	0.04	0.79	0.04	36	0.72	0.04	0.40	0.04			
37	0.79	0.04	0.79	0.04	37	0.72	0.04	0.40	0.04			
38	0.79	0.04	0.79	0.04	38	0.72	0.04	0.40	0.04			
39	0.79	0.04	0.79	0.04	39	0.72	0.04	0.40	0.05			
40	0.71	0.05	0.71	0.05	40	0.65	0.05	0.43	0.05			
41	0.71	0.05	0.71	0.05	41	0.65	0.05	0.43	0.05			
42	0.71	0.05	0.71	0.05	42	0.65	0.05	0.43	0.05			
43	0.71	0.05	0.71	0.05	43	0.65	0.05	0.43	0.05			
44	0.71	0.06	0.71	0.06	44	0.65	0.06	0.43	0.05			
45	0.71	0.06	0.71	0.06	45	0.65	0.06	0.43	0.06			
46	0.71	0.07	0.71	0.07	46	0.65	0.07	0.43	0.06			
47	0.71	0.07	0.71	0.07	47	0.65	0.07	0.43	0.06			
48	0.71	0.08	0.71	0.08	48	0.65	0.08	0.43	0.07			
49	0.71	0.08	0.71	0.08	49	0.65	0.08	0.43	0.07			
50	0.83	0.09	0.83	0.09	50	0.75	0.09	0.54	0.07			
51	0.83	0.09	0.83	0.09	51	0.75	0.09	0.54	0.08			
52	0.83	0.10	0.83	0.10	52	0.75	0.10	0.54	0.08			
53	0.83	0.10	0.83	0.10	53	0.75	0.10	0.54	0.08			
54	0.83	0.11	0.83	0.11	54	0.75	0.11	0.54	0.08			
55	0.83	0.11	0.83	0.11	55	0.75	0.11	0.54	0.08			
56	0.83		0.83		56	0.75		0.54				
57	0.83		0.83		57	0.75		0.54				
58	0.83		0.83		58	0.75		0.54				
59	0.83		0.83		59	0.75		0.54				
60	0.83		0.83		60	0.75		0.54				

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the policy fee of \$45, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; and monthly 0.088) and round to the nearest \$.01.

FOR AGENT USE ONLY. Not for use with consumers. Policy form L T02-E. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.

LifeScape®
Acci-Flex Accidental Death Benefit Insurance



Accident Only Disability Income Rider and ADI Rider Waiver of Premium Rider Annual Premium per \$100 Monthly Benefit										Return of Premium Rider Percent of Premium*	
For all states except the following: CA, MA, MT, NH					For Montana Only					For all states except: FL, GA, HI, MA, NJ, PA, TN, VA	
Issue Age	Male		Female		Issue Age	Male		Female		Issue Age	Factor
	Base	Waiver	Base	Waiver		Base	Waiver	Base	Waiver		
18-25	7.58	0.21	7.73	0.30	18-25	7.73	0.30	7.73	0.30	18-25	0.25
26	7.58	0.22	7.73	0.32	26	7.73	0.32	7.73	0.32	26	0.26
27	7.58	0.23	7.73	0.35	27	7.73	0.35	7.73	0.35	27	0.27
28	7.58	0.24	7.73	0.37	28	7.73	0.37	7.73	0.37	28	0.28
29	7.58	0.25	7.73	0.40	29	7.73	0.40	7.73	0.40	29	0.29
30	7.77	0.26	8.54	0.42	30	8.54	0.42	8.54	0.42	30	0.30
31	7.77	0.28	8.54	0.44	31	8.54	0.44	8.54	0.44	31	0.31
32	7.77	0.29	8.54	0.47	32	8.54	0.47	8.54	0.47	32	0.32
33	7.77	0.30	8.54	0.49	33	8.54	0.49	8.54	0.49	33	0.33
34	7.77	0.31	8.54	0.51	34	8.54	0.51	8.54	0.51	34	0.34
35	7.77	0.33	8.54	0.53	35	8.54	0.53	8.54	0.53	35	0.35
36	7.77	0.35	8.54	0.57	36	8.54	0.57	8.54	0.57	36	0.35
37	7.77	0.37	8.54	0.61	37	8.54	0.61	8.54	0.61	37	0.35
38	7.77	0.39	8.54	0.65	38	8.54	0.65	8.54	0.65	38	0.35
39	7.77	0.41	8.54	0.69	39	8.54	0.69	8.54	0.69	39	0.35
40	7.98	0.43	9.72	0.73	40	9.72	0.73	9.72	0.73	40	0.35
41	7.98	0.45	9.72	0.75	41	9.72	0.75	9.72	0.75	41	0.34
42	7.98	0.47	9.72	0.76	42	9.72	0.76	9.72	0.76	42	0.33
43	7.98	0.49	9.72	0.78	43	9.72	0.78	9.72	0.78	43	0.32
44	7.98	0.52	9.72	0.80	44	9.72	0.80	9.72	0.80	44	0.31
45	7.98	0.54	9.72	0.82	45	9.72	0.82	9.72	0.82	45	0.30
46	7.98	0.57	9.72	0.85	46	9.72	0.85	9.72	0.85	46	0.36
47	7.98	0.60	9.72	0.88	47	9.72	0.88	9.72	0.88	47	0.42
48	7.98	0.63	9.72	0.92	48	9.72	0.92	9.72	0.92	48	0.48
49	7.98	0.66	9.72	0.95	49	9.72	0.95	9.72	0.95	49	0.54
50	8.33	0.69	11.19	0.98	50	11.19	0.98	11.19	0.98	50	0.60
51	8.33	0.71	11.19	0.97	51	11.19	0.97	11.19	0.97	51	0.68
52	8.33	0.73	11.19	0.97	52	11.19	0.97	11.19	0.97	52	0.76
53	8.33	0.75	11.19	0.96	53	11.19	0.96	11.19	0.96	53	0.84
54	8.33	0.77	11.19	0.95	54	11.19	0.95	11.19	0.95	54	0.92
55	8.33	0.79	11.19	0.94	55	11.19	0.94	11.19	0.94	55	1.00
56	8.33		11.19		56	11.19		11.19		56	1.08
57	8.33		11.19		57	11.19		11.19		57	1.16
58	8.33		11.19		58	11.19		11.19		58	1.24
59	8.33		11.19		59	11.19		11.19		59	1.32
60	8.33		11.19		60	11.19		11.19		60	1.40

*Percentage applied to total premium excluding ROP

To calculate the modal premium, multiply the number of units or total premium (as applicable per rider) by the rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; and monthly 0.088) and round to the nearest \$.01 before adding to the modal policy premium.

For agent use only. Rider forms R I0827-W, A-R125 and R T29. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.