



You are protected 24 hours a day, seven days a week, on or off the job.

Immediate protection

Your policy will be issued within two business days of Assurity receiving your application, provided you meet qualifications.

Benefits are paid directly to you

They are also paid in addition to any other insurance or compensation you are entitled to.

Guaranteed renewable to age 75

Once you've been accepted, your rates cannot be raised and your policy cannot be canceled up to age 75, if you continue to pay your premiums.



Find out how affordable Acci-Flex insurance can be for you.

A company you can count on...

At Assurity Life Insurance Company, we're proud of our history of integrity and financial accountability...and our mission of helping people through difficult times. Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers' confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for "best in class" service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com.

This policy has limitations and exclusions including 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 United States and Canada; involved 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. Please carefully read and review your policy for the terms and conditions of this coverage.

Policy Form No. L T02-E; Rider Form Nos. A-R 125, RT29, R I0827-W underwritten by Assurity Life Insurance Company of Lincoln, Neb.

For costs and complete details of the coverage, call or write your insurance representative, Assurity Life Insurance Company or read the contract. Product rates, availability and features may vary by state.

15-129-01171 (Rev. 6/15)



PO Box 82533 • Lincoln, NE 68501-2533
www.assurity.com

Acci-Flex Accidental Death Benefit Insurance and Disability Rider

LifeScape®



What's your most valuable asset?

It's not your car or your house... it's **your income!**

If you are injured by an accident and cannot work, what happens to your income? What if you die prematurely?

Your paycheck may stop, but the mortgage, car, and credit card payments do not.

Can you or your family afford to be without your paycheck?



Acci-Flex is accidental life and disability income insurance that can help you protect your income.

- ▶ The death benefit is paid directly to beneficiaries if the death is the result of an accident.
- ▶ The optional accidental disability rider pays a monthly benefit if you're totally disabled due to an accident.

Affordable monthly premiums

For around \$30 per month, you can receive \$200,000 in accidental death coverage.*

That cost includes a \$1,500 monthly disability benefit rider, which covers you if you become totally disabled from an accident! Take a look at these sample rates:

	\$200,000 Accidental Death Benefit \$1,500 Accident-Only Disability Income Rider			
	Age 25	Age 35	Age 45	Age 55
Male	\$31.22	\$28.12	\$26.99	\$29.57
Female	\$21.90	\$22.97	\$25.06	\$29.11

Claims paid by Assurity

Assurity lives up to its mission of helping people through difficult times by paying benefits according to policy provisions. The following Acci-Flex claims are recent benefit payments Assurity made to its policyholders.

Cause of disability	Weight lifting accident
Gender, age at disability	Male, 52
Occupation	Tow truck driver
Policy in force	4.5 years
Monthly DI benefit	\$1,800
Benefits paid to date	\$14,400

Cause of death	Traumatic injury
Gender, age at death	Female, 47
Occupation	Business owner
Policy in force	1 year
Benefit paid	\$150,000

Acci-Flex features:

- **Benefit amounts** – \$50,000-\$250,000
- **Issue ages** – 18-60
- **Premiums** – level and guaranteed renewable to age 75
- **Easy to apply for** – limited health questions and no medical exam!
- **Quickly find out if you're approved**

Optional riders provide more benefits

Available at an additional cost, these riders can add more value to your policy.

In case of a disability...

When an injury leaves you unable to work, the loss of your income can quickly drain savings, while adding to an already stressful situation. The **Accidental Disability Income Rider** is an affordable way to secure an income if you suffer a total disability caused by an accident. You may qualify for a monthly benefit of up to 60 percent of your gross monthly income (maximum \$1,800 monthly**). ADR benefits begin after 90 days of total disability and continue for up to two years while you are totally disabled.

A money back option!

If you choose the **Return of Premium Rider** and your policy is still in force when you turn age 75, or if you terminate the policy early, some or all of the premiums you paid will be given back to you!***

* Depending on age, gender and amount of coverage.

** The maximum monthly income available is the lesser of \$1,800, or 1.5 percent of the base policy face amount, and may be limited by existing coverage.

*** The policy must be in force at least six years. The amount of premium returned for any reason will be reduced by any benefits paid under the disability, accelerated benefits and/or waiver of premium riders, if selected. No premium is returned if the insured dies.