

Policy Highlights



Product Description	A guaranteed-premium term life insurance policy. Uses a streamlined underwriting process requiring no medical exams; all cases are processed through Assurity's automated underwriting system.
Term Periods	10, 15, 20, 30 years
Issue Ages	10-year and 15-year level: ages 18 through 65 20-year level: ages 18 through 60 30-year level: ages 18 through 50, non-tobacco; ages 18 through 45, tobacco
Issue Amounts	\$50,000 to \$350,000
Underwriting Classes	Select+ non-tobacco/tobacco; Select non-tobacco/tobacco; Standard non-tobacco/tobacco
Premiums	Level and guaranteed for the initial term period of 10, 15, 20 or 30 years. Annually renewable after the initial term to age 95.
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to end of level term period for 10-year plan; or, two years prior to end of level term period on 15-, 20- and 30-year plans; or, policy anniversary after insured attains age 65.
Illustrations	Not required, but software is available.
Additional Benefit Riders (no additional premium)	Accelerated Benefits Rider (Living Benefit) - <i>NOTE: not approved in all states.</i>
Critical Illness Rider (additional premium)	Critical Illness Benefit Rider pays a lump-sum benefit if insured is diagnosed with a specified critical illness. This innovative coverage has two unique features: 1) Benefits do not decrease the death benefit but are paid in addition; 2) After first-ever diagnosis, insured is still eligible for benefits from multiple CI categories if continuing to pay premiums. Available on other insured.
Other Riders (additional premium)	Disability Waiver of Premium Rider, Other Insured Rider, Monthly DI Rider, Accident Only DI Rider, Critical Illness Rider, Children's Term Insurance Rider Return of Premium Rider available on 20-year and 30-year plans (Base, Disability Waiver of Premium Rider and Return of Premium Rider only)
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Electronic Application	E-app is available on AssureLINK (https://assurelink.assurity.com)
Policy Fee	\$70, commissionable

Product and rider availability, rates and features may vary by state.

Policy Form No. I L0760 and Rider Form Nos.
R I0761, R I0762, R I0763, R I0764, R I0765,
R I0766, R I0767, R I0825-T, R I0827-T, A-R M35.

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We're all in.



NonMed Term 350 Underwriting Information

LifeScape® NonMed Term 350 is designed to provide quick turnaround on term life cases with face amounts of \$350,000 or less. It is competitively priced on a fully underwritten, non-medical basis.

1. All cases will be processed through Assurity’s automated underwriting system.
2. In addition to the application questions, MIB, pharmacy and MVR information will be checked.
3. Discrepancies may result in a telephone interview, or in some cases, a request for additional information. Assurity reserves the right to order, at the company’s expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.
4. The system will recommend that the case be approved as applied for, approved with modifications, referred to an underwriter for further action or declined.
5. Where the applicant’s occupation or avocation carries a particular hazard, coverage will be referred to an underwriter if the required extra premium equals or exceeds \$2 per \$1,000.

The automated underwriting process requires that the writing agent complete the application in its entirety, including appropriate signatures. The case cannot be approved if:

- Any question is unanswered (prompted during the interview)
- The state of application is not one in which the product is available (including foreign addresses)
- Citizenship or permanent resident status is answered “No”
- Age or amount applied for is outside the limits
- Signatures are missing
- Build is outside the limits
- Age is greater than 55 and no medical attendance within the last five years
- Primary physician questions and/or medical questions are answered without details
- Primary insured does not have a valid U.S. driver’s license.*

* Providing question No. 6 on the application, “During the past five years, has any proposed insured received any citations for motor vehicle moving violations or had a driver’s license suspended or revoked?” can be truthfully answered “No,” applications where the primary insured does not have a valid U.S. driver’s license will be referred to an underwriter for special handling.

Premium Class Criteria	Select+ NT/T (Accept)	Select NT/T (Rating up to +50%)	Standard NT/T (Rating from +75% to 100%)
Cholesterol	No treatment required	Available	Available
Blood Pressure	No treatment required	Available	Available
DUI	None	Available	Available
MVR	Only minor violations in past 3 years	Available	Available
Family History	No more than one death due to cancer, heart disease or diabetes prior to age 60	Available	Available
Tobacco Use	None for 24 Mo.+	None for 12 – 23 Mo.	None for 12 Mo.
U.S. Residency	Must have permanent resident status	Must have permanent resident status	Must have permanent resident status
Hazardous Occupation/Avocation	None in the past 2 years and none planned	None in the past 2 years and none planned	None in the past 2 years and none planned
Travel	None	Available	Available

* Applicants not meeting the underwriting criteria for the Standard premium class may be reviewed by an underwriter for offers to include substandard ratings through +200 percent.

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