



# Universal Life Insurance

## Product Highlights

<b>Issue Ages</b>	15 days through 85 (age last birthday)
<b>Renewability</b>	Renewable to age 121. If the policy is in force beyond the anniversary date following age 121, the death benefit will equal the surrender value.
<b>Underwriting Classes</b>	<b>Ages 18 through 85:</b> Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco <b>Ages 15 days through 17 years:</b> Juvenile
<b>Premium Banding</b>	<b>Band I</b> - Face Amounts \$25,000 - \$99,999 <b>Band II</b> - Face Amounts \$100,000+
<b>Non-Medical Limits</b>	<b>Ages 15 days to 17:</b> up to \$300,000 <b>Ages 18 to 45:</b> up to \$200,000 <b>Ages 46 to 60:</b> up to \$150,000 <b>Ages 61 to 85:</b> up to \$100,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
<b>Benefit Amounts</b>	From \$25,000 and above for all risk classes. Flexible death benefit, current assumption through maturity at age 121. Two options: Level and Increasing
<b>Enhanced Guaranteed Surrender Value Benefit</b>	Subject to qualification requirements, allows policy surrender during a 60-day option period following the 15th or 20th policy anniversary for a percentage of premiums paid.
<b>Premiums</b>	Flexible in amount and frequency. No lapse guarantee period from 5 years up to 20 years based on issue age.
<b>Overloan Protection Benefit</b>	Subject to qualification requirements, prevents the policy from lapsing due to excessive loans by converting the policy to guaranteed, paid-up life insurance.
<b>Policy Loans</b>	Available when policy has cash surrender value. Preferred policy loans available with qualifications.
<b>Illustrations</b>	Required software is available as a web-based system or for download. Subject to the NAIC Model Illustration Regulation. If the illustration presented does not match what is sold, a disclosure form must be completed, signed and submitted with the application.
<b>Interest Credits</b>	Current: Declared; Guaranteed: 2 percent; Interest Rate Bonus: an additional, non-guaranteed 0.50% may be credited beginning in policy year 21.
<b>Premium Modes</b>	Annual, semi-annual, quarterly, monthly automatic bank withdrawal, list bill, credit card (recurring only)
<b>Additional Rider</b>	Accelerated Death Benefit Rider (Acceleration benefits for chronic or terminal illness); Accelerated Death Benefit Rider is included in states where allowed. The chronic illness benefit is included through issue age 75.
<b>Optional Riders</b> <i>(additional premium)</i>	<ul style="list-style-type: none"><li>• Accidental Death Benefit Rider</li><li>• Children's Term Rider</li><li>• Critical Illness Rider</li><li>• Disability Waiver Rider</li><li>• Guaranteed Insurability Rider</li><li>• Level Term Rider - 10, 20 and 30 year</li></ul>

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Policy Form No. I L1921 and Rider Form Nos. R I1922, R I1923, R I1924, R I1925, R I1926, R I1927 and R I1928 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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