



Universal Life Insurance

Product Highlights

Issue Ages	15 days through 85 (age last birthday)
Renewability	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.
Underwriting Classes	Ages 18 through 85: Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco Ages 15 days through 17 years: Juvenile
Premium Banding	Band I - Face Amounts \$25,000 - \$99,999 Band II - Face Amounts \$100,000+
Non-Medical Limits	Ages 15 days to 17: up to \$300,000 Ages 18 to 45: up to \$200,000 Ages 46 to 60: up to \$150,000 Ages 61 to 85: up to \$100,000 We reserve the right to require a medical exam and/or other medical requirements on any applicant.
Benefit Amounts	From \$25,000 and above for all risk classes. Flexible death benefit, current assumption through maturity at age 121. Two options: Level and Increasing
Enhanced Guaranteed Surrender Value Benefit	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.
Premiums	Flexible in amount and frequency. No lapse guarantee period from 5 years up to 20 years based on issue age.
Overloan Protection Benefit	Subject to qualification requirements, prevents the policy from lapsing due to excessive loans by converting the policy to guaranteed, paid-up life insurance.
Policy Loans	Available when policy has cash surrender value. Preferred policy loans available with qualifications.
Illustrations	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.
Interest Credits	Current: Declared; Guaranteed: 2 percent; Interest Rate Bonus: an additional, non-guaranteed 0.50% may be credited beginning in policy year 21.
Premium Modes	Annual, semi-annual, quarterly, monthly automatic bank withdrawal, list bill, credit card (recurring only)
Additional Rider	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.
Optional Riders (additional premium)	<ul style="list-style-type: none">• Accidental Death Benefit Rider• Children's Term Rider• Critical Illness Rider• Disability Waiver Rider• Guaranteed Insurability Rider• Level Term Rider - 10, 20 and 30 year

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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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