

Customized coverage for your unique needs

Assurity's **LifeScape® Whole Life** and **Term Life Insurance** policies provide flexibility to adapt to your current and future needs. With a wide range of low-cost optional riders, you have the ability to expand your protection or customize the coverage:

- Accelerated Benefits Rider*
- Accident Only Disability Income Rider**
- Children's Term Insurance Rider
- Critical Illness Benefit Rider**
- Disability Waiver of Premium Benefit Rider
- Monthly Disability Income Rider**

Other benefit riders available with LifeScape Whole Life

- Accidental Death Benefit Rider
- Exchange Privilege Rider*
- Level Term Insurance Benefit Rider**
- Payor Benefit Rider
- Protected Insurability Benefit Rider
- Value Enhancement Rider

Other benefit rider available with LifeScape Term Insurance

- Return of Premium Benefit Rider

**Automatically included with your policy at no additional cost if available in your state*

*** Rider available on base and other insured.*

With a LifeScape policy and Disability Income or Critical Illness rider coverage, you can protect both your life and your most valuable asset — your ability to earn a paycheck. Plus, protection for a spouse can provide real peace of mind for two-income families.

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life 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 or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.



PO Box 82533 • Lincoln, NE 68501-2533
(800) 869-0355 • www.assurity.com

Policy Form No. I L0880 (R01-13), I L0760.
Disability and Critical Illness Rider Form Nos.
R I0825-T, RI0825-W, R I0881, R I0882, R I0762,
R I0763 and other associated riders underwritten by
Assurity Life Insurance Company, Lincoln, Neb.
Product and rider availability, features and rates may
vary by state.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent or Assurity Life Insurance Company, or ask to review the policy for more information.

15-277-01051 (Rev. 11/12)

Life Insurance and Optional Benefit Riders

LifeScape®

*Financial protection for your life...
and your livelihood*



We're all in.


Assurity®
Life Insurance Company



Providing for your loved ones when you can't

A versatile LifeScape® life insurance policy from Assurity Life helps you build a solid foundation for your family's financial future. When you own a LifeScape Whole Life or Term Life policy, you have peace of mind in knowing your loved ones will be taken care of, even if you are not able to provide for them.

Financial protection for your life

What would happen to your family if you were to die prematurely? Where would they find the money to pay for unplanned expenses, as well as routine monthly bills?

A LifeScape policy provides the necessary funds to replace lost income and help your loved ones maintain their lifestyle if you're not there.

Providing financial security for those who depend on you is your first priority when you purchase life insurance. However, a LifeScape policy can do more than provide funds in the event of death.

A LifeScape policy's optional benefit riders can protect both your life *and* your livelihood.

Protect your livelihood

How long could you pay your mortgage and other living expenses if an accident or serious illness kept you from working?

If you are unable to work because of a disability, you can simply protect your paycheck with a monthly benefit from either an optional **Monthly Disability Income** or **Accident Only Disability Income Benefit Rider**.

- Issue ages: 18 through 60
- Monthly benefit: \$300 through \$3,000
- Benefit period: 2 years
- Elimination period: 90 days

Disability isn't just something that happens to someone else. Studies show that 43 percent of all people age 40 will have a long-term disability event prior to age 65.*

Wouldn't you rather receive a check than a get well card?

What would a check for \$25,000, or \$50,000, or \$100,000 mean to you if you were stricken with a heart attack, stroke, cancer or a serious illness?

The optional **Critical Illness Benefit Rider** available on Assurity's LifeScape policies is an affordable solution that can reduce the financial stress of a major illness by putting money directly into your pocket when you need it most.

- Issue ages: 18 through 65
- Benefit amounts: \$20,000 through \$150,000

Upon first diagnosis of a covered condition, you receive a lump-sum benefit that can be used for whatever purpose you decide.

* JHA Disability Fact Book, 2010



- You may receive multiple benefits in three different categories, including heart/stroke, cancer and other illnesses.
- Benefits do not decrease the policy's death benefit but are paid over and above, so your life insurance benefit remains intact.

Critical illness insurance meets a need not covered by any other product. Over 62 percent of personal bankruptcies in the U.S. are due to a medical condition, according to a study released in 2007 by Harvard University. Surprisingly, more than three-fourths of the medically bankrupt families studied **had health insurance** at the time of diagnosis.

Your livelihood protection plan:

	Amount	Monthly premium
Life Insurance Death Benefit	\$ _____	\$ _____
Disability Income Rider Benefit	\$ _____	\$ _____
Critical Illness Rider Benefit	\$ _____	\$ _____
TOTAL COST		\$ _____