



Term Life with Accelerated Underwriting

Product Highlights

Product Description	Term Life with Accelerated Underwriting is a competitively-priced, guaranteed-premium term life insurance policy. The Accelerated Underwriting process uses real-time data to provide instant approvals on up to 50 percent of applicants who qualify based on age, personal history and face amount requirements. Some applicants may qualify for an instant decision and have their policies issued in a matter of a few days. Premiums are guaranteed level for the initial term period, after which the policy may be renewed at annually increasing rates or converted to a permanent plan.
Term Periods	10, 15, 20, 30 years
Issue Ages	Age last birthday, based on level term period: 10-year level premium period, 18 through 75 15-year level premium period, 18 through 70 20-year level premium period, 18 through 65 30-year level premium period, 18 through 55 (Non-Tobacco); 18 through 50 (Tobacco)
Issue Amounts	\$25,000 – \$10 million
Underwriting Classes	Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco, Standard 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.
Premium Bands	\$25,000 - \$249,999; \$250,000 - \$499,999; \$500,000 - \$999,999; \$1,000,000 and above
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to the end of level term period for 10-year plan; or, two years prior to the end of level term period on 15-, 20- and 30-year plans; or, policy anniversary on which the insured attains age 65
Illustrations	Not required, but software is available
Additional Rider <i>(no additional premium)</i>	Accelerated Benefits Rider (Living Benefit)
Optional Riders <i>(additional premium, not available in all states)</i>	• Disability Waiver of Premium Rider • Endowment Benefit Rider (also known as Return of Premium Rider) (available on 20-year and 30-year policies; returns premium paid on base policy and Return of Premium Rider only) • Other Insured Level Term Rider • Monthly Disability Income Rider • Accident-Only Disability Income Rider • Critical Illness Benefit Rider • Children's Term Rider
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)
Electronic Application	E-app is available
Policy Fee	\$70, non-commissionable

Advantages of Accelerated Underwriting

Term Life with Accelerated Underwriting provides your clients:

- A less invasive, streamlined approach for faster application approvals
- Flexible face amounts from \$25,000 up to \$500,000 (for ages 18-50) and up to \$350,000 (for ages 51-65)
- Flexible end-of-term conversion options and/or additional return of premium benefits*
- An overall better customer experience with competitive premiums

With Accelerated Underwriting, all applicants are considered for approval at the time of application without further underwriting; not all will qualify. For those who don't receive instant approval, Accelerated Underwriting seamlessly transitions their applications into a more traditional underwriting process for the same product with the same available premium classes.

Eligibility Requirements

Common factors that automatically require additional underwriting:

- Face amounts above \$500,000 for ages 18-50, and over \$350,000 for ages 51-65
- Build is outside of the allowable weight limits (see below)
- History of bankruptcy in the last 2 years
- DUI or reckless driving charges in the last 2 years
- Prior felony conviction
- High-risk activities or hobbies like private aviation or skydiving
- Prescription drugs taken for, or a history of the following conditions:
 - AIDS/HIV
 - Cancer
 - Chronic pulmonary disease
 - Kidney disease
 - Bipolar disorders
 - Multiple Sclerosis (MS)
 - Heart disease
 - Parkinson's disease
 - Stroke

Applicants with the following builds are ineligible for coverage:

Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
Weight	≥ 206	≥ 213	≥ 221	≥ 229	≥ 236	≥ 244	≥ 252	≥ 260	≥ 269	≥ 277	≥ 286	≥295	≥ 303

Height	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"
Weight	≥ 312	≥ 321	≥ 331	≥ 340	≥ 350	≥ 359	≥ 369	≥ 379	≥ 389	≥ 399	≥ 409	≥420	≥ 430

To learn more about Term Life with Accelerated Underwriting, call your Regional Sales Team.

* Return of premium benefit also known as the Endowment Benefit Rider (ROP Rider in some states)

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Policy Form No. I L1702 and Rider Form Nos. R I1506, R I10827-T, R I1706, R I0762, R I0763, R I1703, R I0825-T, R I1704, and R I1705, underwritten by Assurity Life Insurance Company of Lincoln, NE.

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