



Whole Life Insurance

Product Highlights

Issue Ages and Premium-Paying Periods	10-Pay, 20-Pay and Pay for Life: 15 days through 85 years (age last birthday as of issue date) Pay to Age 65: 15 days through 54 years (age last birthday as of issue date)	
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 \$10,000 - \$99,999 Band II – Face Amounts \$100,000 - \$249,999 Band III – Face Amounts \$250,000+	
Rate Structure	Level and guaranteed; based on gender, underwriting class, age, face amount and premium-paying period.	
Death Benefit	Level death benefit; guaranteed premiums through maturity at age 121	
Non-Medical Limits	Individuals (standard risk class): 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.	
Dividend Options	Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-up Additions, Reduce Premiums/Accumulate at Interest, Paid in Cash, Loan Reduction	
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.	
Policy Loans	Available when policy has cash surrender value. Premier policy loans are available with qualifications.	
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)	
Additional Riders	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)	- Accidental Death Benefit Rider - Children's Term Rider - Critical Illness Rider - Disability Waiver of Premium Rider - Guaranteed Insurability Rider - Level Term Rider - Paid-Up Additions Rider - Periodic Premium - Paid-Up Additions Rider - Single Premium - Payor Benefit Rider	
Policy Fee	Issue Ages 18 through 85: \$65 annually, commissionable Issue Ages 15 days through 17 years: \$25 annually, commissionable	

Advantages of Accelerated Underwriting

Whole Life with Accelerated Underwriting provides your clients:

- A less invasive, streamlined approach for faster application approvals
- Flexible face amounts from \$10,000 and above on all underwriting classes
- 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 \$300,000 for ages 0-17, over \$200,000 for ages 18-45, over \$150,000 for ages 46-60, and over \$100,000 for ages 61-85
- 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
- If applicant is not a U.S. citizen

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	≥ 217	≥ 225	≥ 233	≥ 241	≥ 249	≥ 257	≥ 266	≥ 274	≥ 283	≥ 292	≥ 301	≥ 310	≥ 319
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	≥ 329	≥ 338	≥ 348	≥ 358	≥ 368	≥ 378	≥ 388	≥ 399	≥ 409	≥ 420	≥ 431	≥ 442	≥ 453

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

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Policy Form No. I L1901 and Rider Form Nos. R I1902, R I1903, R I1904, R I1905, R I1906, R I1907, R I1908, R I1909, R I1910 and R I1911 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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