

Ascential® Single-Premium Deferred Annuities

This portfolio of single-premium deferred annuities (SPDAs) offers a variety of features. Each annuity can create an income stream that your client can’t outlive.

	Single-Premium Deferred Annuity features
Issue Ages	0 through 85, age last birthday
Purchase Options	Qualified and non-qualified
Death Benefit	Full account value paid to beneficiary, before maturity, upon proof of owner’s or annuitant’s death (unless jointly owned).
Pay-Out Options	Life income, life income with guaranteed period, life income with installment refund, fixed period, fixed amount, joint/survivor life income
Deposit Amounts	Minimum premium of \$2,000 Amounts over \$500,000 require company approval
Income Taxes	Federal and state income taxes on the interest income are deferred until withdrawals begin
Disability Provision	No surrender charges for withdrawals if the annuitant is totally disabled from an accident or illness
Annuity Fees	No front-end or handling fees

	Encore	Plus One
Supplemental Contributions	A minimum of \$100 may be added during the first 12 months**	A minimum of \$100 may be added during the first 12 months*
Interest Rates	Bonus interest, not to exceed 1.5 percent, may (or may not) be payable in each of the first two policy years. The guaranteed interest rate for the first two policy years is the “current” interest rate.*	Bonus interest, not to exceed 1 percent, may (or may not) be payable in the first policy year. The guaranteed interest rate for the first policy year is the “current” interest rate.*
Guaranteed Interest Rate	Model Index (1.5% for policies issued in 2015)	
Withdrawal Provision (penalty-free)	Up to 12% of the account value may be withdrawn per policy year, with no surrender charges.	Up to 10% of the account value may be withdrawn per policy year, with no surrender charges.
Nursing Home Provision	Full account value may be withdrawn without penalty if insured is 45 confined in a nursing home 45 days or longer	Full account value may be withdrawn without penalty if insured is confined in a nursing home 30 days or longer

Annuity Form Nos.: Encore – I A0602 (Qualified), I A0601 (Non-Qualified); Plus One – I A1004 or ICC10 I A1004 (Qualified), I A1003 or ICC10 I A1003 (Non-Qualified)

Assurity also offers the **Ascential Single Premium Immediate Annuity**. Please contact Assurity for more information.

\* Current and other interest rates are posted at the first of each month on the Interest Rate Bulletins link on AssureLINK (on Products page). Or, for more information about interest rates, contact (800) 276-7619, Ext. 4264.  
\*\* Interest rates for any supplemental contributions are calculated at the current rate at the time of each supplemental deposit.

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Policies underwritten by Assurity Life Insurance Company of Lincoln, Neb. Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.

These policies may contain reductions of benefits, limitations and exclusions. See the product guide for specific product information.

For producer use only.  
Not for use with consumers.

15-238-05051 (Rev. 5/16)



PO Box 82533 • Lincoln, NE 68501-2533  
(800) 276-7619 • [www.assurity.com](http://www.assurity.com)

Senior Products Portfolio

LifeScape® and Ascential®







LifeScape® Single-Premium Whole Life Insurance

This is a valuable policy for early retirees who want to leave an estate but don’t want to budget premiums into their current lifestyle. It may create a modified endowment contract with no adverse tax impact if held until death.

Issue Ages	0 through 80, age last birthday
Issue Classes	<ul style="list-style-type: none"><li>• Male/female, non-tobacco/tobacco</li><li>• Ages 0 through 54 – minimum \$10,000</li><li>• Ages 55 through 80 – minimum \$5,000</li></ul>
Premium	Single premium
Policy Loans	Available when policy has loan value (cash value less any policy debt); variable loan interest paid in advance
Dividend Options	<ul style="list-style-type: none"><li>• Paid in cash annually</li><li>• Buy paid-up additions</li><li>• Reduce loan with excess to buy paid-up additions</li></ul>
Accelerated Death Benefit	Available for terminal illness, long-term care or home care
Illustration	Is required, software available
Optional Riders	Single Premium Rider – a paid-up insurance purchase option rider ( <i>additional premium</i> )
Policy Fee	\$75, commissionable
Electronic App	E-app is available

Policy Form No. ICC12 I L1201 (R01-13)

LifeScape® Assured Income Protector (AIP) Life Insurance

This life insurance policy is also known as a reversionary annuity. It provides a guaranteed monthly benefit for the lifetime of the beneficiary.

Issue Ages	<ul style="list-style-type: none"><li>• Insured – 18 through 85, age last birthday</li><li>• Beneficiary – 0 through 85 (0 through 80 with Premium Protection Rider), age last birthday</li></ul>
Issue Classes	Male/female, preferred non-tobacco/standard non-tobacco/ tobacco Minimum monthly benefit \$300 Minimum monthly premium \$100
Benefit	Monthly benefit including these options: <ul style="list-style-type: none"><li>• Level benefit</li><li>• 3% annually increasing benefit</li><li>• 5% annually increasing benefit</li></ul>
Premium Options	<ul style="list-style-type: none"><li>• 10 years</li><li>• Lifetime not to exceed age 100</li></ul>
Features	Accelerated First-Year Benefit Rider for no additional premium
Illustration	Is required, software available
Optional Riders ( <i>additional premium</i> )	<ul style="list-style-type: none"><li>• Premium Protection Rider</li><li>• Special Term Life Policy</li></ul>
Policy Fee	None

Policy Form Nos. A R100, A R103, A R105

LifeScape® Simplified Whole Life Insurance

This is a final-expense whole life plan that includes three different insurance options – **Level**, **Graded** or **Modified** Benefit policies. Answers to a few health questions determine which plan the prospect qualifies to purchase.

	Level	Graded**	Modified**
Issue Ages	0* through 80, age last birthday	40 through 80, age last birthday	40 through 80, age last birthday
Issue Classes	Male/female, select non-tobacco/ tobacco  <ul style="list-style-type: none"><li>• Ages 0* through 19 – \$10,000 - \$50,000</li><li>• Ages 20 through 65 – \$5,000 - \$50,000.</li><li>• Ages 66 through 80 – \$5,000 - \$25,000</li></ul>	Male/female, select non-tobacco/ tobacco  <ul style="list-style-type: none"><li>• Ages 40 through 65 – \$5,000 - \$35,000</li><li>• Ages 66 through 80 – \$5,000 - \$25,000</li></ul>	Male/female, select non-tobacco/ tobacco  <ul style="list-style-type: none"><li>• Ages 40 through 80 – \$5,000 - \$25,000</li></ul>
Benefit	Level, guaranteed benefit from the first day	Reduced benefit for the first two years for non-accidental death: <ul style="list-style-type: none"><li>• Policy year one – 40% of the face amount</li><li>• Policy year two – 75% of the face amount</li><li>• Policy year three forward – 100% of face amount</li></ul> Accidental death: 100% of face amount from first day	Reduced benefit for the first two years for non-accidental death: <ul style="list-style-type: none"><li>• Policy year one – 110% return of the annual premium</li><li>• Policy year two – 220% return of the annual premium</li><li>• Policy year three forward – 100% of face amount</li></ul> Accidental death: 100% of face amount from first day
Simplified Application	To be considered for coverage: <ul style="list-style-type: none"><li>• Sections A, B and C medical questions must be answered “no”</li></ul>	To be considered for coverage: <ul style="list-style-type: none"><li>• Sections A and B medical questions must be answered “no”</li><li>• Some “yes” answers in Section C allowed</li></ul>	To be considered for coverage: <ul style="list-style-type: none"><li>• Section A medical questions must be answered “no”</li><li>• Some “yes” answers in Sections B and C allowed</li></ul>
Premium	Level and guaranteed through age 121		
Policy Loans	Available when policy has cash surrender value; variable loan interest paid in arrears		
Nonforfeiture Options	Reduced paid-up policy, extended term, automatic premium loan		
Payment Modes	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill		
Illustrations	Not required, but software is available		
Electronic App	E-app is available		
Personal History	For all applicants ages 60+, a personal history interview will be conducted with the proposed insured at time of sale		
Policy Fee	\$25, commissionable		

\* Age 0 starts at 6 months and 1 day.

\*\* Not available in all states

Policy Form Nos. I L601, I L602, I L603

LifeScape® Whole Life Insurance

This is a whole life plan with a level benefit, and level, guaranteed premiums through maturity at age 121. It’s ideal for individual and business planning needs and can provide solutions for estate planning, charitable giving and business continuation.

Issue Ages	0 through 85, age last birthday
Premium Banding and Issue Classes	<b>Band I - Face Amounts \$10,000 - \$74,999</b> Ages 0 through 14: Male/Female – Select Non-Tobacco (\$15,000 minimum) Ages 15 through 85: Male/Female – Select Non-Tobacco, Standard Tobacco <b>Band II - Face Amounts \$75,000 - \$149,999</b> Ages 0 through 14: Male/Female – Select Non-Tobacco Ages 15 through 85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco <b>Band III - Face Amounts \$150,000+</b> Ages 0 through 14: Male/Female – Select Non-Tobacco Ages 15 through 85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco
Death Benefit	Level death benefit. Guaranteed premiums through maturity at age 121.
Premiums	Level, guaranteed and based on premium band, issue class and issue age, age last birthday
Dividend Options	The standard dividend options are: Paid-up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-up Additions, Paid in Cash
Illustrations	This policy is subject to the NAIC Model Illustration Regulation. Compliant software is available as a web-based system or for download. If the illustration you present 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 available with qualifications.
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly auto. bank withdrawal and credit card (recurring only)
Additional Benefit Riders	Accelerated Benefits Rider (Living Benefits), Exchange Privilege Rider. (No additional premium)
Optional Riders (additional premium)	Accident Only Disability Income Benefit Rider – available on base and other insured Accidental Death Benefit Rider Children’s Term Insurance Rider Critical Illness Rider Disability Waiver of Premium Benefit Rider Level Term Insurance Benefit Rider – 10 and 20 years; available on base and other insured Monthly Disability Income Rider – available on base and other insured Payor Benefit Rider Protected Insurability Benefit Rider Value Enhancement Rider (VER) – single and periodic premium
Policy Fee	\$65, commissionable
Electronic App	E-app is available

Policy Form No. I L0880 (R01-13)

All products’ availability, features and rates may vary by state. See the product guide for specific product information.

For producer use only. Not for use with consumers.