

LifeScape® NonMed Term 350 Life Insurance



Product Highlights

Product Description	A guaranteed-premium term life insurance policy. Uses a streamlined underwriting process requiring no medical exams; all cases are processed through Assurity's automated underwriting system.
Issue Ages	Ages 18 through 65 (age last birthday)
Issue Classes	Select+ non-tobacco/tobacco; Select non-tobacco, tobacco; Standard non-tobacco/tobacco
Premium Periods	10-year and 15-year level: ages 18 through 65 20-year level: ages 18 through 60 30-year level: ages 18 through 50, non-tobacco; ages 18 through 45, tobacco
Benefit	Level; \$50,000 – \$350,000
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.
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to end of level term period for 10-year plan; or, two years prior to end of level term period on 15-, 20- and 30-year plans; or, policy anniversary after insured attains age 65.
Illustrations	Not required, but software is available.
Payment Modes	Annual, semi-annual, quarterly, monthly bank draft and list bill
Additional Benefit Rider <i>(no additional premium)</i>	Accelerated Benefit Rider
Critical Illness Rider <i>(additional premium)</i>	Critical Illness Benefit Rider pays a lump-sum benefit if insured is diagnosed with a specified critical illness. This innovative coverage has two unique features: 1) Benefits do not decrease the death benefit but are paid in addition; 2) After first-ever diagnosis, insured is still eligible for benefits from multiple CI categories if continuing to pay premiums. Available on other insured.
Other Riders <i>(additional premium)</i>	Disability Waiver of Premium Rider, Other Insured Rider, Monthly DI Rider, Accident Only DI Rider, Critical Illness Rider, Children's Term Insurance Rider Return of Premium Rider available on 20-year and 30-year plans
Policy Fee	\$70, commissionable
Product Guide and Sales Support Materials	More detailed product information can be found in the LifeScape® NonMed Term 350 Product Guide (Form No. 16-035-01111). For available sales support materials, please visit AssureLINK (https://assurelink.assurity.com).

Product availability, rates and features may vary by state.

Policy Form No. I L0760
Rider Form Nos. R I0761, R I0762, R I0763, R I0764, R I0765, R I0766,
R T25, R T27-E, A-R M35

For Agent Use Only.



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(800) 276-7619 • www.assurity.com

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Underwriting Information

LifeScape® NonMed Term 350 is designed to provide quick turnaround on term life cases with face amounts of \$350,000 or less. It is competitively priced on a fully underwritten, non-medical basis.

1. All cases will be processed through Assurity's automated underwriting system.
2. In addition to the application questions, MIB, pharmacy and MVR information will be checked.
3. The system will recommend that the case be approved as applied for, approved with modifications, referred to an underwriter for further action or declined.
4. Discrepancies may result in a telephone interview or, in some cases, a request for additional information. Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.
5. Where the applicant's occupation or avocation carries a particular hazard, coverage will be referred to an underwriter if the required extra premium equals or exceeds \$2 per \$1,000.

The automated underwriting process requires that the writing agent complete the application in its entirety, including appropriate signatures. The case cannot be approved if:

- Any question is unanswered (prompted during the interview)
- The residence state is not one in which the product is available (including foreign addresses)
- Citizenship or permanent resident status is answered "No"
- Age or amount applied for is outside the limits
- Signatures are missing
- Build is outside the limits
- Age is greater than 55 and no medical attendance within the last five years.
- Primary physician questions and/or medical questions are answered without details
- Primary insured does not have a valid U.S. driver's license.*

* Providing question No. 6 on the application, "*During the past five years, has any proposed insured received any citations for motor vehicle moving violations or had a driver's license suspended or revoked?*" can be truthfully answered "No," applications where the primary insured does not have a valid U.S. driver's license will be referred to an underwriter for special handling.

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Life Insurance Company

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