



**Policy Highlights**

Product Description	A guaranteed-premium term life insurance policy; fully underwritten to meet a variety of needs.
Term Periods	10, 15, 20, 30 years
Issue Ages	10-year level: ages 18 through 74, non-tobacco; 18 through 70, tobacco 15-year level: ages 18 through 65, non-tobacco, tobacco 20-year level: ages 18 through 60, non-tobacco, tobacco 30-year level: ages 18 through 50, non-tobacco; 18 through 45, tobacco
Issue Amounts	18 through 65: \$350,001 and up; ages 66 through 74: \$100,001 and up
Underwriting Classes	Preferred+ non-tobacco; Preferred non-tobacco/tobacco; Standard non-tobacco/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.
Conversion	Conversion period begins on issue date and ends on the earlier of: one year prior to end of level term period for the 10-year plan; or, two years prior to end of level term period on the 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 (automatic bank withdrawal and credit card), list bill
Additional Benefit Rider <i>(no additional premium)</i>	Accelerated Benefit Rider
Critical Illness Benefit 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, Children's Term Insurance Rider Return of Premium Rider available on 20- and 30-year plans (Base, Disability Waiver of Premium Rider and Return of Premium Rider only)
Payment Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (recurring only)
Electronic Application	E-app is available on AssureLINK ( <a href="https://assurelink.assurity.com">https://assurelink.assurity.com</a> )
Policy Fee	\$70, Non-commissionable

Policy Form No. I L0760 and Rider Form Nos. R I0761, R I0762, R I0763, R I0764, R I0765, R I0766, R I0767, R I0825-T, R I0827-T, A-R M35.  
Policies underwritten by Assurity Life Insurance Company of Lincoln, Neb.

See next page for more information ▶

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, New York. Product availability, features and rates may vary by state.



**Preferred+ General Guidelines**


- Non-user of tobacco products for five years.
- No death of a parent, brother or sister under the age of 60 from cancer, diabetes or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No DUI or “reckless driving” convictions within the last seven years; no more than one moving violation in the past five years.
- No treatment for anxiety or depression.
- No personal history of vascular disease, life-threatening cancer or diabetes; must be a standard risk.
- Never been treated or received counseling for alcohol or drug use.
- Blood pressure must be no higher than 130/80; treatment disqualifies for Preferred+.
- Total cholesterol (untreated) not to exceed 210 mg/dl, Chol/HDL ratio of 4.5 or less
- Body build not to exceed limits set forth in the chart below.

**Preferred General Guidelines**

- Non-user of tobacco products for three years.
- No death of a parent, brother or sister under the age of 60 from cancer or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No DUI or “reckless driving” convictions within the last five years; no more than one moving violation in the past five years.
- Stable, mild anxiety or depression – individual consideration.
- No personal history of vascular disease or life-threatening cancer; must be a standard risk.
- No treatment or counseling regarding drug or alcohol use within the last seven years.
- Blood pressure, treated or untreated, must be no higher than 140/90.
- Total cholesterol, treated or untreated, not to exceed 250 mg/dl, Chol/HDL ratio of 5.0 or less.
- Body build not to exceed limits set forth in the chart below.

Preferred+ Height/Build Table					
Height	MALE Max Wgt. (lbs.)	FEMALE Max Wgt. (lbs.)	Height	MALE Max. Wgt. (lbs.)	FEMALE Max. Wgt. (lbs.)
4'10"	136	126	5'9"	192	179
4'11"	141	131	5'10"	198	184
5'0"	145	135	5'11"	204	190
5'1"	150	140	6'0"	210	195
5'2"	155	144	6'1"	216	200
5'3"	160	149	6'2"	221	206
5'4"	166	154	6'3"	228	212
5'5"	171	159	6'4"	234	217
5'6"	176	164	6'5"	240	223
5'7"	181	169	6'6"	246	229
5'8"	187	174			

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4'10"	145	136	5'9"	206	192
4'11"	151	141	5'10"	212	198
5'0"	156	145	5'11"	218	204
5'1"	161	150	6'0"	224	210
5'2"	166	155	6'1"	231	216
5'3"	172	160	6'2"	237	221
5'4"	177	166	6'3"	244	228
5'5"	183	171	6'4"	250	234
5'6"	188	176	6'5"	257	240
5'7"	194	181	6'6"	263	246
5'8"	200	187			



**E-app Available for Term 350 Plus**

Using an electronic application shortens processing time, ensures a complete app and cuts down on amendments! Plus, you know you're using the correct version of the app.

Find it on AssureLINK (<https://assurelink.assurity.com>) under the product page.

