Assurity®

Acci-Flex Accidental Death Benefit Insurance Product Highlights

Issue Ages	18 through 60 (age last birthday)
Benefit Amounts	$50,000 – $350,000
Policy Fee	$45, commissionable
Underwriting Classes	Male, female
Convertible	No
Optional Riders *(additional premium)*	• Accident Only Disability Income Rider • Return of Premium Rider • Disability Waiver of Premium Rider
Exclusions *(may vary by state)* *Assurity will not pay the face amount if the death of the insured results from any of the following:*	• Engaging in or attempting to commit a felony • Engaging in an illegal occupation • Intentionally causing a self-inflicted injury • Committing or attempting to commit suicide, whether sane or insane • Involvement in any period of armed conflict, whether declared or not • Using drugs or alcohol except for prescribed drugs taken as prescribed • Piloting a non-commercial aircraft more than 150 hours annually • "Flying for pay" an aircraft outside of established air routes in the U.S. or Canada • Involvement in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports • Traveling outside of the U. S. or Canada for more than 14 days • Operating a motor vehicle while under the influence of alcohol or drugs

Accident Only Disability Income Rider

Provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident.

Issue Ages	18 through 60 (age last birthday)
Elimination Period	90 days
Benefit Period	2 years
Underwriting	Simplified
Minimum Issue	$300 monthly benefit
Maximum Issue	Lesser of $1,800 per month or 1.5 percent of the total face amount (base and term riders). The rider benefit amount is limited to a maximum of 60 percent of applicant's gross earned monthly income. The total of all in-force individual and group disability is considered in determining the maximum benefit.
Renewability	Guaranteed renewable through the earlier of: • End of the initial level premium period of the base policy to which it is attached • Attained age 65 of the insured
Rider Policy Fee	None
Occ. Classes	None
Exclusions *(may vary by state)* *No monthly benefit will be paid for a total disability that results from any of the following if the insured is:*	• Engaging in or attempting to commit a felony • Engaging in an illegal occupation • Intentionally causing a self-inflicted injury • Committing or attempting to commit suicide, whether sane or insane • Involved in any period of armed conflict, whether declared or not • Using drugs or alcohol except for prescribed drugs taken as prescribed • Piloting a non-commercial aircraft more than 150 hours annually • "Flying for pay" an aircraft outside of established air routes in the U.S. and Canada • Involved in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports • Traveling outside the U.S. or Canada for more than 14 days • Operating a motor vehicle while under the influence of alcohol or drugs

Producers selling Acci-Flex must have a health insurance license.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT FOR USE IN NEW YORK.

Policy Form No. L T02-E and Rider Form Nos. A-R 125, R T29 and R I0827-W underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.

Assurity®