

Whole Life Insurance



LifeScape®





“When Jim died, it was one of the darkest days of my life. I didn’t know how I was going to keep our house and raise our daughter, Elizabeth, the way we had planned. Thank goodness your company’s agent convinced us to take out that whole life policy — it made all the difference.”

This is a representative life insurance situation, based on Company claims experiences.

If you weren’t here, where would the money come from to pay their bills?

Financial responsibilities grow almost daily while raising a family...

Financial obligations grow rapidly when a couple marries — Initially it’s just basic needs, like furniture, household goods and perhaps a car. Then it’s on to the big time with a mortgage and one or more children, followed by a bigger house, another car, saving for the kid’s education and your retirement!

If you’re like many couples today, you both work to provide what you consider the necessities of life for your family, and you depend on that income to pay for it. The premature death of either of one of you could mean drastic changes in the lifestyle and standard of living your family currently enjoys.

And, they aren’t likely to disappear entirely...even when you’ve retired!

If you think financial responsibilities pretty much disappear once the kids are grown and the house is almost paid for...think again. If you’re approaching retirement or are already there, you know all too well that maturity doesn’t eliminate debt, that regular monthly bills go on and on, and that medical expenses are likely to increase as you grow older. And, unfortunately, there’s often less income available to pay those bills!

Your surviving spouse will need a source of dollars

Where the dollars come from after an unexpected death should be a concern to every family, whether young and growing or retired and relaxing. Dollars are needed for:

Immediate cash needs

The death of a spouse creates an immediate need for cash — The average cost of a funeral is now over \$6,500, and that doesn’t include final medical expenses or other unexpected bills!¹ And using savings and/or investments to pay those bills could drain resources vitally needed by your spouse or family. Cash will be needed immediately to pay for:

- Funeral expenses
- Probate costs, plus legal and professional fees to settle the estate
- Unpaid medical bills

Monthly bills and debt repayment

The ongoing costs of living, as well as mortgage loans, auto loans and credit card debt created by both spouses during their lifetimes becomes the sole responsibility of a surviving spouse. Those expenses might include:

- Food, clothing and utilities
- Rent or house payments
- Credit cards, car loans and other debts
- Out-of-pocket medical and dental expenses
- Household maintenance and car repairs
- Insurances – medical coverage, homeowners or renters insurance, auto and life insurance

Long-range financial goals

Long-range objectives once planned by both spouses don’t necessarily disappear if one spouse is no longer here. A surviving spouse may still be concerned about:

- Saving for your children’s future
- Building or holding onto a retirement nest egg
- Leaving cash, assets or a business for children and/or a favorite charity

LifeScape® whole life is protection you can count on...

Not all life insurance policies are alike — complicated market-based policies shift part of their risk to policyowners, and changes in the stock market or declining interest rates could result in reduced coverage, lower policy values and/or higher premiums to keep it in force! We believe you'll really appreciate the guarantees offered by LifeScape® Whole Life:

Your coverage will never go down and your premiums will never increase

Once issued, your base policy's death benefit will never decrease and its premiums will never increase, regardless of advancing age or changes in your health.

Tax-free death benefit

Life insurance proceeds paid to your beneficiary (other than your estate) are received income tax free, so every dollar is available to your beneficiary.

Purchase as little as \$10,000 or more than \$1 million of protection².

Your representative can help you determine the amount of coverage that's right for you and your family! Individuals ages 0 to 85 may apply.

LifeScape® policy values grow for future cash needs

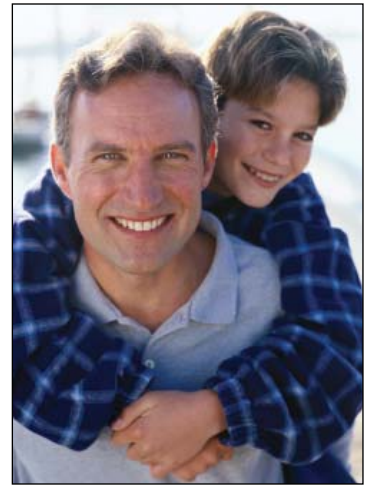
You purchase a life insurance policy to assure additional dollars for your loved ones to pay expenses and hold onto their lifestyle in the event of your death, but this policy also provides living benefits — Policy cash values can serve as a growing cash reserve for unexpected emergencies or opportunities.

Beyond today's financial concerns, there's also the future to consider —

Providing for your family or spouse's financial needs means considering them in light of today's expenses and cost of living. Change is natural. It's expected.

"I can't tell you how grateful I am to have bought one of your company's whole life policies back in my early twenties. I'm 44 now, and recently started my own business...thanks to a loan against the cash value in my policy. That loan gave me what I needed to get started!"

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To illustrate, how would you answer these questions:

- Are you likely to finance the purchase of a first house, or buy a larger house in the future?
- Do you plan on helping your children with educational expenses when the time comes?
- Do you own, or have you thought about starting a business?
- Do you think the cost of living will increase in the years ahead? Will your income keep pace?
- Are you worried that Social Security and your employer's pension won't provide enough income when you retire?
- Is your family's standard of living likely to change upon your death?

If you answered yes to any of these questions...LifeScape® Whole Life could provide added peace of mind for you and your family.

As financial responsibilities grow, solid life insurance protection is increasingly important in helping to assure that the standard of living your family or spouse presently enjoys can continue...regardless of what the future brings. That's why we created LifeScape® Whole Life. LifeScape® offers permanent protection, and is available with a variety of optional riders to meet your specific needs and concerns for protection. Just ask your Representative to show you how easy it is to 'build' a policy that's right for you.

1. National Association of Funeral Directors Website, July 2004
2. This policy may not be available in all states.

About Assurity...

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Pine Lake Advisors Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Policy Form # A-LL00

Underwritten by Assurity Life Insurance Company of Lincoln, Neb. This brochure contains an abbreviated explanation of policy qualifications, limitations and exclusions. For complete costs and details of the policy, please review the policy contract, or consult your insurance professional or Assurity Life Insurance Company.

Policy rates, benefits, availability and provisions may vary by state and are subject to state approval.



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