
Acci Flex Life

A flexible term life insurance solution
that can be customized to fit any individual
seeking affordable term life insurance.

PRODUCT GUIDE

For Agent use only.
Product availability and features vary by state.



Product Guide for Acci Flex Life

Important Notice

This is a generic product guide. Your state may require a state-specific contract. The contract L T02 (Acci Flex), or the optional benefits listed may not be available in all states.

The individual contract is your ultimate authority for any questions you may have about the requirements of this product. If your state requires a state-specific contract or applications, these will be provided to you.

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Product Highlights

Acci-Flex is an accidental death benefit, guaranteed premium term life insurance policy. It is a nonparticipating policy. Premiums are guaranteed renewable to age 75. The product is issued on a non-medical basis.

ISSUE AGES

18-60 (age last birthday)

ISSUE AMOUNTS

\$50,000 – \$250,000

POLICY FEE

\$45, commissionable

UNDERWRITING CLASSES

Male, Female

CONVERTIBILITY

The Acci-Flex, Accidental Death Term Life Insurance policy is not convertible.

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 United States 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 United States or Canada for more than 14 days
- Operating a motor vehicle while under the influence of alcohol or drugs

NOTE: The state of California prohibits an employer from owning life insurance on an insured where the employer is the beneficiary.

RIDERS

ACCIDENT ONLY DISABILITY INCOME RIDER

Provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident. This rider is guaranteed renewable through attained age 65 of the insured, at which point the rider terminates.

Elimination Period

90 days

Benefit Period

2 years

Underwriting

Simplified underwriting

Issue Ages

18-60 (age last birthday)

Maximum Monthly Benefit Amount

Monthly Benefit Amount must be rounded to the lowest \$100 increment. Lesser of \$1800 per month or 1.5% of the base policy face amount. The benefit amount is limited to a maximum of 60% of applicant's gross earned monthly income, 40% in CA. The maximum disability income benefit issued will also be based on the total of all in force individual and group disability income benefits.

Minimum Monthly Benefit Amount

\$300 per month

Exclusions (may vary by state)

No Monthly Benefit will be paid for Total Disabilities that result 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
- 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 United States 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 United States or Canada for more than 14 days
- Operating a motor vehicle while under the influence of alcohol or drugs

RIDERS (continued)

WAIVER OF PREMIUM RIDER

The Waiver of Premium Rider provides for waiver of premium payments during a total disability of the insured occurring before the policy anniversary closest to the insured's 60th birthday. Premiums for Waiver of Premium are payable to the policy anniversary closest to the insured's 60th birthday. Available issue ages are 18-55 on an age last birthday basis.

The rider contains a six-month retroactive Elimination Period; that is, the disability must continue for six months before benefits are granted. Once the insured has qualified for benefits, Assurity will refund any premiums paid during the disability and prior to approval of the claim.

Benefits for a disability may be granted retroactively for no more than one year from the notice of claim to Assurity.

"Total disability" means the inability of the insured to engage in employment for which the insured is reasonably qualified by education, training or experience. Total disability must result solely from an accidental bodily injury received which originates while the Waiver of Premium rider is in force and must require the regular care of a physician.

RETURN OF PREMIUM

Provides for a return of a percentage of the total premiums paid for the policy and any riders, including the premium paid for this rider, if the policy and rider are terminated for reasons other than the death of the insured. Available issue ages are as indicated on the base plan.

RIDERS (continued)

Return of Premium percentage payable upon policy termination is as follows:

Policy Year	Return Percentage Issue Age 18 – 45	Policy Year	Return Percentage Issue Age 46 – 50	Policy Year	Return Percentage Issue Age 51 – 55	Policy Year	Return Percentage Issue Age 56 – 60
1 – 5	0%	1 – 5	0%	1 – 5	0%	1 – 5	0%
6	1%	6	2%	6	3%	6	5%
7	2%	7	4%	7	6%	7	10%
8	3%	8	6%	8	9%	8	15%
9	4%	9	8%	9	12%	9	20%
10	5%	10	10%	10	15%	10	25%
11	7%	11	13%	11	22%	11	40%
12	9%	12	16%	12	29%	12	55%
13	11%	13	19%	13	35%	13	70%
14	13%	14	22%	14	43%	14	85%
15	15%	15	25%	15	50%	15+	100%
16	17%	16	30%	16	60%		
17	19%	17	35%	17	70%		
18	21%	18	40%	18	80%		
19	23%	19	45%	19	90%		
20	25%	20	50%	20+	100%		
21	30%	21	60%				
22	35%	22	70%				
23	40%	23	80%				
24	45%	24	90%				
25	50%	25+	100%				
26	60%						
27	70%						
28	80%						
29	90%						
30+	100%						

Base Premium Rates

Annual Premiums per \$1000 Face Amount
Add \$45 Policy Fee

<u>Issue Age</u>	<u>Male</u>	<u>Female</u>
18-29	0.98	0.44
30-39	0.79	0.44
40-49	0.71	0.47
50-60	0.83	0.59

Accident Only Disability Income Rider

Annual Premiums per \$100 Monthly Benefit

<u>Issue Age</u>	<u>Male</u>	<u>Female</u>
18-29	7.58	7.73
30-39	7.77	8.54
40-49	7.98	9.72
50-60	8.33	11.19

Return of Premium Rider – Acci-Flex

The premium for this rider is equal to the sum of the base policy premium, including the \$45 policy fee, and premium for all other riders attached to the base policy, times the Return of Premium Factor corresponding to the issue age of the insured.

Issue	
<u>Age</u>	<u>Factor</u>
18-25	0.25
26.....	0.26
27.....	0.27
28.....	0.28
29.....	0.29
30.....	0.30
31.....	0.31
32.....	0.32
33.....	0.33
34.....	0.34
35.....	0.35
36.....	0.35
37.....	0.35
38.....	0.35
39.....	0.35
40.....	0.35
41.....	0.34
42.....	0.33
43.....	0.32

Issue	
<u>Age</u>	<u>Factor</u>
44.....	0.31
45.....	0.30
46.....	0.36
47.....	0.42
48.....	0.48
49.....	0.54
50.....	0.60
51.....	0.68
52.....	0.76
53.....	0.84
54.....	0.92
55.....	1.00
56.....	1.08
57.....	1.16
58.....	1.24
59.....	1.32
60.....	1.40

**Waiver of Premium Rider Rates for
Acci-Flex Accidental Death Policy**
Annual Premiums per \$1,000 Accidental Death Benefit

Base Insured Issue Age	Male	Female
18	0.03	0.02
19	0.03	0.02
20	0.03	0.02
21	0.03	0.02
22	0.03	0.02
23	0.03	0.02
24	0.03	0.02
25	0.03	0.02
26	0.03	0.02
27	0.03	0.02
28	0.03	0.03
29	0.03	0.03
30	0.03	0.03
31	0.03	0.03
32	0.03	0.03
33	0.03	0.03
34	0.04	0.04
35	0.04	0.04
36	0.04	0.04
37	0.04	0.04
38	0.04	0.04
39	0.04	0.05
40	0.05	0.05
41	0.05	0.05
42	0.05	0.05
43	0.05	0.05
44	0.06	0.05
45	0.06	0.06
46	0.07	0.06
47	0.07	0.06
48	0.08	0.07
49	0.08	0.07
50	0.09	0.07
51	0.09	0.08
52	0.1	0.08
53	0.1	0.08
54	0.11	0.08
55	0.11	0.08

Waiver of Premium Rider Rates for Accident Only Disability Income Rider on Acci-Flex

Annual Premiums per \$100 Monthly Benefit

Base Insured Issue Age	Male	Female
18	0.21	0.30
19	0.21	0.30
20	0.21	0.30
21	0.21	0.30
22	0.21	0.30
23	0.21	0.30
24	0.21	0.30
25	0.21	0.30
26	0.22	0.32
27	0.23	0.35
28	0.24	0.37
29	0.25	0.40
30	0.26	0.42
31	0.28	0.44
32	0.29	0.47
33	0.30	0.49
34	0.31	0.51
35	0.33	0.53
36	0.35	0.57
37	0.37	0.61
38	0.39	0.65
39	0.41	0.69
40	0.43	0.73
41	0.45	0.75
42	0.47	0.76
43	0.49	0.78
44	0.52	0.80
45	0.54	0.82
46	0.57	0.85
47	0.60	0.88
48	0.63	0.92
49	0.66	0.95
50	0.69	0.98
51	0.71	0.97
52	0.73	0.97
53	0.75	0.96
54	0.77	0.95
55	0.79	0.94