



More than 90 percent of disabling accidents are NOT work related.

"Commissioners Disability Table, 1998," Health Insurance Association of America, The New York Times, 2000

Of spouses receiving life insurance death benefits in premature death cases (ages 30-55), 80 percent report needing the benefit for burial expenses, and 57 percent report needing it to pay bills or loans.

Financial Impact of Premature Death Study, MetLife, 2003

Disability is the leading cause of personal bankruptcies.

Health Affairs, The Policy Journal of the Health Sphere, 2 February 2005

Only 68 percent of U.S. adults are covered by life insurance — that leaves more than a third of Americans with no coverage.

Facts About Life 2006, LIMRA International, September 2006

Nearly half (48 percent) of all home foreclosures are the result of a disabling illness.

Health Affairs, The Policy Journal of the Health Sphere, 2 February 2005

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, long-term care 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. For more information about this rating, please visit www.ambest.com or www.assurity.com.

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

Policy Form L T02-E and Rider Form L T27-E underwritten by Assurity Life Insurance Company of Lincoln, Neb.

This policy has limitations and exclusions. For costs and complete details of the coverage, call or write your insurance representative, Assurity Life Insurance Company or read the contract. Product rates, availability and features may vary by state.

Please carefully read and review your policy for the terms and conditions of this coverage.



PO Box 82533 • Lincoln, NE 68501-2533
(800) 869-0355 • www.assurity.com

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Acci-Flex Life Insurance and Disability Rider



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LifeScape® Acci-Flex Life Insurance and Disability Rider



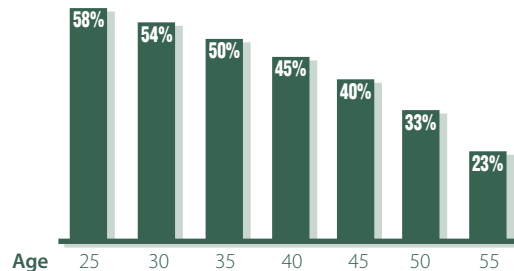
Insurance is a necessity few can live without. The death or disability of a loved one can cause irreparable financial damage. Without the ability to pay debts, mortgages, college tuitions or unexpected expenses...many families are left in financial ruin.

There's a Solution...

Accidental Term Life Insurance with the Accident-Only Disability Income Rider is an innovative insurance protection solution that's easy to apply for and gives you the insurance protection you need at an affordable price. Accidental Term Life with the Accident-Only Disability Rider was designed for individuals concerned about loss of income due to an **accidental death or total disability**.

Like many people, your first reaction may be to dismiss the possibility by thinking, "*That won't happen to me.*" Everyday reality and statistical data tell a different story.

Chances of becoming disabled for three months or longer before age 65



Source: 1985 Commissioners Individual Disability A Table, as reported in Best's Policy Reports, Feb. 1999.

Broad Coverage Amounts

Accidental Term Life features affordable insurance protection from \$50,000 to \$250,000. The face amount will only be paid to the named beneficiary if the insured dies as the result of accidental bodily injury.

Accidental Disability Rider (ADR)...

A disability is one of the most financially burdensome events. The loss of a primary income can quickly drain savings, while adding to an already stressful situation. This Disability Income Rider is an affordable way to secure your income if you suffer a total disability caused by an accident. You may qualify for a monthly benefit of up to 60 percent of your gross monthly income (maximum \$1,800 monthly*). ADR benefits begin after 90 days of total disability and continue for up to two years while you are totally disabled.

Return of Premium Rider...

Your policy pays the death benefit if you die as a result of an insured accident while your coverage is in force. If your policy is still in force when you turn age 75, the optional Return of Premium Rider returns some or all of the premiums paid for the policy and selected riders at that time. If you choose to terminate the policy early, you may receive some or all of your premiums back, starting in the sixth year.**

Talk with your insurance professional today...

Don't let more time go by without having protection in place. Get the coverage and peace of mind you and your family deserve. Get Acci-Flex today!

* The maximum monthly income available is the lesser of \$1,800, or 1.5 percent of the base policy face amount, and may be limited by existing coverage.

** The amount of premium returned for any reason will be reduced by any benefits paid under the disability, accelerated benefits and/or waiver of premium riders, if selected. No premium is returned if the insured dies.