

NonMed Term 350 Life Insurance

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, hospital indemnity and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Assurity 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 No. I L0760 and Rider Form Nos. R I0761, R I0762, R I0763, R I0764, R I0765, R I0766, R T25, R T27-E, A-R M35.

Policy underwritten by Assurity Life Insurance Company of Lincoln, Neb. Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.

Product availability, rates and features may vary by state.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

15-253-01111 (5/08)


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LifeScape[®]
Mortgage Protection


Assurity[®]
Life Insurance Company

NonMed Term 350 Life Insurance Protects Your Mortgage

Buying affordable mortgage protection insurance is easier than ever with LifeScape® NonMed Term 350 from Assurity Life.



Your home is one of your family's most important assets. It's the place where you raise your family, spend the better part of your life and look forward to enjoying your retirement years. Your home is the foundation on which you build your future.

An unforeseen death or disability, however, could quickly put your home at risk. If an owner's income suddenly ceased, this valuable asset could be lost. That's why it's important to have life insurance to pay the balance of your mortgage in the event of your premature death. With a **LifeScape® NonMed Term 350** life insurance policy from Assurity Life, you can make sure that your family's most important asset is secure.

Easy, fast, affordable!

LifeScape NonMed Term 350 life insurance offers a quick and convenient way for you to protect your home. This affordable coverage is designed to make the application process easy and fast. You'll save time by skipping the medical exam and still get a great premium rate!

You simply provide basic personal information and answer the medical questions on the application – that's it! No medical tests and no lengthy delays. You'll know within a few days if you've been approved.

Guaranteed premiums

LifeScape NonMed Term 350 is available in amounts up to \$350,000 for level term periods of 10, 15, 20 or 30 years, depending on your age and insurability. Your premiums are guaranteed not to increase for the term period you choose. After the level premium period ends, the policy may be renewed with annual increases in rates, regardless of your health.

Protect your family's home

With the protection of a **LifeScape NonMed Term 350** policy, you and your loved ones can have peace of mind knowing your home is secure. Should you die prematurely, the policy proceeds would be there to help pay off your mortgage. By adding valuable policy riders for you and your spouse, monthly disability income payments can help make the mortgage payments if either of you were disabled and unable to work.

Your policy moves with you

If you move to a different home, you'll still have your **LifeScape NonMed Term 350** life insurance policy and its benefits. Your coverage doesn't change even when your address does.

Automatic policy benefits

Built-in Conversion Privilege

With this valuable policy benefit, you have the ability to convert some or all of your term coverage to permanent insurance, which can accumulate cash values. This built-in conversion privilege guarantees permanent coverage at a later date, even if you become uninsurable.

Living Benefit ... Help When You Need It

Your policy automatically includes the Accelerated Benefit Rider that allows you to receive advance payment of the death benefit if you are diagnosed with a terminal illness or require permanent care in a nursing facility. (Not available in all states.)

Flexible coverage to meet your needs

Optional low-cost policy riders offer a "bundle of benefits" to secure your mortgage against the risks of death, disability and critical illness for both you and your spouse – all under a single policy. You can also include term life coverage for your children.

- **Other Insured Term Rider** – Provides term life coverage for your spouse or another person with an insurable interest.
- **Disability Waiver of Premium Benefit Rider** – Keeps your policy and riders in force by paying the premiums if you become totally disabled.
- **Monthly Disability Income Rider** – Pays a monthly benefit that can help make your mortgage payments if you become totally disabled due to a covered sickness or accident. Also available on the other insured.
- **Accident Only Disability Income Rider** – Pays a monthly benefit if you become totally disabled due to an accident. Also available on the other insured.
- **Critical Illness Rider** – Pays a lump-sum benefit if the insured is diagnosed with a specified critical illness. With Assurity's state-of-the-art Critical Illness Rider, benefits paid do not decrease the death benefit amount but are paid in addition. Plus, after a first-ever diagnosis, you are still eligible for benefits from multiple critical illness categories if you continue paying premiums. Also available on the other insured.
- **Children's Term Insurance Rider** – Provides term coverage to age 25 for each child, plus the option to purchase permanent life insurance on his or her 25th birthday (or when the rider terminates, if earlier). Your children have guaranteed insurability, regardless of health when the permanent policy is purchased.
- **Return of Premium Rider** – Refunds some or all of the premiums paid if you live beyond the initial term period. (Available on 20- and 30-year plans.)

Make sure your family can remain in their home, whatever the future holds. Ask your representative about the quick and easy application process for **LifeScape NonMed Term 350** life insurance.

It's quick and easy to apply!

- No medical exams or invasive tests, and no long delays
- Up to \$350,000 in coverage
- Guaranteed premiums and benefits
- Level term periods of 10, 15, 20 and 30 years
- Attractive, competitive rates
- Valuable optional riders (including return of premium option)



LifeScape® NonMed Term 350 life insurance is the convenient, affordable way to protect your family's most valuable asset – your home.