

# LifeScape® Premier



## Premier Universal Life Insurance — building resources for your future

LifeScape® Premier Universal Life Insurance can provide affordable, permanent financial security with the flexibility to adapt to every stage of your life, plus the opportunity to build significant cash values over time.

A versatile LifeScape Premier policy from Assurity Life is an excellent choice for a variety of individual, family and business protection needs. It can be a valuable tool for achieving a number of long-term financial goals: education funding, supplemental retirement income, charitable and family gifts, executive fringe benefits, buy-sell agreements, estate planning needs and emergency funds.

LifeScape Premier was specifically designed to increase cash value accumulation in the policy's later years, when those funds are most likely to be in demand. If financial build-up is a priority, you may elect to pay higher premiums to help increase your accumulation values.

**Tax-Deferred Accumulation** — Your LifeScape Premier plan also offers the advantages of tax-deferred accumulation. Your policy values earn a competitive current interest,<sup>1</sup> which will not fall below the guaranteed minimum rate. These funds help build cash values that are available to you through withdrawals or policy loans.<sup>2</sup>

Additionally, the policy's five-year "lapse-protection" guarantee provides that your coverage cannot be discontinued during that time as long as the lapse-protection premium is paid.

**Flexible Premiums** — With LifeScape Premier, you have the ability to change the amount and frequency of premium payments to suit your needs. Individuals who meet certain health, occupation and other requirements may be eligible for our preferred non-tobacco,

super-preferred non-tobacco or preferred tobacco rates. Minimum face amounts are \$50,000 for ages 54 and under, and \$25,000 for ages 55 and older.

**Preferred Loan** — Preferred policy loans are available with qualifications.

### No-Cost Policy Features

- The Accelerated Death Benefit allows you to request an advance of the policy's death benefit if you are diagnosed with a terminal illness, or require care in a nursing facility or home care after age 65.<sup>3</sup>
- LifeScape Premier's Maturity Extension Provision allows coverage to continue, premium free and without taxable consequences, beyond age 121.

### Rider Options

- 10- or 20-Year Term
- 10- or 20-Year Additional Insured Coverage
- Children's Coverage
- Accidental Death Benefit
- Face Amount Increase
- Disability Waiver

As your financial resources and need for insurance protection change, your LifeScape Premier Universal Life plan from Assurity Life may provide the ideal solution to keep pace with your financial objectives throughout your lifetime.

<sup>1</sup> Interest rates are declared monthly and are based on company investment earnings. <sup>2</sup> Under current tax law, policy loans are not subject to income tax. A withdrawal allows access to a portion of your cash value without paying it back; however, a minimum amount must be retained to keep the policy in force. A withdrawal will reduce your coverage by an equal amount. Withdrawals are subject to a fee. <sup>3</sup> Not available in all states.

**Policy form 0540** and rider form Nos. 0043, 0046, 0047, 0531, 0532, 0541, 0542, 0555 and 9915 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. 15-908-01131 (9/07)

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Life Insurance Company