

# NonMed Term 350 Life Insurance

LifeScape<sup>®</sup>



# LifeScape® NonMed Term 350 Life Insurance



*Quick, easy and affordable coverage to help protect your loved ones from financial distress.*

## ***Easy, fast, affordable!***

### ***What would happen to your family if you were to die prematurely?***

Providing for their financial security is one of the most important decisions you'll ever make. There's a quick and easy way to buy affordable term life insurance to protect your loved ones.

Assurity's NonMed Term 350 life insurance is designed to make the application process fast and convenient. You'll save time by skipping the medical exam and get a great premium rate!

**How easy is it?** You 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***

Coverage 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 during the term period you choose. After the level premium period ends, the policy may be renewed with annual rate increases, regardless of your health.

## ***Peace of mind for your loved ones***

Generations of growing families have relied on term insurance for protection when financial needs are high but cost is an issue. LifeScape NonMed Term is a practical, affordable way to guard your loved ones against sudden loss of income in the event of a premature death.

### **Income tax-free death benefit**

Life insurance has an added advantage – your beneficiary receives the death benefit income tax-free, under current tax law. Every dollar is available to provide for the needs of your survivors.

## ***A quick and easy application process!***

- No medical exams or invasive tests
- Up to \$350,000 in coverage
- Guaranteed premiums and benefits
- Level premiums for 10, 15, 20 and 30 years
- Attractive, competitive rates
- Option to convert to permanent coverage
- Value-added benefits and riders (including return of premium option)

**We've made  
buying affordable  
term life insurance  
easier than ever ...**



## Automatic policy benefits

### Built-in Conversion Privilege

With this valuable policy benefit, you have the option 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.)

## Flexibility to provide the right coverage

Optional low-cost policy riders give you the flexibility to customize your protection 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 insurance on your spouse, a business partner or another person with an insurable interest.
- **Disability Waiver of Premium Rider** – Keeps your policy and riders in force by waiving the premiums if you become totally disabled.
- **Monthly Disability Income Rider** – Pays a monthly benefit 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 buy 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** – A money-back option to refund some or all of the premiums paid for the base term policy, Disability Waiver of Premium Rider and Return of Premium Rider only. (Available on 20- and 30-year term life plans.)

## LifeScape NonMed Term ... the right coverage for your needs

- Provide funds for final expenses and unpaid medical bills
- Maintain the lifestyle of a surviving spouse and family
- Pay off a mortgage or other outstanding debts
- Provide funds for children's education
- Fund a buy-sell arrangement for a business
- Tailor your coverage with optional riders (including return of premium option)



Protect your entire family with the Other Insured Rider and Children's Term Rider.

## Understanding Insurance Language

Here are a few common insurance terms or phrases used in this brochure, and their simplified definitions:

**Cash Value** – The amount of money (minus any policy loans or late premiums) that the policy owner will receive if he/she cancels the coverage and surrenders the policy.

**Conversion** – The act of changing your term life policy to a permanent insurance policy.

**Death Benefit** – The amount payable upon the death of the insured person.

**Insurability** – Whether or not you can buy insurance, based on age and health.

**Lapse** – The moment when your policy is no longer in force due to insufficient payment of premiums.

**Permanent insurance** – Life insurance that provides protection for as long as you live, as long as you continue to pay premiums. Also, it has the ability to accumulate cash value on a tax-deferred basis.

**Policy** – A legal contract between an insurance company and a policy owner that provides insurance benefits for a specific event, such as death.

**Premium** – The payment necessary to keep an insurance policy in force.

**Rider** – A contract provision that adjusts the benefits or terms in the contract. Riders add flexibility to an insurance policy by allowing extra insurance protection, usually at additional cost.

**Term Insurance** – Life insurance that provides coverage for a specific number of years, then terminates at the end of the specified term.

## A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employment benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

Policy Form No. I L0760 and Rider Form Nos. R I0761, R I0762, R I0763, R I0764, R I0765, R I0766, R I0767, R I0825-T, R I0827-T, A-R M35. 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.

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