



**The probability of a white-collar worker becoming disabled for 90 days or longer between ages 35-65 is 27 percent for men and 31 percent for women.<sup>1</sup>**

**62 percent of all U.S. bankruptcies are caused by soaring medical bills.<sup>2</sup>**

**43 percent of 40 year olds will have a long-term disability before the age of 65.<sup>3</sup>**

**Talk with your insurance professional...**

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!**

1. Life and Health Insurance Foundation, New Study Sheds Light on Americans, May 2007
2. The American Journal of Medicine, Medical Bankruptcy in the United States, 2007: Results of a National Study (2010)
3. JHA Disability Fact Book 2008

### **About Assurity**

Assurity Life Insurance Company's origins are rooted in a 120-year 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, accident, life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

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, one of the insurance industry's leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

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

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Policy Form L T02-E and Rider Form R I0827-W underwritten by Assurity Life Insurance Company of Lincoln, Neb.

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.



PO Box 82533 • Lincoln, NE 68501-2533  
(800) 869-0355 • [www.assurity.com](http://www.assurity.com)

# Acci-Flex Accident-Only Term Life Insurance and Disability Rider



LifeScape®



# LifeScape® Acci-Flex

## Accidental Life Insurance and Disability Rider

**Can you afford  
to be without it?**

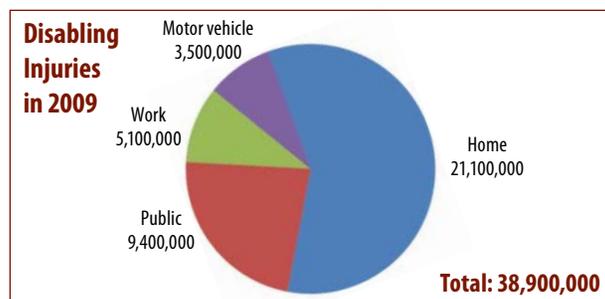


**Insurance is a necessity few can live without. The death or disability of a loved one can cause irreparable financial damage. Without the ability to pay debts, mortgages, college tuitions or unexpected expenses... many families are left in financial ruin.**

### Up to \$250,000 of added security...

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 affordable insurance protection for loss of income due to an **accidental death or total disability**.

If you think it won't happen to you, everyday reality and statistical data tell a different story:



Source: National Safety Council, *Injury Facts 2011 Edition* (NSC estimates)

### Broad Coverage Amounts – \$50,000 - \$250,000

Acci-Flex Term Life features affordable insurance protection from \$50,000 to \$250,000. The benefit amount is only paid to the named beneficiary if the insured dies as the result of accidental bodily injury.

### Affordable Monthly Premiums for ages 18-60

	\$200,000 Accidental Death Benefit \$1,500 Monthly Accidental Disability Benefit			
	Age 25	Age 35	Age 45	Age 55
Male	31.22	28.12	26.99	29.57
Female	21.90	22.97	25.06	29.11

This policy has limitations and exclusions including 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; involved 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 and Canada; involved 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; or operating a motor vehicle while under the influence of alcohol or drugs. Please carefully read and review your policy for the terms and conditions of this coverage.

### 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. The Acci-Flex 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.\*\*

\* 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.