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# Acci-Flex Accident-Only Term Life

A flexible term life insurance solution  
that can be customized to fit any individual  
seeking affordable term life insurance.

## PRODUCT GUIDE

**CALIFORNIA version**

**LifeScape<sup>®</sup>**

**For Agent use only.**

Product availability, rates and features vary by state.



**Assurity<sup>®</sup>**

*Life Insurance Company*

## Table of Contents

|  |              |
|--|--------------|
| <b>PRODUCT HIGHLIGHTS .....</b>          | <b>2</b>     |
| Issue Ages .....                         | 2            |
| Issue Amounts .....                      | 2            |
| Policy Fee .....                         | 2            |
| Underwriting Classes.....                | 2            |
| Convertibility.....                      | 2            |
| <br><b>OPTIONAL RIDERS.....</b>          | <br><b>3</b> |
| Waiver of Premium Rider.....             | 3            |
| Return of Premium Rider .....            | 3            |
| <br><b>UNDERWRITING GUIDELINES .....</b> | <br><b>5</b> |
| <br><b>PREMIUM RATES .....</b>           | <br><b>7</b> |

# ACCI-FLEX ACCIDENTAL TERM LIFE

## PRODUCT HIGHLIGHTS

Acci-Flex is an accidental death benefit, guaranteed premium term life insurance policy. It is a nonparticipating policy. Premiums are guaranteed renewable to age 75. The product is issued on a non-medical basis, however after initial underwriting, some applicants may be required to complete an additional questionnaire or medical exam to determine insurability.

### **Issue Ages**

18-60 (age last birthday)

### **Issue Amounts**

\$50,000 – \$250,000

### **Policy Fee**

\$45, commissionable

### **Underwriting Classes**

Male, Female

### **Convertibility**

The Acci-Flex Accidental Death Term Life Insurance policy is not convertible.

**NOTE: The state of California prohibits an employer from owning life insurance on an insured where the employer is the beneficiary.**

## Optional Riders

### **WAIVER OF PREMIUM RIDER**

The Waiver of Premium Rider provides for waiver of premium payments during a total disability of the Insured occurring before the policy anniversary closest to the Insured's 60th birthday. Premiums for Waiver of Premium are payable to the policy anniversary closest to the Insured's 60th birthday. Available issue ages are 18-55 on an age last birthday basis.

The rider contains a six-month retroactive Elimination Period; that is, the disability must continue for six months before benefits are granted. Once the Insured has qualified for benefits, the Company will refund any premiums paid during disability and prior to approval of the claim.

Benefits for a disability may be granted retroactively for no more than one year from the notice of claim to the Company.

“Total disability” means the inability of the Insured to engage in employment for which the Insured is reasonably qualified by education, training or experience. Total disability must result solely from an accidental bodily injury received which originates while the Waiver of Premium rider is in force and must require the regular care of a Physician.

### **RETURN OF PREMIUM RIDER**

Provides for a return of a percentage of the total premiums paid for the policy and any riders, including the premium paid for this rider, if the policy and rider are terminated for reasons other than the death of the insured. Available issue ages are as indicated on the base plan.

Return of Premium percentage payable upon policy termination is as follows:

| Policy Year | Return Percentage<br>Issue Age 18 – 45 | Policy Year | Return Percentage<br>Issue Age 46 – 50 | Policy Year | Return Percentage<br>Issue Age 51 – 55 | Policy Year | Return Percentage<br>Issue Age 56 – 60 |
|-------------|--|-------------|--|-------------|--|-------------|--|
| 1 – 5       | 0%                                     | 1 – 5       | 0%                                     | 1 – 5       | 0%                                     | 1 – 5       | 0%                                     |
| 6           | 1%                                     | 6           | 2%                                     | 6           | 3%                                     | 6           | 5%                                     |
| 7           | 2%                                     | 7           | 4%                                     | 7           | 6%                                     | 7           | 10%                                    |
| 8           | 3%                                     | 8           | 6%                                     | 8           | 9%                                     | 8           | 15%                                    |
| 9           | 4%                                     | 9           | 8%                                     | 9           | 12%                                    | 9           | 20%                                    |
| 10          | 5%                                     | 10          | 10%                                    | 10          | 15%                                    | 10          | 25%                                    |
| 11          | 7%                                     | 11          | 13%                                    | 11          | 22%                                    | 11          | 40%                                    |
| 12          | 9%                                     | 12          | 16%                                    | 12          | 29%                                    | 12          | 55%                                    |
| 13          | 11%                                    | 13          | 19%                                    | 13          | 35%                                    | 13          | 70%                                    |
| 14          | 13%                                    | 14          | 22%                                    | 14          | 43%                                    | 14          | 85%                                    |
| 15          | 15%                                    | 15          | 25%                                    | 15          | 50%                                    | 15+         | 100%                                   |
| 16          | 17%                                    | 16          | 30%                                    | 16          | 60%                                    |             |  |
| 17          | 19%                                    | 17          | 35%                                    | 17          | 70%                                    |             |  |
| 18          | 21%                                    | 18          | 40%                                    | 18          | 80%                                    |             |  |
| 19          | 23%                                    | 19          | 45%                                    | 19          | 90%                                    |             |  |
| 20          | 25%                                    | 20          | 50%                                    | 20+         | 100%                                   |             |  |
| 21          | 30%                                    | 21          | 60%                                    |             |  |             |  |
| 22          | 35%                                    | 22          | 70%                                    |             |  |             |  |
| 23          | 40%                                    | 23          | 80%                                    |             |  |             |  |
| 24          | 45%                                    | 24          | 90%                                    |             |  |             |  |
| 25          | 50%                                    | 25+         | 100%                                   |             |  |             |  |
| 26          | 60%                                    |             |  |             |  |             |  |
| 27          | 70%                                    |             |  |             |  |             |  |
| 28          | 80%                                    |             |  |             |  |             |  |
| 29          | 90%                                    |             |  |             |  |             |  |
| 30+         | 100%                                   |             |  |             |  |             |  |

# Underwriting Guidelines

Acci-Flex is designed for a simplified and rapid issue of life insurance for healthy individuals. For roughly nine in ten applicants, completing the application is all that is required. After initial underwriting some applicants may be required to complete an additional questionnaire. We reserve the right to require a medical exam to determine final insurability.

## IMPAIRMENT GUIDELINES

Each application will be considered individually based on the risks identified during the underwriting process. Please provide detailed information on the application so that the applicant can be accurately assessed.

Below is a list of impairments and avocations where the application will not be accepted for the Acci-Flex Accidental Death Benefit:

**Alcoholism, Drug Addiction, or Other Controlled Substance Abuse –**

Applicants being treated for or who have received treatment for alcoholism, drug addiction, or other controlled substance abuse.

**Conviction of a Felony –** Applicants who have been convicted of a felony, been on probation, or who are currently incarcerated.

**HIV/AIDS –** Applicants who have ever received medical diagnosis of, or tested positive for AIDS , ARC, or any immune deficiency disorder.

**Sports or Activities –** Applicants who have participated during the last 3 years or who are contemplating sports or activities such as motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing or any such related activities.

**Pilots –** Applicants who have flown as a pilot, student pilot or crew member in the last 3 years.

**Military –** Applicants who currently belong to the National Guard or military.

**Travel –** Applicants who are contemplating residence or travel outside of the United States or Canada for more than 14 days in the next year.

**Motor Vehicle Record –** Applicants who have received 3 or more moving violations within the last 3 years, or been convicted of driving while intoxicated, or had a driver's license suspended or revoked.

## BUILD GUIDELINES

Only applicants with weights less than or equal to that listed in the table below will be accepted. Build will be factored into the overall underwriting assessment of the applicant's medical impairment.

| Height | Weight |
|--------|--------|
| 4'10"  | 187    |
| 4'11"  | 193    |
| 5'0"   | 201    |
| 5'1"   | 207    |
| 5'2"   | 215    |
| 5'3"   | 223    |
| 5'4"   | 229    |
| 5'5"   | 236    |
| 5'6"   | 243    |
| 5'7"   | 250    |
| 5'8"   | 257    |
| 5'9"   | 265    |

| Height | Weight |
|--------|--------|
| 5'10"  | 271    |
| 5'11"  | 279    |
| 6'0"   | 287    |
| 6'1"   | 295    |
| 6'2"   | 302    |
| 6'3"   | 312    |
| 6'4"   | 317    |
| 6'5"   | 325    |
| 6'6"   | 334    |
| 6'7"   | 341    |
| 6'8"   | 349    |
| 6'9"   | 358    |

## Acci-Flex Base Premium Rates

Annual Premiums per \$1,000 Face Amount  
Add \$45 Policy Fee

| <u>Issue Age</u> | <u>Male</u> | <u>Female</u> |
|------------------|-------------|---------------|
| 18-29 .....      | 0.98 .....  | 0.44          |
| 30-39.....       | 0.79 .....  | 0.44          |
| 40-49.....       | 0.71 .....  | 0.47          |
| 50-60.....       | 0.83 .....  | 0.59          |

## Acci-Flex Return of Premium Rider

The premium for this rider is equal to the sum of the base policy premium, including the \$45 policy fee, and premium for all other riders attached to the base policy, times the Return of Premium Factor corresponding to the issue age of the insured.

| <u>Issue Age</u> | <u>Factor</u> | <u>Issue Age</u> | <u>Factor</u> |
|------------------|---------------|------------------|---------------|
| 18-25 .....      | 0.25          | 44 .....         | 0.31          |
| 26 .....         | 0.26          | 45 .....         | 0.30          |
| 27 .....         | 0.27          | 46 .....         | 0.36          |
| 28 .....         | 0.28          | 47 .....         | 0.42          |
| 29 .....         | 0.29          | 48 .....         | 0.48          |
| 30 .....         | 0.30          | 49 .....         | 0.54          |
| 31 .....         | 0.31          | 50 .....         | 0.60          |
| 32 .....         | 0.32          | 51 .....         | 0.68          |
| 33 .....         | 0.33          | 52 .....         | 0.76          |
| 34 .....         | 0.34          | 53 .....         | 0.84          |
| 35 .....         | 0.35          | 54 .....         | 0.92          |
| 36 .....         | 0.35          | 55 .....         | 1.00          |
| 37 .....         | 0.35          | 56 .....         | 1.08          |
| 38 .....         | 0.35          | 57 .....         | 1.16          |
| 39 .....         | 0.35          | 58 .....         | 1.24          |
| 40 .....         | 0.35          | 59 .....         | 1.32          |
| 41 .....         | 0.34          | 60 .....         | 1.40          |
| 42 .....         | 0.33          |                  |               |
| 43 .....         | 0.32          |                  |               |



# Waiver of Premium Rider Rates for Acci-Flex Accidental Death Policy

## Annual Premiums per \$1,000 Accidental Death Benefit

| Base Insured<br>Issue Age | Male        | Female      |
|---------------------------|-------------|-------------|
| 18                        | 0.03        | 0.02        |
| 19                        | 0.03        | 0.02        |
| <b>20</b>                 | <b>0.03</b> | <b>0.02</b> |
| 21                        | 0.03        | 0.02        |
| 22                        | 0.03        | 0.02        |
| 23                        | 0.03        | 0.02        |
| 24                        | 0.03        | 0.02        |
| <b>25</b>                 | <b>0.03</b> | <b>0.02</b> |
| 26                        | 0.03        | 0.02        |
| 27                        | 0.03        | 0.02        |
| 28                        | 0.03        | 0.03        |
| 29                        | 0.03        | 0.03        |
| <b>30</b>                 | <b>0.03</b> | <b>0.03</b> |
| 31                        | 0.03        | 0.03        |
| 32                        | 0.03        | 0.03        |
| 33                        | 0.03        | 0.03        |
| 34                        | 0.04        | 0.04        |
| <b>35</b>                 | <b>0.04</b> | <b>0.04</b> |
| 36                        | 0.04        | 0.04        |
| 37                        | 0.04        | 0.04        |
| 38                        | 0.04        | 0.04        |
| 39                        | 0.04        | 0.05        |
| <b>40</b>                 | <b>0.05</b> | <b>0.05</b> |
| 41                        | 0.05        | 0.05        |
| 42                        | 0.05        | 0.05        |
| 43                        | 0.05        | 0.05        |
| 44                        | 0.06        | 0.05        |
| <b>45</b>                 | <b>0.06</b> | <b>0.06</b> |
| 46                        | 0.07        | 0.06        |
| 47                        | 0.07        | 0.06        |
| 48                        | 0.08        | 0.07        |
| 49                        | 0.08        | 0.07        |
| <b>50</b>                 | <b>0.09</b> | <b>0.07</b> |
| 51                        | 0.09        | 0.08        |
| 52                        | 0.1         | 0.08        |
| 53                        | 0.1         | 0.08        |
| 54                        | 0.11        | 0.08        |
| <b>55</b>                 | <b>0.11</b> | <b>0.08</b> |