

Like all of us, your clients are looking forward to retirement. But retirement incomes are dwindling as companies reduce pension plans, 401(k) values fluctuate with the market, and Social Security benefits look uncertain. Consider helping your clients plan for a financially secure retirement with the **Ascential Plus One** Single-Premium Deferred Annuity. They'll thank you as they enjoy that steady stream of income they can't outlive.

Ascential Plus One is offered by Assurity Life Insurance Company, which has assets of more than \$2 billion. Assurity has earned a high rating from A.M. Best Company for its sound management and claims-paying ability.

Offer your clients the **Plus One** advantage!

Features include:

Generous Issue Ages

- Non-qualified** (after-tax dollars used for premium)
0 through 90 years of age
- Qualified** (before-tax dollars used for premium)
0 through 90 years of age

Low Minimum Premium

\$2,000 minimum premium – puts **Plus One** in reach for most of your clients

Add to Premium in the First Year

Additional premiums may be added to **Plus One** in the contract's first year (\$100 minimum).

Interest Rates

- 1.5 Percent Guaranteed – **Plus One** interest guaranteed to not drop below this rate.
- Competitive Current Interest – Check for the up-to-date rate for **Plus One**. Rates will be guaranteed for one year from issue.
- Bonus Interest – **Plus One** may include a **bonus interest**, not to exceed 1 percent, over the current base interest rate for the first year of issue.

Withdrawal Flexibility

Beginning in the first year of the contract, up to **10 percent** of the account value may be withdrawn annually **without** surrender charges.

No Front-End Handling Fees

100 percent of your clients' money is working for them.

No Surrender Charges for Unforeseen Life Events

100 percent of annuity funds are available to your client (or beneficiary) without surrender charges in these situations:

- Total Disability
- Nursing Home Confinement (30 days or longer)
- Death

No Probate for Heirs

The balance of an annuity can be paid directly to a beneficiary upon your client's death. This feature often saves the cost, delay and publicity of probate.

Surrender Charges

A sliding scale of surrender charges applies to annuity withdrawals above the 10 percent free allowed annually. During the first contract year the surrender charge is 9 percent. In the second year it's 8 percent; the third year, 7 percent; and so on until the ninth year when it is 1 percent. There is no surrender charge in the 10th year or after.

Pay-Out Options

Ascential Plus One allows your clients to custom design the income flow for their retirement years – and to provide for a survivor if they die. Some popular pay-outs include:

Life income – Client receives income for his/her lifetime. Nothing is paid after the client's death.

Life income with a guaranteed period – Client chooses five, 10, 15 or 20 years – and receives income for as long as he/she lives. If the client dies during the guaranteed period, the payments continue to the beneficiary for the length of the guaranteed period.

Fixed amount – Client chooses equal installment payments. If he/she dies before the funds and earnings are exhausted, the balance is paid to the beneficiary.

Additional pay-out options may also be available.

Product availability and features may vary by state.

Annuity Form Nos. I A1004 or ICC10 I A1004 (Qualified), I A1003 or ICC10 I A1003 (Non-Qualified);

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For Agent use only



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