

Assured Income Protector

A life insurance policy providing lifetime monthly benefits



LifeScape[®]


Assurity[®]
Life Insurance Company

Assured Income Protector

...providing your beneficiary with a steady lifetime income



According to an AARP study, four in 10 Americans over the age of 60 will experience poverty at some point in their later lives – regardless of their current economic situation. One in two will experience near-poverty conditions.*

With benefits provided by the Assured Income Protector, your loved ones will not be on the wrong side of this statistic!

*<http://seniorjournal.com>, August 2009; four in 10 Americans over 60 will experience poverty; AARP, 2001 Study.

Your loved ones count on you

You work hard to provide for your family. You all share a comfortable lifestyle, and they count on your income. Your paycheck or retirement plan pays for the mortgage, food and medical expenses, as well as vacations and leisure activities.

You plan to be around for a long time enjoying your family and an active retirement. But, we all know life can be cut unexpectedly short by an illness or accident.

You don't want your family to face a dramatic lifestyle change if you're not here to earn an income. That's why it's so important to have a plan in place to financially provide for your loved ones.

Assured Income Protector can help

Assurity Life Insurance Company's LifeScape® Assured Income Protector, a reversionary annuity, is a life insurance plan designed to provide a **guaranteed lifetime monthly benefit payable to your beneficiary**. It's a simple and affordable way to protect your family's standard of living.

Simple income replacement

The Assured Income Protector eliminates calculating the lump sum benefit needed from a traditional life insurance policy, managing a large sum of money and determining the potential lifespan of your beneficiary. You simply use the monthly income amount from your paycheck or retirement plan to which your loved ones are accustomed. The Assured Income Protector can replace that income with a monthly benefit for your beneficiary's lifetime.

You can count on the Assured Income Protector – the simple and affordable way to provide your beneficiary with a reliable lifetime income!

Plan Highlights

Issue Ages	<ul style="list-style-type: none"> • Insured – ages 18 through 85 • Beneficiary – ages 0 through 85; beneficiary with Premium Protection Rider – through age 80
Monthly Benefits	<ul style="list-style-type: none"> • Monthly income for life of the beneficiary • Monthly income for life of the beneficiary with 10-year certain period
Specific Monthly Benefit Options	<ul style="list-style-type: none"> • Level Benefit Option • 3 Percent Increasing Option – monthly benefit payment increases on each policy anniversary date by 3 percent, commencing on the first anniversary date of the policy • 5 Percent Increasing Option – monthly benefit payment increases by 5 percent annually, beginning one year after the first monthly benefit payment to the beneficiary
Premium Options*	<ul style="list-style-type: none"> • 10 years • Lifetime not to exceed age 100
Additional Benefits <i>(no added premium)</i>	<ul style="list-style-type: none"> • Simultaneous Death Benefit • Accelerated First-Year Benefit Rider
Optional Benefits and Riders <i>(additional premium)</i>	<ul style="list-style-type: none"> • Premium Protection Rider – if the beneficiary predeceases the insured, the paid premium will be returned to the policy owner in the form of a monthly benefit. • Special Term Life Policy – a one-year term life insurance policy that guarantees the policy owner the right to purchase an Assured Income Protector at a future date.

*After the second policy year, if premiums cannot be continued, a reduced benefit may be available.

LifeScape® Assured Income Protector – The Income Solution

Retirement and estate planning

(Every survivor needs income)

- ▶ Serves as retiree's alternative to a pension plan's survivor benefit option
- ▶ Permits early distribution because survivor income is independent of personal assets
- ▶ May receive favorable tax treatment as survivor income

Income replacement

(Continues your income for others)

- ▶ Assures an income for beneficiaries
- ▶ Can replace lost Social Security income when a spouse dies
- ▶ Provides an income to pay the mortgage and maintain any mortgage interest tax deduction

Affordable insurance

(Increases the benefit or lowers the cost)

- ▶ Can replace term and group life insurance plans at renewal and retirement dates
- ▶ Offers an alternative to some other permanent plans by providing affordable coverage and significant survivor income

Support of children or parents

(For those who count on you)

- ▶ Ensures continued support of elderly parent
- ▶ Provides lifetime funds for a child

Executive coverage

(Helps retain employees)

- ▶ Offers an executive perk to retain key executives
- ▶ Adds to an employee benefit program and may be tax-deductible to the corporation
- ▶ Helps fill the gap in a disability income program when disability payments cease due to death

Second marriage, prenuptial or divorce

(Continues a steady source of support)

- ▶ Secures a lifetime income for current spouse and assets for children or other heirs
- ▶ Provides a source of income to help replace alimony or child support

*Most of us have one thing in common –
loved ones who rely on us for financial support*

About the Company

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, long-term care and 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 or www.assurity.com.

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

Policy Form and Rider Nos. A R100, A R103, A R105,
L T100, R RA101, R RA102.

This policy and its riders may contain reductions in benefits, limitations and exclusions. For costs and complete details of the coverage, call or write your insurance professional or ask to review the policy for more information.

Policy and rider availability, rates and features may vary by state.

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