

# Everything You Need – Plus ROP!

**Do you have term life prospects who may be interested in a wide choice of coverage options with return of premium benefits on the entire protection package?**



Although the new ROP Rider on LifeScape® NonMed Term 350 and Term 350 Plus will no longer return premiums on certain riders, you can still offer your prospects comparable protection **including return of premium**. By combining the base term policy with these stand-alone Assurity products, you can tailor the coverage to your clients' needs and provide return of premium on all benefits:

- Simplified Disability Income
- Acci-Flex Accidental Death Term Life
- Simplified Critical Illness
- Term Life for spouse/other insured and children

**EXAMPLE:** Compare these two \$250,000 20-year NonMed Term 350 policies with equivalent disability income, critical illness and other insured coverage, all with ROP benefits for a male client, age 35, Select+ NT.

<b>\$250,000 20-year NonMed Term 350</b>			
<b>Original ROP Rider</b> ROP on base term policy and all riders	<b>Monthly premium</b>	<b>New ROP Rider with stand-alone Simplified DI, Simplified CI and ROP riders</b>	<b>Monthly premium</b>
\$250,000 20-year NonMed Term 350	\$38.72	\$250,000 20-year NonMed Term 350 with ROP	\$95.48
\$1,500 Monthly DI Rider	22.53	\$1,500 Simplified DI policy, 90-day elimination, 2-year benefit with ROP, Occ. Class 1	26.47
\$25,000 Critical Illness Rider	10.16	\$25,000 Simplified CI policy with ROP Rider	34.89
\$100,000 Other Insured Term Rider Female, age 32, Select+ NT	10.65	\$100,000 20-year NonMed Term policy with ROP Rider - Female, age 32, Select+ NT	23.50
Return of Premium Rider	111.21	—	—
<b>Total monthly premium</b>	<b>\$ 193.27</b>	<b>Total monthly premium</b>	<b>\$180.34</b>

As this specific example shows, by utilizing stand-alone policies, you can provide your prospect the same coverages – including return of premium benefits – as the original NonMed Term 350 policy and ROP Rider. Additionally, the premium outlay is \$12.93 **less** when the stand-alone Simplified DI and Simplified CI policies with ROP Riders are teamed with the base term policy and new ROP rider.

## E-app makes it simple!

**E-app is available for:**  
NonMed Term 350, Term 350 Plus, Simplified Life, Simplified DI, Personal DI, Business Overhead DI, Graded Benefit DI, Simplified CI, Acci-Flex.

Log on to AssureLINK and start today!

Assurity's e-app streamlines the application process and significantly improves processing time. If you're submitting multiple applications, the e-app allows you to complete one application and save the basic data for additional apps.

Check out AssureLINK (<https://assurelink.assurity.com>) for more ideas on how to provide ROP benefits by combining Assurity's Term 350 portfolio with stand-alone products and using the e-app.

Product availability, rates and features may vary by state.  
Policy Form Nos. I L0760, I D0710, CI-005. Rider Form Nos. R I0767, R T25, R I0762, R I0765.

15-301-01111 (11/09)

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