

Whole Life Insurance Policy



LifeScape®


Assurity®
Life Insurance Company

LifeScape® Whole Life Insurance – *Protection Spanning a Lifetime of Needs*

Planning for the future can be exciting – if you're prepared. Whether you're newly married, raising a family, buying a home, starting a business or looking ahead to retirement, you'll face many major decisions.

Buying life insurance is one of the most important decisions you'll make for those you care about most.

LifeScape® Whole Life Insurance from Assurity Life provides affordable, permanent life insurance protection for as long as you live – plus accumulation of cash values to help you meet other financial goals during your lifetime.

A LifeScape policy can help you face the future with confidence. You'll know those who depend on you will be taken care of, even in the event of your untimely death.

Security and guarantees

Economic uncertainty and unpredictable markets have become the reality of our financial environment. Regardless of the economic climate, it makes sense to place your confidence in a LifeScape Whole Life policy that provides the security of guarantees and the flexibility to adapt to your changing needs.

With LifeScape Whole Life, you can count on these guarantees:

- ▶ **Level premiums** – Your premiums will not increase as you get older, even if your health changes.
- ▶ **Cash value** – The growth of your policy values is guaranteed at a competitive rate.
- ▶ **Coverage amount** – Your policy's death benefit will never decrease, if premiums are paid when due.

Proven financial protection

Financial obligations multiply quickly for families with young children. Whether you're the main breadwinner or part of a two-income household, your family depends on your ability to earn a living.

A premature death usually creates an immediate need for cash to cover funeral costs, unpaid medical expenses and possibly the costs of settling an estate.



Where would your loved ones find the money to pay for these unplanned expenses, plus regular monthly bills, if you weren't here?

A LifeScape Whole Life policy provides immediate funds to help replace lost income and cover expenses at an extremely difficult time – to help your loved ones get back on their feet and plan for the future.

Income tax-free death benefits

A unique advantage of life insurance is that death proceeds are paid to your beneficiary **free of income tax**. Every dollar is available to meet your family's needs and help maintain their lifestyle.

Tax-deferred growth for future needs

What about the future – the hopes and dreams you've nurtured? LifeScape Whole Life Insurance also builds values that can help you achieve your long-range financial goals.

Your LifeScape policy accumulates cash value which, under current tax law, will not be taxed as it grows. Therefore, your funds may compound even faster without the drain of income taxes, as long as your policy is in force.

This cash value is available to you, through policy loans or dividend withdrawals, for any purpose, including:

- ▶ Educational expenses
- ▶ Emergency needs
- ▶ Starting a business or a new career
- ▶ Supplemental retirement income

Dividends

Your LifeScape policy also earns dividends, which offer additional potential for growth.* You elect how to use these dividends – increase your cash value, purchase additional paid-up coverage or reduce your premium, or receive them in cash.

Versatility for a lifetime of needs

Every stage of your life brings new commitments, responsibilities and financial requirements. Adding riders to your LifeScape policy is an economical way to design the coverage that best suits your current and future needs – protection for yourself, for you and your spouse and/or children, or for your business.

A LifeScape policy can do even more than provide funds in the event of death. If you are unable to work because of a disability, the optional Monthly Disability Income Rider or Accident Only Disability Income Rider can provide a monthly benefit to help replace lost income. The optional Critical Illness Benefit Rider can reduce the financial stress of a major illness by putting money in your pocket when you need it most.

LifeScape Whole Life can be an effective tool for estate planning – to provide funds for estate expenses, intergenerational wealth transfer, preservation of family assets or charitable giving.

For business owners, the protection of a LifeScape policy can assure that a company will have the finances to continue to operate after the owner's death. It's an excellent choice for funding buy-sell agreements, protection against loss of key employees and as an executive fringe benefit.

Owning a LifeScape Whole Life policy is like having multiple products in one.

LifeScape Whole Life Highlights

Issue ages:

0 through 85 (age nearest birthday)

Coverage amounts:

0-14 Minimum – \$15,000; Maximum – \$250,000+

15-85 Minimum – \$10,000; Maximum – \$250,000+

Premiums:

Guaranteed and level

* Dividends are not guaranteed and are determined by company expenses and investment earnings.

LifeScape Whole Life is protection you can count on...

Generations of families have relied on the peace of mind and financial security provided by whole life insurance. A LifeScape policy from Assurity Life combines the benefits and versatility you need to secure the future for those you care about most:

- ▶ Guaranteed death benefits
- ▶ Premiums that never increase
- ▶ Guaranteed cash values
- ▶ Tax-deferred growth
- ▶ Access to cash values through policy loans or dividend withdrawals
- ▶ Tax-free death benefits for beneficiaries
- ▶ Significant living benefits
- ▶ Flexibility to provide the right coverage

As your responsibilities grow, solid life insurance protection becomes increasingly important to protect those who depend on you, regardless of what the future brings. Ask your representative about the advantages of making a LifeScape Whole Life policy the cornerstone of your secure financial future.



Customize your protection for a lifetime of needs

With a choice of low-cost optional riders, you have the ability to design the coverage that best suits your current and future needs – protection for yourself, for you and your spouse and/or children, or for your business. Adding riders is an economical way to increase coverage or add valuable benefits.

Optional Benefit Riders (Additional premium)

Accident Only Disability Income Rider – Provides a monthly income benefit if you become totally disabled as the result of a covered accident. (Also available on other insured)

Accidental Death Benefit Rider - Provides a benefit payment for the insured's death as the result of an accident.

Children's Term Insurance - Provides life insurance protection for your dependent children.

Critical Illness Benefit Rider - Pays a lump-sum benefit to an insured upon first-ever diagnosis of a covered condition. (Also available on other insured)

Disability Waiver of Premium Rider - Keeps your coverage in force by waiving your policy and rider premiums, if you become disabled due to illness or injury and are unable to work.

Level Term Insurance Rider – Provides additional protection for the base insured or for other insured.

Monthly Disability Income Rider - Provides a monthly income benefit if you become totally disabled as the result of a covered accident or illness. (Also available on other insured)

Payor Benefit Rider – Continues children's coverage by waiving premiums if the premium payor dies or becomes totally disabled.

Protected Insurability Rider – Provides the opportunity to buy additional insurance at specific ages or life events, regardless of your health.

Value Enhancement Rider - Provides additional paid-up life insurance, which increases your policy's total death benefits and cash value.

Additional Benefit Riders (No additional premium)

Accelerated Benefits Rider - Allows insured to request an advance of the death benefit if diagnosed with a terminal illness or requires permanent care in a nursing facility.

Exchange Privilege Rider - Allows exchange of the policy for one on the life of another person. This may be advantageous when single policyowners marry or in key person insurance situations.

Not all riders are available in all states.

About Assurity...

Assurity Life Insurance Company's origins are rooted in a 120-year long 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, 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 No. I L0880. Rider Form Nos. A-R 127, A-R 130, A-R M35, IR0825WL, R I0761, R I0827-W, R I0881, R I0882, R I0883, R I0884, R I0885, R I0887, R I0888, R I0889.

Product availability, features and rates may vary by state.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

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