

# Simplified Whole Life Insurance

LifeScape<sup>®</sup>



We're all in.



*The loss of a loved one is too often accompanied by the additional burden of final expenses. Grieving families are faced with bills for funeral expenses, medical and travel expenses and other debts. Planning ahead and providing for these expenses now can give you the peace of mind that your family will have the means to meet them when the time comes.*

**LifeScape® Simplified Whole Life – A life insurance policy designed to help you leave a legacy of caring instead of debt.**

**We offer three different insurance plans to assist in paying for final expenses. Your past and current health will determine which of these plans you may qualify to purchase.**



## **1 Level Death Benefit**

Policy form No. I L601

**Issue ages** 0 through 80 (must be at least 6 months old)

If you have an excellent health history, this plan offers you exceptional benefits at the most affordable rate. Our application for insurance asks specific health questions in three separate categories. If you can answer “no” to all health questions on the application, you may qualify for:

- a face amount from \$5,000 to \$50,000\*
- benefits payable for accidental or non-accidental death
- no physical exam requirement.

\* Ages 66-80 maximum face amount is \$25,000.

## **2 Graded Death Benefit**

Policy form No. I L602

**Issue ages** 40 through 80

Quality life insurance is still available even if you have some unfavorable health history. If you are not able to answer “no” to questions listed in Section C of the application, but can answer “no” to all questions in Sections A and B, you may qualify for:

- a face amount from \$5,000 to \$35,000\*
- full face amount for accidental death during the first two years\*\*
- no physical exam requirement.

The benefit for death due to natural causes is:

- 40 percent of the face amount in year one of coverage
- 75 percent of the face amount in year two of coverage
- 100 percent of the full face amount in year three and thereafter.

\* Ages 66-80 maximum face amount is \$25,000.

\*\* Arkansas – Accidental death benefit is 40 percent in year one/75 percent in year two.

Graded Death Benefit not available in all states.

## **3 Modified Death Benefit**

Policy form No. I L603

**Issue ages** 40 through 80

If your health history is such that you have had difficulty finding any life insurance coverage, this plan could be just right for you! The features include:

- a face amount from \$5,000 to \$25,000
- full face amount paid for accidental death during the first two years
- no physical exam requirement,

When death is due to natural causes, the benefit is:

- 110 percent return of the annual premium amount in year one of coverage
- 220 percent return of the annual premium amount in year two of coverage
- 100 percent of the full face amount in year three and thereafter.

Modified Death Benefit not available in all states.

## LifeScape<sup>®</sup> Simplified Whole Life Insurance comes with some reassuring guarantees:

- The benefits provided will not decrease due to age or declining health.
- The premium you pay for this coverage will not increase. The rate when you first become insured is the same rate you will pay for the life of the policy.
- This coverage builds guaranteed cash values that you may borrow against for future emergencies.
- Your coverage can last for a lifetime! It continues as long as premiums are paid on time.



## Have you considered...

*The National Funeral Directors Association estimates the average cost of a funeral to be approximately \$7,755. This does not include the cost of cemetery charges, grave space or marker.<sup>1</sup>*

Have you considered how the following costs would be paid?

Now think of the comfort in knowing your LifeScape Simplified Whole Life policy can be designed to take care of them all!

Funeral.....	\$ <u>7,755.<sup>00</sup></u>
Marker/Monument.....	\$ _____
Cemetery Plot .....	\$ _____
Travel Expenses for Family .....	\$ _____
Legal/Probate .....	\$ _____
Final Debts .....	\$ _____
Total.....	\$ _____

## 30-Day Free Look

*There's no risk or obligation for you in applying for coverage. Simply complete the application and return it with your first month's premium payment. Once approved, your LifeScape Simplified Whole Life Insurance policy will be sent for you to examine. Take up to 30 days to study it carefully. We think you'll be totally satisfied, but if for any reason you change your mind about this policy, just return it to us within 30 days. We'll refund your entire initial premium payment with no questions asked – we're that confident about this product's ability to meet your needs.*

<sup>1</sup> National Funeral Directors Association, 2010. Cost includes basic funeral, casket and vault.

This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

## About Assurity...

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 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](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

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



*Find out how affordable Simplified  
Whole Life insurance can be.*

Policy Form(s): I L601, I L602, I L603

Policies underwritten by Assurity Life Insurance Company of Lincoln, Neb. This brochure contains an abbreviated explanation of policy qualifications, limitations and exclusions. For complete costs and details of the policy, please review the policy contract, or consult your insurance professional or Assurity Life Insurance Company.

Product rates, benefits, availability and provisions may vary by state and are subject to state approval.

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PO Box 82533 • Lincoln, NE 68501-2533  
[www.assurity.com](http://www.assurity.com)