

# Simplified Whole Life Insurance

LifeScape®



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



**Leave a legacy of caring instead of debt – a LifeScape® Simplified Whole Life insurance policy is designed to help your loved ones pay your final expenses.**

**And, this plan's application requires NO invasive physical exam or blood tests.**

It's so easy to apply for Simplified Whole Life – only ONE application, with a few health questions. Your past and current health will determine which of the three plans you may qualify for.

If you have an excellent health history, the **Level Death Benefit** offers exceptional benefits at the most affordable rate.

Able to answer "no" to all health questions on the application.

### **Level Death Benefit**

For ages 0 through 80  
(must be at least six months old)

The full cash benefit is paid upon an accidental or non-accidental death, in amounts from \$5,000 to \$50,000.\*

Quality life insurance is still available even if you have some unfavorable health history with the **Graded Death Benefit** plan.

Able to answer "no" to all health questions in Sections A and B of the application.

### **Graded Death Benefit**

For ages 40 through 80

The full cash benefit\*\* is paid upon an *accidental* death in amounts from \$5,000 to \$35,000.\*

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

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

If your health history has caused you to have difficulty finding any life insurance coverage, the **Modified Death Benefit** plan could be just right for you!

Able to answer "no" to all health questions in Section A of the application.

### **Modified Death Benefit**

For ages 40 through 80

The full cash benefit\*\* is paid upon an *accidental* death in amounts from \$5,000 to \$25,000.

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 benefit amount in year three and beyond.

**Graded and Modified Death Benefit not available in some states.**

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

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



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

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



## Have you considered...

*The average cost of a funeral is approximately \$8,343. This does not include the cost of cemetery charges, grave space or marker.<sup>1</sup>*

And, there are other expenses related to a funeral. How will the costs in the chart below be paid?

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

Funeral.....	\$ <b>8,508.<sup>00</sup></b>
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. 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, 2014. 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.

## Understanding Insurance Language

Here are a few common insurance terms or phrases used in this brochure, and their simplified definitions:

**Cash Value** – Total of all premiums paid before any expenses or withdrawals are subtracted.

**Death Benefit** – The amount paid to the beneficiary upon the death of the insured person.

**Level Death Benefit Option** – The death benefit paid upon the death of the insured person, regardless of cause of death.

**Graded Death Benefit Option** – If the insured person dies of natural causes in the first two years of the policy, the death benefit paid is a percentage of the policy's death benefit.

**Modified Death Benefit Option** – If the insured person dies of natural causes in the first two years of the policy, the death benefit is a percentage of the annual premium amount paid in the year the death occurs.

**Policy** – A legal contract between an insurance company and a policy owner that provides insurance benefits upon a specific event, such as death.

**Premium** – The payment necessary to keep an insurance policy in force.



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

## A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employment benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

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.

