

# LifeScape® Whole Life Insurance

LifeScape® Whole Life is a level benefit, participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. Any dividends declared on this policy due to its participating status will be paid according to the dividend option selected.

<b>Issue Ages</b>	0 through 85 (age nearest birthday)
<b>Premium Banding and Issue Classes</b>	<p><b>Band I - Face Amounts \$10,000 - \$99,999</b> Ages 0-14: Male/Female – Select Non-Tobacco (minimum face amount ages 0-14 is \$15,000) Ages 15-85: Male/Female – Select Non-Tobacco, Standard Tobacco</p> <p><b>Band II - Face Amounts \$100,000 - \$249,999</b> Ages 0-14: Male/Female – Select Non-Tobacco Ages 15-85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco</p> <p><b>Band III - Face Amounts \$250,000+</b> Ages 0-14: Male/Female – Select Non-Tobacco Ages 15-85: Male/Female – Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Select Non-Tobacco, Preferred Tobacco, Standard Tobacco</p>
<b>Death Benefit</b>	Level death benefit. Guaranteed premiums through maturity at age 121.
<b>Premiums</b>	Level, guaranteed and based on premium band, issue class and issue age (nearest birthday).
<b>Dividend Options</b>	<p>The standard dividend options are:</p> <p><b>Option 1.</b> Paid-up Additions <b>Option 2.</b> Accumulate at Interest <b>Option 3.</b> Reduce Premiums/Cash</p> <p><b>Option 4.</b> Reduce Premiums/Paid-up Additions <b>Option 5.</b> Paid in Cash</p> <p><i>NOTE: If no dividend option is indicated on the application, dividends will be applied to Paid-up Additions (Option 1).</i></p>
<b>Illustrations</b>	The LifeScape® Whole Life policy is subject to the NAIC Model Illustration Regulation. Compliant software is available as a web-based system or for download. If the illustration you present does not match what is sold, a disclosure form (Form No. A-SA-18) must be completed, signed and submitted with the application.
<b>Policy Loans</b>	Available when policy has cash surrender value. Premier policy loans available with qualifications.
<b>Payment Modes</b>	Annual, semi-annual, quarterly, monthly (automatic bank withdrawal and credit card), list bill
<b>Additional Benefit Riders</b> <i>(no additional premium)</i>	Accelerated Benefits Rider (Living Benefits) Exchange Privilege Rider
<b>Optional Riders</b> <i>(additional premium)</i>	Accident Only Disability Income Benefit Rider – available on base and other insured Accidental Death Benefit Rider Children's Term Insurance Rider Disability Waiver of Premium Benefit Rider Level Term Insurance Benefit Rider – 10 and 20 years; available on base and other insured Monthly Disability Income Rider – available on base and other insured Payor Benefit Rider Protected Insurability Benefit Rider Value Enhancement Rider (VER) – single and periodic premium
<b>Critical Illness Rider</b> <i>(additional premium)</i>	Critical Illness Benefit Rider pays a lump-sum benefit if insured is diagnosed with a specified critical illness. Assurity's innovative coverage has two signature features: 1) Benefits do not decrease the death benefit but are paid <i>in addition</i> ; 2) After first-ever diagnosis, insured is still eligible for benefits from multiple CI categories if continuing to pay premiums. Available on base and other insured.
<b>Policy Fee</b>	\$65, commissionable

More detailed product information can be found in the product guide.  
Product availability, features and rates may vary by state.

Policy Form No. I L0880. Rider Form Nos. R I0761, A-R127, A-R M35, A-R130, R I0881, R I0882, R I0883, R I0884, R I0885, R I0886, R I0887, R I0888, R I0889, R T25, R T27-E

**For Agent Use Only.**

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