

Assurity: Changes to Life Product Portfolio Coming!

Effective February 28, 2007, sales of Term 250+ will be discontinued. Term 250+ applications received in Assurity's home office after February 28 will not be accepted. Replacing the Term 250+ product will be Assurity's LifeScape®Term Life portfolio (policy form no. A-LM00).

Some specifics of the portfolio are as follows:

- **Term Periods:** 10, 15 or 20 years
- **Coverage Amount :** From \$50,000
- **Renewability:** Renewable to age 95
- **Issue Ages:** 10 year: 18-70; 15 year: 18-65; 20 year: 18-60
- **Issue Classes Band I:** \$50,000-\$99,999. Select NonTobacco & Tobacco
- **Band II:** \$100,000-\$1,000,000+. Preferred +, Preferred, Select NonTobacco & Tobacco
- **Death Benefit:** Level death benefit
- **Premiums:** Premium rates are guaranteed for the level premium period
- **Conversion:** Guaranteed conversion to a permanent plan available from the company on any premium due date during a conversion period, without evidence of insurability
- **Illustrations:** This is a non-illustrated form under the NAIC Model Illustration Regulation. However, quotes may be easily obtained utilizing the calculator on the intranet or the desktop illustration system
- **Payment Modes:** Annual, semi-annual, quarterly, monthly bank draft and list bill
- **Benefits & Riders:** Waiver of Premium Rider, Children's Term Rider, Accelerated Death Benefit Rider (Living Benefit), Monthly DI Rider, Accident-only DI Rider

New illustration software will be distributed within the next several weeks, and LifeScape Term will be included on this release.

Three additional life products – LifeScape Premier Universal Life, LifeScape Joint and Last Survivor Universal Life, and LifeScape Single Premium Whole Life – will also be included on the software release.

LifeScape Premier UL – LifeScape Premier Universal Life is targeted toward prospects that are focused on building substantial cash value within their life insurance policy. Numerous product design alternatives are offered as the result of the optional riders and benefits that are available. This product also offers five underwriting classes, face amounts beginning at \$50,000 for issue ages 0-54 and \$25,000 for issue ages 55+. The guaranteed interest rate is 3.5 percent, and preferred loans are available beginning in policy year 11.

LifeScape Joint and Last Survivor UL – Designed to fund estate transfer expenses with minimum premium outlay, LifeScape Joint and Last Survivor Universal Life offers death benefit protection on multiple insureds for less cost than individual policies.

The minimum face amount is \$50,000 provided the target annual premium is at least \$2,000.

LifeScape Single-Premium Whole Life – This whole life plan was designed as an alternative to taxable fixed investments. A guaranteed death benefit is provided to maturity at age 121. The policy participates in dividend values which may be used to purchase paid-up additional life insurance. The minimum face amount is \$10,000 for ages 0-54 and \$5,000 for issue ages 55 and older. All applications are underwritten on a non-medical basis.

The upcoming software release will include marketing materials. For more information or to obtain a quote at this time, please contact your regional sales manager.