

From: Sales at Assurity

Subject: Assurity's Term Life - Important News About ROP Benefits

Return of premium benefits on term life products will soon be changing industrywide because of a new NAIC actuarial guideline. Assurity is planning to send e-mail updates to producers on approximately Oct. 1 and Nov. 1. Producers with prospects who are interested in affordable term life insurance with return of premium benefits on the base policy and optional riders will have until Dec. 1 to sell the current ROP rider on LifeScape® NonMed Term 350 and Term 350 Plus.

Cost and pricing issues have prompted many insurers to either discontinue ROP benefits on term life plans entirely, or increase their pricing substantially. The good news is Assurity will continue to offer the ROP rider on our LifeScape Term 350 portfolio **with no change in rates**. However, the return of premium benefits will only include premiums paid for the base term policy, the ROP rider and the optional waiver of premium benefit. LifeScape NonMed Term 350 and Term 350 Plus are the only products affected by the new guideline.

Applications with the ROP rider received after Dec. 1 will be issued with the new ROP rider.

ROP Benefit Rider Comparison		
LifeScape NonMed Term 350 and Term 350 Plus		
Premiums returned	Current ROP Rider	New ROP Rider
		(after Dec. 1, 2009)
Base Term policy	X	X
Waiver of Premium Benefit	X	X
ROP Rider	X	X
Monthly DI Rider	X	
Accident-Only DI Rider	X	
Critical Illness Rider	X	
Children's Term Rider	X	
Other Insured Term Rider	X	

Encourage your producers to take advantage of this opportunity to provide current ROP benefits for their interested prospects before Dec. 1 and at the same time, boost their sales for year-end production and Hawaii qualification!

P.S. We anticipate obtaining approval in a number of states where the current ROP rider hadn't been approved!

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