

## Assurity Life Insurance Company - Non-Med Term

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### Assurity Life Insurance Company - Non-Med Term Product Features

Type	Non Med Term is a guaranteed premium term life insurance policy.		
Conversion Options	All term life policies are convertible through policy year 5 and renewable to age 95. After the initial term period, the policy can be renewed annually increasing term rates.		
	<b>Age last birthday</b>		
	10 year level premium period, 18-65		
Issue Ages	15 year level premium period, 18-65		
	20 year level premium period, 18-65		
	30 year level premium period, 18-45		
Face Amounts Min/Max	\$50,000 to \$250,000		
Modal Factors	Semi-annual = .51	Quarterly = n/a	Monthly = .088
Policy Fee	\$70, Commissionable		

#### Other Insured Term Rider

Term life insurance coverage is available as a rider for another individual, provided there is an insurable interest. Available issue ages for this rider are as indicated on the base policy. The premiums are based on the other insured's gender, age and underwriting class. The level premium period must match that of the base policy.

#### Monthly Disability Income Rider

This rider provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident or sickness.

**Elimination Period:** 90 days

**Benefit Period:** 2 years

**Issue Ages:** 18-60 (age last)

#### Accident Only Disability Income Rider

Provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident.

**Elimination Period:** 90 days

**Benefit Period:** 2 years

**Issue Ages:** 18-60 (age last)

#### Cash Back Rider

Provides for a return of a percentage of the total premiums paid during the initial term period for the policy and any riders, excluding the premium paid for this rider, if the policy and rider are terminated for reasons other than the death of the insured. The Cash Back Rider is not available for the 10 year plan.

Special Product **Cash Back Issue Ages**

Features The available issue ages for the 15 and 30 year policies are as indicated on the base policy. For the 20 year policy, available issue ages are 18-65 for non-tobacco users and 18-60 for tobacco users.

#### **Waiver of Premium Rider**

The Waiver of Premium Rider provides for waiver of premium payments during a total disability of the Insured occurring before the policy anniversary closest to the Insured's 60th birthday.

#### **Income Replacement Option**

This endorsement is available at the time of issue at no cost for the Non Med Term policy.

#### **Accelerated Death Benefit Rider**

This rider provides an optional accelerated payment of life insurance proceeds to an Insured who is terminally ill.

#### **Children's Term Insurance Rider**

**Issue Ages:** Parent: 18-55 (age last)

**Children:** 15 days - 18 years

This rider provides level term coverage to age 25 on the Insured's children listed on the original application or born to or adopted by the Insured while the Base Policy and this rider are in force.

This rider is sold in units, each of which provides \$1,000 of coverage for all eligible children. Up to one unit may be issued with each \$5,000 Face Amount of the Base Policy. The maximum number of units is 25 on the life of any child. The per unit rate for the CTI Rider is \$5.70 with Waiver of Premium and \$5.50 without Waiver of Premium.

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### **Assurity Life Insurance Company - Non-Med Term Underwriting Guidelines**

Classes Standard Non-tobacco: Male, Female  
Standard Tobacco: Male, Female

Re-entry

Tobacco Definition Anyone who has used tobacco or nicotine products in the last twelve months will be assigned a **tobacco user** premium rate. Others will be assigned a **non-tobacco** rate.

Below is guidance on how the application will be underwritten. Please note if the applicant has been hospitalized or has multiple impairments the application may not be accepted.

**Cancer** – Applicants with cancer will typically be not

accepted with the exception of some skin cancers.

**Cardiovascular** - Applicants being treated for hypertension or elevated cholesterol will typically be accepted but applicants with more severe cardiovascular problems such as coronary/congenital heart disease will not.

**Depression/Anxiety** – Applicants with mild depression/anxiety will typically be accepted. Applicants with a more severe condition will not.

Special Underwriting Features

**Diabetes** – Applicants with diabetes will typically not be accepted.

**Respiratory** – Applicants with asthma will typically be accepted but applicants with more severe respiratory problems such as emphysema will not.

**Other Conditions** – Multiple sclerosis, renal disease, hepatitis, HIV/AIDS, will typically not be accepted.

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## **Assurity Life Insurance Company - Non-Med Term State Approvals**

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