



Accidental Death Insurance Plus

Product Highlights

Issue Ages	Age last birthday: Guaranteed renewable to age 80, 18 through 70; 5, 7 and 10-year level premium period, 18 through 70; 15-year level premium period, 18 through 65; 20-year level premium period, 18 through 60; 30-year level premium period, 18 through 50	
Coverage Periods	Guaranteed renewable to age 80; or term periods of 5, 7, 10, 15, 20 or 30 years	
Benefit Amounts	\$5,000 – \$350,000	
Underwriting Classes	Male/Female; unismoke	
Premium modes	Annual, semi-annual, quarterly, monthly	
Convertible	No	
Included Benefits	<ul style="list-style-type: none"> • Common Carrier Benefit • Automobile Seatbelt Benefit 	
Optional Riders <i>(additional premium, not available in all states)</i>	<ul style="list-style-type: none"> • Accident-Only Disability Income Rider • Child Accidental Death Rider Plus • Critical Accident Rider 	<ul style="list-style-type: none"> • Disability Waiver of Premium Rider • Return of Premium Rider • Spouse Accidental Death Rider Plus
Policy Fee	\$25 annually, commissionable	



Accident-Only Disability Income Rider

Issue Ages	18 through 60 (age last birthday)
Elimination/Benefit Period	90 days/2 years
Underwriting	Simplified
Minimum Issue	\$300 monthly benefit
Maximum Issue	Lesser of \$3,000 per month or 1.5 percent of base policy benefit amount. The rider benefit amount is limited to a maximum of 60 percent of the applicant's gross earned monthly income and based on the total of all in-force and applied-for individual and group disability income benefits.
Renewability	Guaranteed renewable through the earlier of: <ul style="list-style-type: none"> • End of the initial level premium period of the base policy to which it is attached • Attained age 65 of the insured

Producers selling Accidental Death Insurance Plus must have a health insurance license.

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Policy Form Nos. I H2004 and I H2011 and Rider Form Nos. R I2005, R I2006, R I2007, R I2008 R I2009, R I2010, R I2012 and R I2013 underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form Nos. I H2004 NY and I H2011 NY and Rider Form Nos. R I2005 NY, R I2006 NY, R I2007 NY, R I2010 NY, R I2012 NY and R I2013 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.

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