

LifeScape® Whole Life Insurance Policy

Maximize the benefits, minimize your cost with a Term Insurance Rider!

Owning a LifeScape® Whole Life Insurance policy has many advantages – lifetime protection, cash values that can be accessed for a variety of needs, special rider options and solid guarantees.

Traditionally considered the “gold standard” of life insurance protection, whole life offers a variety of benefits no other single financial product can match.

But if your protection needs are substantial – for example, protecting a young family, a new business or a mortgage – you may wonder if whole life insurance is within your budget.

The reality is that a LifeScape Whole Life Insurance policy can be very affordable over the long term; in fact, it can actually be a better value than term insurance. The premiums are higher in the beginning but **remain level throughout your life**. Plus, the policy’s cash value accumulation can provide a source of funds for the future.

Many whole life policies are sold in tandem with an **optional term insurance rider to maximize protection but keep the cost low**. The term rider also provides the opportunity to increase the amount of permanent protection over time by converting some of the term coverage as financial circumstances allow.

The following example for \$500,000 total coverage illustrates **how you can achieve a larger death benefit at a lower total cost** by varying the whole life policy and level term rider amounts:

	Total Annual Premium					
	1,000	2,000	3,000	4,000	5,000	6,000
Male, age 35, Select Non-Tobacco \$500,000 Total Face Amount						
\$500,000 Whole Life Premium \$6,175						\$6,175
\$250,000 Whole Life Premium \$3,088 + \$250,000 10-Year Level Term Rider Premium \$315			\$3,403			
\$100,000 Whole Life Premium \$1,407 + \$400,000 10-Year Level Term Rider Premium \$504		\$1,911				

LifeScape Whole Life’s array of versatile optional riders also give you the ability to “custom-blend” your own protection package to fit your current and future needs precisely.

Policy Form No. I-L0880
Rider Form Nos. R I0761, A-R 127, A-RN16, A-RN18, A-R M35, A-R 130, R I0881, R I0882, R I0883, R I0884, R I0885, R I0886, R I0887, R T25, R T27E

Product availability, rates and features may vary by state. This policy and its riders may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent or Assurity Life Insurance Company, or ask to review the policy for more information.

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A LifeScape Whole Life policy offers:

Guarantees

- Premiums will never increase
- Coverage amounts will never decrease
- Policy values will grow at a competitive rate

Tax advantages

- Cash values grow tax-deferred
- Death benefit to beneficiaries is income tax-free

Enhanced protection

- Automatic living benefit riders
- Optional benefit riders

Throughout changing economic environments, whole life insurance has proven to be an effective financial tool, helping generations of families and business owners achieve their long-range goals. **It makes good sense to place your confidence in LifeScape Whole Life, for protection that provides guarantees and the flexibility to adapt to your changing needs.**



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