

Select Universal Life Insurance – affordable protection for your changing lifestyle

LifeScape® Select Universal Life Insurance can provide affordable, permanent financial security with the flexibility to adapt to every stage of your life.

A versatile LifeScape Select policy is an excellent choice for a variety of individual and family protection needs. LifeScape Select offers all the benefits of permanent, cash value life insurance, with premiums that stay within your budget.

LifeScape Select is an affordable alternative to most term life insurance plans, typically purchased because of lower cost. Unlike term insurance, LifeScape Select is permanent, lifelong protection, while term coverage lasts only for a specified period of time.

Flexible Premiums – With LifeScape Select, you have the ability to change the amount and frequency of premium payments to meet your specific needs. You may choose to pay lower premiums during the policy's early years, then increase your payments when your financial situation allows, to keep your policy in force. Or, if you're looking for financial growth, you may opt to pay higher premiums to help increase your policy values.

Permanent Protection – LifeScape Select's coverage can be permanent and continue for as long as you live. When a term plan's coverage ends, a new policy must be purchased, usually at increased cost; in some cases the term policy may be converted to a permanent plan. Term coverage may not be renewable if a change in health has occurred. LifeScape Select coverage continues regardless of illness or injury, as long as the appropriate premiums are paid.

Tax-Deferred Accumulation – Your LifeScape Select plan also offers the advantages of tax-deferred accumulation. Your policy values earn competitive current interest,¹ which will not fall below the guaranteed minimum rate. These funds help build cash values that are available to you through withdrawals or policy loans.²

¹ Interest rates are declared monthly and are based on company investment earnings.

² Under current tax law, policy loans are not subject to income tax. A withdrawal allows access to a portion of your cash value without paying it back; however, a minimum amount must be retained to keep the policy in force. A withdrawal will reduce your coverage by an equal amount. Withdrawals are subject to a fee.

³ Not available in all states.

Policy form No. 0540 and Rider form Nos. 0043, 0046, 0047, 0531, 0532, 0541, 0542, 0555 and 9915 underwritten by Assurity Life Insurance Company of Lincoln, Neb. This brochure contains an abbreviated explanation of policy qualifications, limitations and exclusions. For complete costs and details of the policy, please review the policy contract, or consult your insurance professional or Assurity Life Insurance Company. Policy rates, benefits, availability and provisions may vary by state and are subject to state approval.



LifeScape Select's minimum face amounts are \$100,000 for ages 54 and under, and \$75,000 for ages 55 and older. Individuals who meet certain health, occupation and other requirements may be eligible for our preferred non-tobacco, super-preferred non-tobacco or preferred tobacco rates.

Additionally, LifeScape Select's five-year "lapse-protection" guarantee means that your coverage cannot be discontinued during that time as long as the lapse-protection premium is paid.

No-Cost Policy Features

- ▶ The Accelerated Death Benefit allows you to request an advance of the policy's death benefit if you are diagnosed with a terminal illness, or require care in a nursing facility or home care after age 65.³
- ▶ Select's Maturity Extension Provision allows coverage to continue, premium free and without taxable consequences, beyond age 121.

Rider Options

- ▶ 10- or 20-Year Term
- ▶ 10- or 20-Year Additional Insured Coverage
- ▶ Children's Coverage
- ▶ Accidental Death Benefit
- ▶ Face Amount Increase
- ▶ Disability Waiver

If you're interested in owning permanent life insurance with lifelong protection, cash value accumulation and affordable premiums, a LifeScape Select Universal Life plan from Assurity Life may provide the ideal match for your financial goals.

