



# Accidental Death Insurance Plus

## Product Highlights

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

- Disability Waiver of Premium Rider
- Return of Premium Rider
- Spouse Accidental Death Rider Plus

### Simplified and fast policy issue

Our app has no health questions—plus a one-day guarantee for qualified e-apps and two-day guarantee for qualified paper apps.



## Accident-Only Disability Income Rider

<b>Issue Ages</b>	18 through 60 (age last birthday)
<b>Elimination/Benefit Period</b>	90 days/2 years
<b>Underwriting</b>	Simplified
<b>Minimum Issue</b>	\$300 monthly benefit
<b>Maximum Issue</b>	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.
<b>Renewability</b>	Guaranteed renewable through the earlier of: <ul style="list-style-type: none"> <li>• End of the initial level premium period of the base policy to which it is attached</li> <li>• Attained age 65 of the insured</li> </ul>

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.

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