



Term Life Insurance with Accelerated Underwriting

More Options. Less Cost. Less Time.

There are no trade-offs on time, cost or quality with Assurity's new Term Life with Accelerated Underwriting. Our innovative process uses real-time data to **provide instant approvals on up to 50% of applicants** who qualify based on age, personal history and face amount requirements. By selling Term Life from Assurity, your clients could get an instant decision and a policy issued in a matter of a few days.

1 Submit an E-Application

During the E-App process, the client gives permission to gather third-party data.



2 Underwriting Decision Engine

Our underwriting engine gathers publicly available data such as motor vehicle reports, prescription drug histories, and MIB Inc. information. Based on this data and the application information, the underwriting engine provides an instant decision: Approved, Referred to Underwriting, or Rejected.



3 E-Signature Needed

Applications that are Approved or Referred to Underwriting are e-signed and submitted.



4 Issue or Review

- Approved applications go immediately to policy issue.
- Applications Referred to Underwriting may require something as simple as an underwriter review or it may transition into full medical underwriting.



Advantages

Term Life with Accelerated Underwriting provides your clients:

- A less invasive, streamlined approach for faster application approvals
- Flexible face amounts from \$25,000 to \$10 million on all underwriting classes
- Flexible conversion options and/or additional return of premium* benefits
- An overall better customer experience with competitive premiums

With Accelerated Underwriting, all applicants are considered for approval at the time of application without further underwriting; not all will qualify. For those who don't receive instant approval, Accelerated Underwriting seamlessly transitions their applications into a more traditional underwriting process for the same product with the same available premium classes.

Eligibility Requirements

Common factors that automatically require additional underwriting:

- Face amounts above \$500,000 for ages 18-50, and over \$350,000 for ages 51-65
- Build is outside of the allowable weight limits (see below)
- History of bankruptcy in the last 2 years
- DUI or reckless driving charges in the last 2 years
- Prior felony conviction
- High-risk activities or hobbies like private aviation or skydiving
- Prescription drugs taken for, or a history of the following conditions:
 - AIDS/HIV
 - Cancer
 - Chronic pulmonary disease
 - Kidney disease
 - Bipolar disorders
 - Multiple Sclerosis (MS)
 - Heart disease
 - Parkinson's disease
 - Stroke

Applicants with the following builds are ineligible for coverage:

Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
Weight	≥ 206	≥ 213	≥ 221	≥ 229	≥ 236	≥ 244	≥ 252	≥ 260	≥ 269	≥ 277	≥ 286	≥ 295	≥ 303

Height	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"
Weight	≥ 312	≥ 321	≥ 331	≥ 340	≥ 350	≥ 359	≥ 369	≥ 379	≥ 389	≥ 399	≥ 409	≥ 420	≥ 430

To learn more about Term Life with Accelerated Underwriting, call your Regional Sales Team.

*Return of premium benefit also known as the Endowment Benefit Rider (ROP Rider in some states)

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