



# 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 Term Life with Accelerated Underwriting. Our innovative process uses real-time data to **provide instant decisions on up to 50 percent 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.

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1

## Submit e-application

At the end of the app, the client will give permission to gather third-party data and e-sign.

2

## Underwriting decision engine

Processes publicly available data, such as motor vehicle reports, prescription drug histories and MIB. Underwriting engine provides an instant decision: Approved, Referred to Underwriting or Rejected.

3

## Receive an email with instant decision

- Applications approved go immediately to policy issue.
- Applications referred to Underwriting may require something as simple as an underwriter review or transition into full medical underwriting.

## Advantages of Accelerated Underwriting

### Term Life with Accelerated Underwriting provides your clients:

- A less invasive, streamlined approach for faster application approvals
- Flexible face amounts from \$25,000 up to \$1 million (for ages 18-50) and up to \$500,000 (for ages 51-65)
- Flexibility of 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 \$1 million for ages 18-50, and over \$500,000 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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Policy Form No. I L1702 and Rider Form No. R I1705 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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