



***Insurance is a necessity few can live without. The death or disability of a loved one can cause irreparable financial damage. Without the ability to pay debts, mortgages, college tuitions, etc., many families are left in financial ruin.***

Accidental Term Life Insurance with the Accident Only Disability Income Rider is an innovative insurance protection solution that gives you the insurance protection you need at an affordable price. Accidental Term Life with the Accident Only Disability Rider was designed for individuals concerned about loss of income due to an accidental death or total disability.

### **Broad Coverage Amounts**

Accidental Term Life features affordable insurance protection from \$50,000 to \$250,000.

### **Accidental Disability Rider (ADR)**

A disability is one of the most financially burdening events. The loss of a primary income can quickly drain savings, while adding to an already stressful situation. This Disability Income Rider is an affordable way to secure your income if you suffer a total disability caused by an accident. You may qualify for a monthly benefit of up to 60% of your gross monthly income (maximum \$1800 monthly\*). ADR benefits begin after 90 days of total disability and continue for up to two years while you are totally disabled.

### **Return Of Premium Rider**

Your policy pays the death benefit if you die as a result of an insured accident while your policy coverage is in force. If your policy is still in force when you turn 75, the optional return of premium rider returns some or all of the premiums paid for the policy and selected riders at that time. If you choose to terminate the policy early, you may receive some or all of your premiums back, starting in the 6th year.\*\*

**Help secure your future today  
with Acci-Flex Life.**

Your Local Agent is:

**Call today!**

Assurity Life Insurance Company has enjoyed a legacy of excellence since 1890. Located in Lincoln, Nebraska, Assurity has earned an A- (Excellent) rating from A.M. Best Company, independent insurance industry analysts. Assurity is a member of the Lincoln Insurance Group, whose assets exceed \$1 billion.

Mkt Form # IGP-001  
Policy Form # L T02

All products may not be available in all states.

Please carefully read and review your policy for the terms and conditions of this coverage.

\* The maximum monthly income available is the lesser of \$1,800, or 1.5% of the base policy face amount, and may be limited by existing coverage.

\*\* The amount of premium returned for any reason will be reduced by any benefits paid under the disability, accelerated benefits and/or waiver of premium riders, if selected. No premium is returned if the insured dies.



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## ACCI-FLEX LIFE & DISABILITY RIDER

Accidental Term Life Insurance

