

**Create your legacy for tomorrow – today!**

Assurity Life Insurance Company  
Single-Premium Whole Life Insurance

# *Legacy Estate Maximizer*

*A Family Wealth Protector and Asset Builder*



## **Advantages include:**

- A guaranteed and immediate increase in your estate can be provided
- The option to accelerate policy benefits to pay confined care and home health care costs
- Federal income tax-free benefits to your beneficiary
- Immediate access to your cash value through policy loans
- Benefits that are guaranteed
- Availability from ages 0-85
- Tobacco and non-tobacco rates
- Simplified underwriting

*Let **Legacy Estate Maximizer** be the strength behind your financial security.*

What is the purpose of your money? Have you been saving your hard-earned money in CDs, credit unions or annuities? If so, current tax laws may erode what you worked so hard to provide.

Introducing...

# Legacy Estate Maximizer

Single-Premium Whole Life Insurance Policy

Providing an estate for your loved ones should not be a difficult task. However, interest earned on certain types of savings must now be taxed *before* passing those funds on to your heirs.

Your estate could be drastically reduced after paying taxes on interest earned and costly probate and legal fees. Consider the impact if these assets were further depleted by confinement in a long-term care facility or expenses related to home health care.

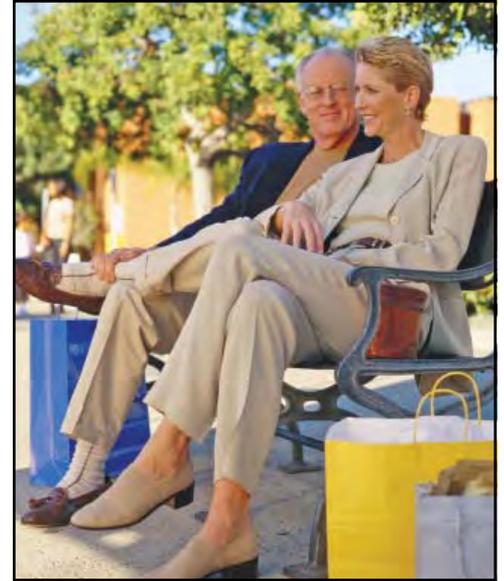
## You can solve this problem today

Allocate a portion of your assets to Assurity's *Legacy Estate Maximizer* Single Premium Whole Life policy.

*Legacy Estate Maximizer* life insurance, with a maturity age of 121, will immediately increase the size of your estate. Plus, the benefits to your heirs will be free of federal income tax!

Many alternatives are available in the financial wealth transfer marketplace. But *only* a life insurance policy, like our *Legacy Estate Maximizer*, can fully guarantee the death benefit plus the many benefits available *during* your lifetime. Keep in mind you should only use funds you don't need for daily living expenses.

Here's how reallocating a portion of your assets into *Legacy Estate Maximizer* can help you prepare for the future.



Current Asset Profile: Female, Age 65, Non-tobacco				
WITHOUT <i>Legacy Maximizer</i>		ACTION	WITH <i>Legacy Maximizer</i>	
\$40,000	Bank CDs	<b>REALLOCATE</b> to <i>Legacy Maximizer</i>	<b>\$68,119</b>	Death Benefit
\$25,000	Annuity	No action taken. (Funds not affected.)	\$25,000	Annuity
\$25,000	Savings Account		\$25,000	Savings Account

<b>Total Estate Assets:</b> <b>\$90,000</b>		<b>Total Estate Assets:</b> <b>\$118,119</b>
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The \$40,000 bank CD asset increased 70 percent by reallocating it to the *Legacy Estate Maximizer* Single Premium Whole Life policy.

Total assets increased 31 percent.

This does not include the many benefits available *during* your lifetime.

Policy loans and accelerated benefits will reduce the death benefit payable. Early-year cash values will be less than the premium you pay into your policy.

# What option best fits your future?

## Annuities

Annuities are typically a good way to fund retirement. They allow a deferral of federal income tax. You or your heirs, however, must eventually pay tax on the interest earned.

With *Legacy Estate Maximizer*, you could provide a larger benefit to your beneficiary – free of federal income tax!\*

## CDs and Similar Financial Accounts

Earnings from bank CDs and similar financial vehicles are *not* federal income tax-free. Shouldn't a portion of your assets be protected by a *Legacy Estate Maximizer* policy?

## 1035 Exchange

Current tax codes allow for exchanging one life insurance policy for another life policy tax-free. You may want to review your current life policies to see if it would be advantageous for you to exchange them for a *Legacy Estate Maximizer* policy.

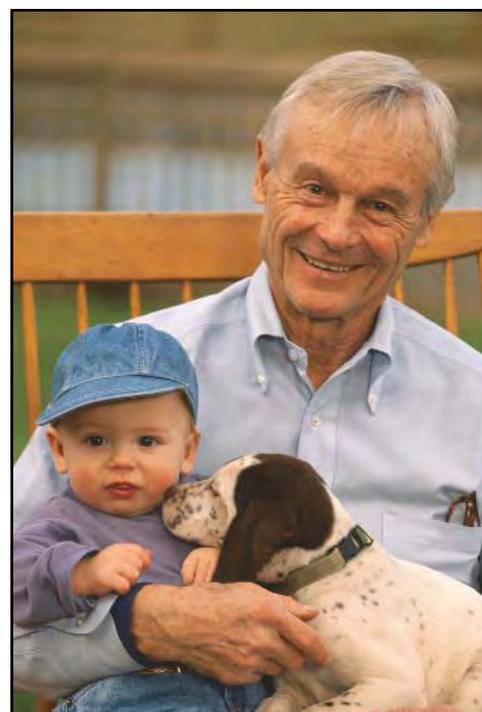
Two benefits may result:

- 1) no further premium payments, and
- 2) increased life insurance coverage with an accelerated death benefit.

Your insurance broker can help you determine if an exchange is to your financial advantage and if it's appropriate for your personal planning strategy.

## Guaranteed Benefits

People are now living longer than ever. The *Legacy Estate Maximizer* is a whole life insurance policy, with safety and guarantees, that matures at age 121. Your life insurance is guaranteed to remain in force for your entire lifetime.



Note: The *Legacy Estate Maximizer* policy may be a "Modified Endowment Contract," as defined in IRS section 7702. Distributions and loans from a modified endowment may be treated as taxable income and subject to a federal income tax penalty upon early withdrawals. The death benefit is federal income tax-free.

Your insurance representative does not offer legal or tax advice. Tax laws are subject to change and may be interpreted differently. We recommend you seek counsel with a qualified tax advisor regarding this policy and your particular tax situation.

## *Legacy Estate Maximizer* vs. Other Financial Vehicles

	<i>Legacy Maximizer</i>	Annuity	CD
Proceeds avoid probate costs	Yes	Yes	No
Federal income tax-free death benefits	Yes	No	No
Accelerated Benefits Rider: Community Care	Yes	No	No
Accelerated Benefits Rider: Confined Care and Home Health Care	Yes	No	No
Accelerated Benefits Rider: Terminal Illness	Yes	No	No
Accidental Death Benefit: Common Carrier	Yes	No	No
Accidental Death Benefit Rider (optional)	Yes	No	No

The policy face amount will be paid to the policy owner on the anniversary following the insured's 121st birthday. If the insured dies while the policy is in force, the policy proceeds will be paid to the designated beneficiary(ies).

\* You must pay income tax on any gain at ordinary income-tax rates if you surrender your annuity, plus a 10 percent penalty tax if annuity withdrawals are made prior to age 59½.

# Legacy Estate Maximizer

## Valuable Features

### **Accelerated Benefit Rider – Terminal Illness**

*(Included with policy – no additional premium)*

If you become terminally ill (having a disease or illness that causes you to have a life expectancy of 12 months or less), you may request to accelerate a portion of the policy benefits.

The Accelerated Benefit amount cannot be more than \$250,000 or less than \$10,000 from all policies and riders on the insured.

### **Accelerated Benefit Rider – Confined Care**

*(Included with policy – no additional premium)*

If you become confined to a nursing home facility – and are expected to stay in the facility indefinitely – you may request to accelerate a portion of your benefits. The accelerated benefit is up to 2 percent of the policy face amount, to \$5,000, payable monthly. The monthly benefit will continue to be paid for 60 months or until the policy face amount has been reduced to \$15,000, whichever comes first. Benefits are available only after the policy has been in force 90 days.

### **Accelerated Benefit Rider – Community Care**

*(Included with policy – no additional premium)*

If you've been receiving community care for at least 90 days, you may request to

accelerate a portion of your policy benefits. Community care means care or services provided by a home health care practitioner in your home or in an assisted living facility. The accelerated benefit is 1 percent of the policy face amount, up to \$3,000, payable monthly.

The monthly benefit will continue to be paid for a maximum of 60 months or until the policy face amount has been reduced to \$15,000, whichever comes first. Upon written notification that you no longer require community care, monthly accelerated benefit payments will cease. Benefits are available only after the policy has been in force 90 days.

### **Accidental Death Benefit – Common Carrier (Double Face Amount)**

*(Included with policy – no additional premium)*

If you're traveling as a fare-paying passenger on a public conveyance, and death occurs due to bodily injuries which are the direct and independent cause of death within 90 days of the accident, an additional benefit equal to the full face amount of the policy will be paid to your designated beneficiary(ies).

Accidental death means a death due to bodily injuries which are the direct and independent cause of death occurring within 90 days after the date of the accident.

### **Accidental Death Benefit Rider (ADB) (Triple Face Amount with Common Carrier Benefit)**

*(Optional, Additional Premium)*

- Doubles the death benefit for death due to an accident
- Triples the death benefit if death is due to an accident on a Common Carrier (Base policy face amount + Common Carrier Benefit + Accidental Death Benefit = 3 x policy face amount)

This optional rider is issued in consideration of the application and payment of additional premium to pay an additional benefit equal to the full face amount of life insurance if you die due to an accident. Accidental death means a death due to bodily injuries which are the direct and independent cause of death occurring within 90 days after the date of the accident. If the accidental death occurs while the insured is a fare-paying passenger on a public conveyance, this rider will pay in addition to benefits received under the Accidental Death Benefit – Common Carrier.

*NOTE: Death benefits are reduced by the amount of any loan outstanding at time of death, or amounts paid through Accelerated Benefits Riders.*

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, life insurance and annuities through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in

class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

### **Legacy Estate Maximizer**

is marketed by:

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