

# Why Acci-Flex Accidental Death Benefit Insurance?

A comparison with Mutual of Omaha

Because Acci-Flex is valuable accidental death benefit protection that is, easy to understand easy to sell and easy to issue, all at an affordable price!

- **Assurity Advantage Service Guarantee** — We guarantee the application will be processed and the policy mailed the same day for e-apps and within two days for paper apps, or the writing agent will receive \$100 cash!
- **Acci-Flex Upgrade Program**— Assurity offers “upgrade credit” equal to the first-year Acci-Flex premium that can be applied to one of our traditional life insurance products (Simplified Life, Whole Life, Term Life, Universal Life) .
- **Strong Rider Offerings** — Our Accident-Only Disability Income Rider provides valuable protection to your clients at an affordable price!
- **Extremely Competitive Premiums** — Acci-Flex is competitively priced at all issue ages and face amounts (see comparison below).

## Product Comparison

Company & Product		Assurity LifeScope® Acci-Flex	Mutual of Omaha Guaranteed ADvantage
Issue Age		18 - 60	18 - 70
Renewability		Guaranteed renewable to age 75	Guaranteed renewable to age 80
Benefit Amounts		\$50,000 - \$350,000	\$50,000 - \$500,000
Benefit Reduction		None	None
Upgrade Credits		Policyowner can “upgrade” to a traditional life product receiving credit for up to one year of Acci-Flex first-year premium applied to the new policy!	No upgrade program
Riders	Return of Premium	✓	✓
	Accident-Only DI	✓	
	Disability Waiver	✓	

## Monthly Premium Comparison

Face amount		\$100,000	\$250,000	\$350,000	\$100,000	\$250,000	\$350,000
Male	Age 35	\$10.91	\$21.34	\$28.29	\$16.19	\$33.91	\$45.72
	Age 45	\$10.21	\$19.58	\$25.83	\$16.19	\$33.91	\$45.72
	Age 55	\$11.26	\$22.22	\$29.52	\$17.07	\$36.10	\$48.78
Female	Age 35	\$7.83	\$13.64	\$17.51	\$10.68	\$20.13	\$26.43
	Age 45	\$8.10	\$14.30	\$18.44	\$10.68	\$20.13	\$26.43
	Age 55	\$9.15	\$16.94	\$22.13	\$12.17	\$23.85	\$48.48

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