

# Term Life Insurance



## PRODUCT QUICK VIEW

Hero Life is a term life insurance policy with accelerated underwriting for those that qualify, which is underwritten by Assurity Life Insurance Company.

## PRODUCT DESCRIPTION

### Issue Ages

- **T10** 18-60 (NT), 18-60 (T)
- **T15** 18-60 (NT), 18-60 (T)
- **T20** 18-60 (NT), 18-55 (T)
- **T30** 18-50 (NT), 18-45 (T)

### Minimum Face Amount

- \$100,000

### Maximum Face Amount

- Ages 18 – 55 up to \$2 million
- Ages 56 – 60 up to \$1 million

### Underwriting Classifications

- Preferred Plus Non-Tobacco
  - Preferred Non-Tobacco
  - Standard Plus Non-Tobacco
  - Standard Non-Tobacco
  - Preferred Tobacco
  - Standard Tobacco
- \*Substandard/rated classes are only available with 'full' underwriting, including fluids.

### Accelerated Underwriting

- No telephone interview and the opportunity for an underwriting decision in minutes
- No medical exams, bodily fluids, or Attending Physician's Statement (APS) required

### Term Length

- 10, 15, 20, 30 Years

### Application

- eApplication only available online

### Underwriting

- Accelerated underwriting for those that qualify
- Full underwriting available for those that don't qualify for accelerated underwriting

### Conversion

- Conversion period begins on the issue date and ends on the earlier of one year prior to the end of the level term period for 10-year plan; or, two years prior to the end of the level term period on 15-, 20- and 30-year plans; or, policy anniversary on which the insured attains age 65

Hero Life is underwritten by Assurity Life Insurance Company (Home Office: Lincoln, NE) and offered by Innovative Brokerage Network, DBA Traffk (Home Office: ). Hero Life is a consumer insurance marketing company.



Term life coverage is underwritten through Assurity Life Insurance Company. Assurity is A- (Excellent). A.M. Best ratings for insurers' financial strength range from A++ (Superior) to F (In liquidation).

### **Traffk**

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Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY.

Product availability, features and rates may vary by state.