

The TRIANGLE

A publication for producers of Assurity Life Insurance Company

November-December 2011



Closing 2011 strong and looking ahead

By Todd W. Reimers, CLU, LLIF
Senior Vice President, Chief Marketing Officer



By the time you read this article, Assurity will have moved into the Assurity Center, our state-of-the-art new home office! Our new facility incorporates advanced technology and environmental

responsibility, and will provide a very collaborative work setting for Assurity associates. We're looking forward to having many of you visit us in our new location in 2012.

Your regional sales associates are working hard to close a fantastic year! We expect 2012 to get off to a great start, since this year is closing strong for both DI and CI sales. As November ended, Assurity was at 118 percent of our DI sales goal. And CI sales have been very strong throughout 2011!

While our DI and CI products provide very important living benefits for your clients, we believe life insurance should be the foundation of any financial plan. We have a solid portfolio of all three types of insurance products. Next year look to

us for new sales ideas and training tools, including some focus on many ways our company offers living benefits through our policies and their riders!

Remember "innovation" and "financial strength" are two of Assurity's core values. Next year we will continue to find creative ways to make our company even easier to do business with. Regarding our strong financial position, we were very pleased to be among the ranks of the Ward's 50® group of top-performing life-health insurance companies in 2011. This prestigious recognition reflects our strong capital position, which allows us to grow but not hurt our strong A- (Excellent) A.M. Best rating.

Assurity has a proud 120-year heritage as a mutual organization. With this legacy as our base, we continue to build for the future.

Be sure to contact your regional team to ask how Assurity can help you grow your business in 2012 and beyond. Here's to a prosperous New Year for you and Assurity Life Insurance Company! ▲

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Assurity announces the 2013 Leaders' Conference:

Bermuda

The Fairmont Southampton

May 15-19, 2013

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By Amber Huebner, Worksite Regional Sales Manager

Anyone who has been around the worksite industry for any period of time has probably heard the medical bankruptcy statistics from the 2007 Harvard University Study on more than one occasion. For those of you who may not be familiar with the reference, this study cites that in 2007, 1.9 million to 2.2 million Americans (filers plus dependents) experienced a medical bankruptcy; among those whose illnesses led to bankruptcy, 75.7 percent actually had insurance at that time but still faced direct out-of-pocket medical costs averaging \$11,854. This, of course, does not take into account the significant financial impact that additional indirect expenses of a serious diagnosis can bring.

I was discussing the possible correlation of the staggering growth of critical illness policies over the last year (jumping 41 percent in the first quarter of 2011, according to the latest LIMRA report) to the current economic difficulties with a well-respected benefits broker in my territory. It took me by surprise when he stated that he “simply did not believe” the findings of the Harvard study. “Their [employees’] health insurance will cover most of the costs of a heart attack or cancer,” he added.

Middle incomes hardest hit

The truth is a significant health event such as cancer, heart attack or stroke (the three most commonly covered conditions of a critical illness policy) can often have a considerable impact on the financial situation of the average middle-class family, and the recent economic hardships have only steadily worsened this monetary blow. A recent article cited two separate studies, authored by Dr. Scott Ramsey, a cancer researcher, and Dr. Yousuf Zafar, an internist at Duke University Health System, which examined cancer diagnosis as a risk for personal bankruptcy.

According to a 2010 survey, 27 percent of American families have less than \$1,000 available in savings.

“We looked at [bankruptcy] one, three and five years after a diagnosis, and the rate ranged from two to six times higher,” Dr. Ramsey said. Even with health insurance, out-of-pocket costs (OPCs) averaged \$712 per month. Dr. Zafar noted, “Ninety-nine percent of the patients in our study were insured, and 83 percent said they had prescription coverage. People still couldn’t afford groceries and were spending life savings on cancer care.”

Employees in the middle income bracket, making \$30,000-\$60,000 annually, can be hardest hit by the unexpected. An article in the Journal of Oncology agreed. “The burden of OPCs can be even greater for low-income patients because of the greater proportional impact.” They added that the OPCs of a cancer diagnosis “accounted for an average of 41 percent and 26 percent of monthly income for patients with annual household incomes of \$30,001 to \$60,000, and greater than \$60,000,

respectively. In addition, the study found “OPCs and lost-income costs averaged \$1,455 per month and varied widely.”

Unprepared for the unexpected

Furthermore, most people are not prepared for unexpected medical bills. According to a survey conducted by the Employee Benefit Research Institute in 2010, 27 percent of American families have less than \$1,000 available in savings. Additionally, a September 2009 HSBC Bank survey showed 61 percent of Americans could only live three months or less on their savings, with 38 percent stating they don’t have enough saved to cover one month’s expenses. This, coupled with the ever-increasing burden of higher deductibles, copays and other direct out-of-pocket costs associated with major or chronic illnesses, can be crippling to families already struggling to make ends meet.

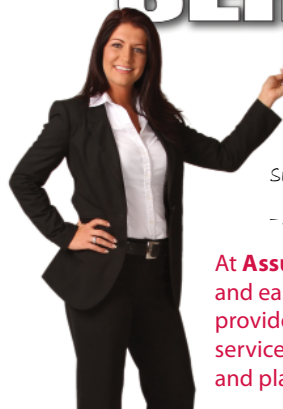
It makes me wonder: Has the broker in my story really lost touch with the average employees he serves? If so, perhaps he is not the only one. It may not be all that surprising, as we spend most of our days in closed-door meetings with CEOs, company presidents and other senior management comparing spreadsheets and analyzing benefit grids. It may be all too easy to lose touch with the everyday struggles of the average employee and the impact our recommendations (and these policies) have on their lives.

Other ‘costs’ overlooked

Critical illness and cancer plans are not just about covering higher deductibles and copays; the real value of these plans is helping to eliminate the financial obstacles and barriers from receiving the BEST care available. Some people may be able to account for the added costs of deductibles, copays and prescription drugs; however, most don’t consider the other “costs” associated with serious illnesses. These can often be much greater than the out-of-pocket cost-sharing associated with their medical plan.

Continued on page 3

SMART SOLUTIONS SUPERIOR SERVICE



“We hold ourselves to a higher service standard. Send us a case, and you’ll immediately see the difference!”

- Amber Huebner, Regional Sales Manager

At Assurity at Work, we’re flexible and easy to do business with. And, we provide the total package – “single point” service PLUS the right worksite products and plan designs for your clients.

Even if they have “good” medical coverage, factors such as lost productivity, unpaid time off work for the insured AND spouse, and much higher out-of-pocket costs for non-network providers are not always considered. Other items often overlooked are travel and lodging to obtain treatment from the best doctors and hospitals in the country, as well as experimental drugs and treatments not covered by traditional major medical plans.

Let me put it this way: If your child or spouse was diagnosed with cancer, you would be there for every moment and every treatment, right? Unfortunately, not everyone has that luxury. The U.S. Department of Labor reports that even after five years on the job, the average full-time employee only has 8.1 paid vacation days and 8.0 sick days a year. One of four private-sector workers (28 million Americans) in the U.S. does not receive any paid vacation or paid holidays.

Difficult financial choices

So, what would you do if, faced with mounting medical bills, you had to make the difficult decision between being by your loved one’s side for that next treatment or test result, or being back at work in order to pay the mortgage that month? Or what if the best doctors and hospitals for their condition were located in another state but, due to financial concerns, you felt like you had to choose

from a list of “in-network” providers in your area?

Would a lump sum of \$10,000 or \$20,000 paid upon diagnosis have helped keep you from having to make those tough decisions? Or would knowing there was access to a steady stream of cash benefits throughout the course of the treatments allow you to concentrate on what matters most? This may seem a little extreme, but this is the reality that many families are faced with today.

Financial impact on medical care

Financial concerns are real for many people, and these concerns do have an impact on the medical decisions they make. According to recent analysis, while 45 million Americans have no health insurance, another 25 million have insurance with prohibitively high medical co-pays and deductibles often preventing or delaying them from seeking medical treatment.

A study in the Journal of the American Medical Association highlights this fact. In this study 3,721 heart attack patients, who were treated at 24 U.S. hospitals between April 2005 and December 2008, were asked about their insurance status and financial concerns regarding their medical care.

Of the surveyed patients, 18 percent reported having financial concerns about seeking care; among them 83 percent reported having gone without medical care because of cost, 56 percent said

financial concerns kept them from taking prescribed medications, and 13 percent said they had a hard time obtaining medical services because of cost.

This can be a major problem, especially when it comes to conditions such as heart attack and stroke; every minute matters, and delaying treatment can be a matter of life or death for some.

The financial impact of critical illness and cancer can, at times, be as overwhelming as the emotional or physical one; but it’s an unnecessary burden to have to bear. For just a few dollars a week, many critical illness policies can provide tens of thousands of dollars in benefits when families need them most.

Additionally, many of today’s plans cover more than just heart attack, stroke and cancer. They also cover conditions and procedures, such as paralysis, advanced Alzheimer’s disease, loss of ADLs, coma, bypass and angioplasty. And, for the statistically lucky few, some of these plans also include a return of premium feature, so if your clients do not end up with a critical condition they can get some or all of their premiums back.

There are many reasons why the number of critical illness policies sold in the U.S. has steadily increased. Even though some other brokers may still be missing the boat, now you can be sure to share the reasons why these plans are such an essential part of any “good” benefit package. ▲

New and updated worksite marketing materials

Kick off 2012 with a new suite of worksite marketing materials! Mostly aimed at employers, the fresh look of these pieces will draw attention to the smart solutions and superior service associated with Assurity at Work.

Available now or coming soon are:

- Intro flyer in pdf format for emailing to employers
- Printed small tri-fold brochure to

hand out at conventions or use as a leave-behind

- Revised printed large employer brochure
- 6” x 9” postcard to serve as an additional contact point
- Animated electronic web banner that can be sized to fit and linked to any of our online worksite materials
- Copy/ad for use in a company’s employee newsletter

Ask your RSM/RSC about the availability of these pieces and plan to hit the ground running with Assurity at Work in January!

Shield named DI products manager

Todd Shield has been named disability income products manager for Assurity's Sales Division. He will be working closely with both the individual and worksite sales teams.



Previously at Assurity, Todd was a Platinum Service representative and is well-known to many of our producers. He brings in-depth knowledge of Assurity products and distribution, as well as pre- and post-issue processes. Todd also has a background in sales, and before joining Assurity in 2006, he was part of Farm Bureau's disability product implementation.

Todd has additional work experience with the state of Nebraska Accounting Division and also traveled as a full-time professional umpire. He still umpires professional and collegiate baseball in his spare time. After earning an associate's degree from McCook Community College, he attended the University of Nebraska-Lincoln.

We're pleased to congratulate Todd as an outstanding addition to our home office Sales Division team. ▲



Christy Magorian, an Assurity regional sales coordinator, bought an AssurityBalance® Critical Illness policy in 2005 and received benefits just three years later, following the diagnosis of a malignant brain tumor.

"My grandfather and uncle both had experienced cardiac problems, so I thought even though I was young, why not get this product which would cost me so little?" Christy said. "I was not expecting to have to use the policy at all, and if so, not for many years. Little did I know that at the age of 25, I would be battling cancer. I had just gotten married the year before, and I didn't think that 'in sickness and health' would be something we would face so soon."

Fortunately, the benefit from Christy's CI policy meant that she could focus on her treatment and recovery instead of on how to pay the medical bills, which amounted to thousands of dollars in out-of-pocket costs. She estimated that insurance deductibles and prescription copays, plus travel expenses to Texas for Christy and her husband for appointments with a neuro-oncology specialist, totaled nearly \$11,000. That amount doesn't include copays for countless regular visits to the oncologist and radiologist for blood work and MRI reviews.

"Not having the worries about how we were going to get by and being able to focus our attention on being as aggressive as possible to prevent the tumor returning has been a blessing and a key factor in my recovery," Christy said. "This critical illness policy has been living proof to me that things do happen in our lives that we have no control over, but we can have control over how we face them."

With the CI benefit, Christy and her husband were able to pay off all outstanding debt and take care of all doctor and hospital bills, co-pays and medications. They were also able to put money aside in case further treatment is needed.

A video of Christy talking about the importance of critical illness insurance is available on AssureLINK under the Training tab. ▲



Eric Mulford with Quick & Easy CI Sales Ideas

• Video

Ken Smith talks with Eric Mulford, CI distribution manager for AIMS Benefit Solutions, about some innovative and creative sales approaches to use on your next client visit.

2013 Leaders' Conference

Bermuda

The Fairmont Southampton

May 15-19, 2013

**Earn extra production credits
in the first quarter of 2012!
Check AssureLINK for production
requirement details.**

2012 Leaders' Conference



The City of Lisbon

Lisbon, Portugal, is a collection of bairros (districts) spread across seven hills. Each district has its own style and personality, blending the new and the old into one exciting city!

Chiado and Bairro Alto are stylish and energetic, Alfama is the city's oldest quarter, Castle is the quarter containing Saint George's Castle, and Belém, nicknamed Lisbon's "open-air museum," is by the waterfront.

The city of Lisbon includes treasures such as São Roque church, the National Museum of Contemporary Art, Cathedral Sé, National Pantheon, the Foundation Espirito Santo Museum, the Belém Tower and Jerónimos Monastery.

In April 2012, qualifiers will walk the ancient streets and have a chance to tour one of the world's oldest cities.

Congratulations to our qualifiers!

(as of Nov. 30, 2011)

Don E. Artice
American Brokerage Services Inc.
Ash Brokerage Corp
Asurea Wholesale Insurance Services Inc.
Ernest A. Baillargeon
Douglas C. Black
Stephen D. Brooks
Mark Browder
Reynaldo B. Cabrera
Aaron M. Clark
David L. Collins
Crump Life Insurance Services
Erlin C. Dahl
Alabel Daof-Lavares
William I. Davis
Larry M. Dela Cruz
ESI Financial LLC

Brian Essex
Joel Featherstone
Thomas G. Feeney
Gregory P. Hill
Eddie E. Holmes
Humana Marketpoint Agency Inc.
iGROUP
Income and Asset Protection Agency LLC
Innovative Underwriters Inc.
JJZ Insurance Agency Inc.
Daniel B. Johnson
Michael R. Kay
Patrick J. Keating
Keith Lash
Peter L. Lavares
Hye S. Lee
Legacy
Darin G. Luze

William J. McNamara
Richard L. Miller
Jack Mills Ins Agency Inc.
Timothy C. Mortellite
Hector S. Muzquiz
Jude E. Offiah
Partners Advantage Ins Services LLC
Lynn H. Payne
Mark Queen
Quote Selection Insurance Services Inc.
Randy D. Richards
Source Brokerage
Stephens-Matthews Mktg Inc.
Strategic Agent Partners Inc.
Thomas L. Vilkanskas Sr.
Mark E. Weddle
Douglas A. Wheeler
Lucita A. Zamoras

Check AssureLINK for qualification requirements.

By Seth Groff, LUTCF, Manager, Life Products

Recently while I was receiving a haircut, my barber decided to give me some free financial advice. He knows I work for a life insurance company and was set on convincing me that people who buy permanent cash value life insurance are fools. Everyone should “buy term and invest the difference,” he stated. I politely and calmly asked him a simple question, “How much have you put in your ‘different’ account?” He gave a typical response: “None, but that is what all the experts recommend.”

I’m sure you have had a similar conversation with some of your clients. How did you handle this misconception? Did you agree with the client and make the term sale? Or, did you take the time to do the financial comparison between “buying term and investing the difference” and Assurity’s participating LifeScape® Whole Life policy?

Comparing whole life and term

I do believe term insurance can be a vital tool in helping protect some of the financial needs of your prospects’ families. There is definitely a time and place for a term sale, and Assurity provides two viable options with our LifeScape NonMed Term 350 and 350 Plus Life Insurance policies.

However, agents often fail to realize that they leave money on the table because their prospect thinks purchasing term insurance makes better “financial sense.”

Comparing the values of permanent, cash value life insurance to those of term life insurance plus an investment can be beneficial to a client and the agent. Here are two circumstances where the comparison is worthwhile:

1. When working with new prospects who have agreed they need additional life insurance coverage and have the cash flow to purchase any type of policy, yet want to purchase term because they feel it makes “the best financial sense.”
2. When talking with your existing term policyholders about conversion options, but they are reluctant to convert to a permanent plan because they feel the term policy still makes the most “financial sense.”

When these scenarios arise, I like to compare the numbers, then help the client determine the best solution for his or her unique situation. There are many factors to consider, including:

- the time frame for the insurance need
- the client’s available cash flow
- alternative uses for the cash flow
- income tax considerations.

Review the alternatives

Let’s look at a 35-year-old male (select non-tobacco) who wants to purchase \$300,000 of additional life insurance. After asking a couple of additional fact-finding questions, you realize the

client is also putting about \$6,000 a year into a taxable investment. The prospect indicates he wants to use a portion of this to purchase term insurance. An illustration of Assurity’s NonMed Term 350 indicates that for a 30-year term policy, the annual rate is \$619, which leaves \$5,381 for the client to continue to invest in his taxable account.

The alternative I would propose is using the \$6,000 cash flow to purchase an Assurity LifeScape Whole Life policy. In the example below, \$3,770 is going into the base policy with \$2,230 into the Value Enhancement Rider (VER). I assumed a 5 percent yield on the taxable investment and a 28 percent tax bracket.

Whole life makes ‘financial sense’

In the chart below comparing the two alternatives, the whole life policy outperforms purchasing term and investing the difference. The client would have to earn a gross interest rate of 6.2 percent with the taxable investment to match the whole life policy’s cash value build-up at the end of the 30-year term.

Additionally, for only \$135 per year more, you can add the Waiver of Premium Rider which would allow the plan to self-complete in the event of a disability. The prospect also has access to the cash value of the whole life policy tax-free through the use of withdrawals and policy loans.

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| LifeScape® Whole Life vs. term insurance and any taxable investment (ATI) | | | | | | | |
|--|-------------------------|-------------------------|------------|--|------------------------|----------------------|---------------|
| Male, age 35 • Initial payment: \$6,000 • Initial death benefit: \$300,000 | | | | | | | |
| ATI yield: 5% • Tax bracket: 28% | | | | | | | |
| Payment allocation | | | | 300,000 scheduled term insurance along with any taxable investment (ATI) | | LifeScape Whole Life | |
| Year | Cost of proposed policy | Alternative term policy | Net to ATI | ATI values | Combined death benefit | Year-end cash value | Death benefit |
| 5 (age 40) | 6,000 | 619 | 5,381 | 29,954 | 329,954 | 21,816 | 354,217 |
| 10 | 6,000 | 619 | 5,381 | 65,702 | 365,702 | 58,220 | 410,207 |
| 15 | 6,000 | 619 | 5,381 | 108,365 | 408,365 | 106,069 | 474,043 |
| 20 | 6,000 | 619 | 5,381 | 159,281 | 459,281 | 166,833 | 542,244 |
| 25 | 6,000 | 619 | 5,381 | 220,046 | 520,046 | 244,908 | 620,112 |



Assurity distributors who publish or post any online content on blogs, social networking sites, wikis, micro-blogging sites and other user-generated media should exercise good judgment and follow these Guidelines for Social Media Use. Common platforms covered in this policy include Facebook, MySpace, LinkedIn, Yahoo/Groups, YouTube, Twitter, chat rooms, message boards and many others. Distributors who have a business-oriented social media site(s) or page(s) are required to set their privacy settings for public viewing to allow carriers and regulators to view content.

Assurity appreciates the prevalence of social media in society and the benefits this form of communication can hold for individuals both personally and professionally. However, social media also poses unique risks and concerns that are just now coming to be understood. As a result, these guidelines are subject to change frequently as different forms of social media emerge and additional regulations are imposed by those entities that regulate Assurity's business. For all social media, advertising and website approvals, please email Assurity's marketing services at adapproval@assurity.com.

What to DO:

- DO clearly identify yourself as an Assurity agent when publishing or posting content that relates to your work or to subjects associated with Assurity, and include a visible disclaimer that your views are your own and not those of the company. The disclaimer can be as simple as, "These are my personal views and they do not reflect those of Assurity." Likewise, if third parties post to a page you manage, include a visible disclaimer to the effect that third-party posts do not reflect the views of Assurity and have not been reviewed by Assurity for completeness or accuracy.
- DO remember that you are solely and legally responsible for the content that you post online. Be sure to respect

copyright, fair use, privacy, financial disclosure and other applicable laws. Avoid posting content that could be found defamatory or harassing.

- DO respect your co-workers and business contacts. The Internet and social media are not places, or means with which, to abuse or air hostile opinions about colleagues, policyholders or business partners. Don't use ethnic slurs, personal insults or obscenity, or engage in any other conduct that would not be acceptable as an Assurity agent pursuant to the terms of your agent contract. Also remember to respect the privacy of others and not disclose information that someone might not want to be shared.
- DO remember that only authorized company representatives may speak to the news media about company matters. As online news sources are growing, journalists and reporters are increasingly turning to blogs and social media as resources for their news stories. Should you be contacted by the media about a matter involving Assurity, please direct the journalist or reporter to contact marketing services.
- DO remember that if your social media activity impacts or relates to company business, all other company policies apply. This includes Assurity's policies regarding ethics and integrity, harassment, non-discrimination,

confidentiality and non-disclosure, privacy and all other policies regarding appropriate agent behavior.

- DO remember that Web postings often may be viewed by people other than the person or audience to whom posts are directed. As a result, it is important to remember that your posting may be taken out of context.
- DO inform Assurity's marketing services if you maintain any website or post to any website regularly regarding Assurity-related business.

Like all other advertising, any posted information related to Assurity must be in compliance with state insurance advertising regulations and pre-approved by marketing services.

- DO consider establishing separate profiles on websites such as Facebook or MySpace to segregate personal postings from Assurity-related postings. This will help ensure a professional appearance for business-related activities and help to limit the possibility that postings may be taken out of context or viewed by those people you did not intend to view the information.

What NOT to do:

- DON'T disclose confidential or proprietary information of Assurity, its business partners or vendors. This

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Life insurance myth continued...

At the end of 30 years, the term life insurance goes away; however the whole life death benefit continues to increase (even when illustrating a reduced paid-up plan at age 65). At age 75, the whole life plan would have \$789,369 of death benefit to pass on to the client's heirs tax-free. In comparison, the taxable investment would have only \$416,695 to leave to his beneficiaries.

Do not let your clients take financial advice from their barbers. Take time to explain different alternatives. You

may be surprised to learn that in many situations Assurity's LifeScape Whole Life makes perfect sense.

If you would like to learn how to run similar illustrations for your clients, please contact me at sgroff@assurity.com or (800) 276-7619, Ext. 3776. ▲

Non-med exam limits increased!

Underwriting has increased the non-med exam limits on Century+ Individual DI and Business Overhead Expense (BOE) DI.

Effective Dec. 15, 2011, the new limits are:

- Issue ages 18-50 changed from \$2,500 to \$3,000
- Issue ages 51-55 changed from \$1,000 to \$2,000
- Issue ages 56-60 now have non-med up to \$1,500 (previously all benefits required medical exams)

The product guides have been updated and are available on AssureLINK (<https://assurelink.assurity.com>).

Individuals who are newly self-employed are generally ineligible for disability income coverage until they have owned their business for at least a full year and have filed a business tax return for that year with the Internal Revenue Service. This gives the business owner time to become established and determine a net annual income.

However, at Assurity Life, we are willing to make an exception and consider a newly self-employed individual who previously worked in a related field full time for at least two years. Any offers made will be based on the following:

1. The income considered by underwriting is based on one-half of the applicant's documented average annual income over the last two years. Copies of the last two W-2s are needed.
2. The issue ages for the applicant are 18 through 55.
3. The benefit periods available include one-year, two-year and five-year periods.
4. The elimination periods available include our 90-day, 180-day and 365-day periods.

5. The maximum monthly base amount available is \$2,000, and the Supplemental Disability Income Rider (SDIR) monthly amount will be based on one-half of the applicant's documented average annual income over the last two years.
6. Optional riders available include the Automatic Benefit Increase Rider, Catastrophic Disability Benefit Rider, Critical Illness Benefit Rider, Guaranteed Insurability Rider, Return of Premium Rider and Supplemental Disability Income Rider. Note: Some of these riders are not approved in all states.
7. We will only offer this coverage to individuals who qualify for our standard issuance. Therefore, a policy will not be issued if an exclusion or extra premium charge is necessary.

After the applicant has owned the business for at least one year, we would use our normal underwriting guidelines. Full benefits would be based on that year's personal and business tax returns. This period may be shortened if the applicant is newly self-employed because he or she is taking over a parent's business or was previously the manager prior to becoming the owner. ▲

Social media continued...

includes protected copyrights and trademarks, business processes and future business plans. The same rules apply online as they do offline. Publishing or sharing any confidential or proprietary information of Assurity or any third party may result in serious legal action against the company. Consult with marketing services as to whether something you wish to publish or report online is private or internal to the company.

- DON'T use protected information of our customers. This can include protected health information, credit card information, Social Security numbers

or individually identifiable financial or health information. Social media is not the forum to use this type of information in any format.

- DON'T reference customers, business partners or suppliers without their express written approval. The Internet has empowered each and every one of us to become our own publishers. Public discussions of work with specific customers, business partners and suppliers must be approved. If you do make an approved reference, where possible link back to the source.
- DON'T change or remove any online content about Assurity on wikis and

content-sharing sites. If you see an entry or information that needs updating, is inaccurate or is of general concern, please alert marketing services. Corrections or contributions made from company computers show an Assurity IP address, and any such actions may appear as if they originated from the company. Only authorized company representatives may engage in such activities.

- DON'T forget to monitor the sites you manage and/or post to. Any posts from third-parties that may evidence or contain customer complaints, problems, errors, questions or other comments regarding Assurity products or services should be forwarded to marketing services for further review. ▲

Assurity moves to new home office

The new Assurity Center is now officially open for business. The move into the new home office facility was completed over the Dec. 3-4 weekend.

It's important to note that Assurity's mailing address will **not** change; all mail will continue to come to PO Box 82533,

Lincoln, NE 68501-2533. Our phone numbers and extensions remain unchanged as well.

For deliveries such as UPS and FedEx, which require a physical street address, the Assurity Center is located at 2000 Q Street, Lincoln, NE 68503-3608. ▲



Leaders' sales awards

Assurity recognizes its top producers in individual and worksite sales with exclusive awards such as Chairman's Circle, which allows recipients special privileges at the Leaders' Conference, including an extra night, a room upgrade and recognition at an awards presentation.

Personal producers and sales organizations are eligible for the sales awards.

The awards have been updated, so be sure to check out the details on AssureLINK! ▲

Advertising approval required

If you are developing your own sales materials, social media postings, websites and advertising, you must have compliance approval from the Assurity home office. Please submit materials by email to adapproval@assurity.com, or fax to (402) 458-2185.

Websites: In addition, producers with websites containing links to Assurity forms and materials must also sign a form agreeing to keep the materials updated. Email adapproval@assurity.com to request the form. ▲

Spanish materials

Assurity offers several consumer brochures in Spanish. Newly available is the Simplified Whole Life consumer brochure. Other individual products with Spanish translation are Acci-Flex,

NonMed Term 350, Critical Illness and Simplified DI. Many of the worksite consumer brochures are also available in Spanish. They can be found on AssureLINK (Forms/Supplies tab). ▲

Henning named chairman of ACLI Forum 500

Assurity Chairman, President and CEO Tom Henning was named chairman of the Forum 500 section of The American Council of Life Insurers (ACLI) on Oct. 16 at the ACLI annual meeting in Orlando, Fla.



The Forum 500 section consists of small to medium-sized companies which are members of the ACLI. Tom was also appointed to serve as a member of the executive committee of the ACLI board.

Additionally, Tom was honored recently by the University of Nebraska Foundation with its top volunteer service recognition – the Perry W. Branch Award for Volunteer Service – in appreciation of his longtime dedication to the organization.

Tom began his volunteer service with the NU Foundation in 1987 when elected to serve as a trustee. He has served on its board of directors for 15 years, including two years as chairman, and currently serves on the finance and audit committees, the alternative asset subcommittee, and the board for the University of Nebraska Foundation Charitable Gift Fund. ▲

E&O reminder

Assurity requires that all agents maintain E&O coverage. If you have an updated E&O declaration page, please provide it to us via fax at (402) 437-3865, or email at contracting@assurity.com.



YOUR INDIVIDUAL SALES TEAM

(800) 276-7619



Jessie Myers
Senior Sales
Administrator
Ext. 4622



Mike Woody
Director, Major
Account Sales
Ext. 4507



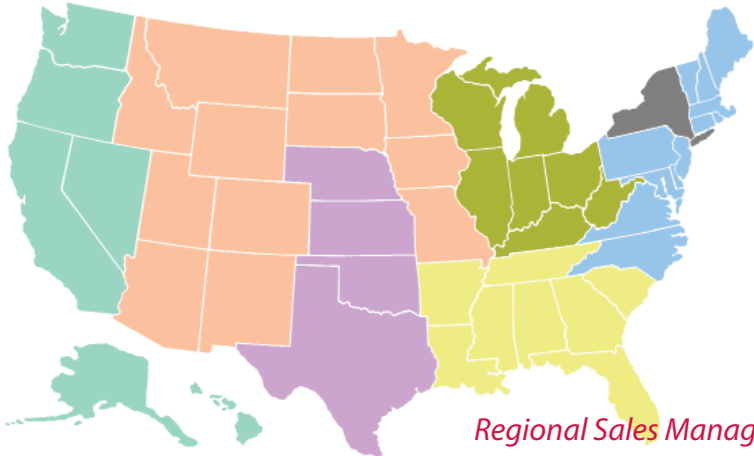
Ken Smith
Director,
Health Product Sales
Ext. 4409



Seth Groff
Manager,
Life Products
Ext. 3776



Todd Shield
Manager,
Disability Income
Products
Ext. 3559



Regional Sales Managers



Darcy Soltys
Ext. 4676



Mike Zundel
Ext. 4344



Mark Stover
Ext. 4617



Pat Kenney
Ext. 3680



Nick Jasa
Ext. 3423



Jesse Brewer
Ext. 4628

Regional Sales Coordinators



Christy Magorian
Ext. 4467



Bobby Nickolite
Ext. 4474



Christine Harpster
Ext. 4361



John O'Keefe
Ext. 3403

For product-specific assistance, contact your regional team. For illustration support, contact your upline manager.

Licensing and Contracting

Calls from producers regarding the status of their agent contract or appointment

Contracting Department, **Ext. 4689**

contracting@assurity.com

Fax (402) 437-3865

Supplies and Illustration Software

For fastest turnaround, please order using AssureLINK (<https://assurelink.assurity.com> – go to Forms/Supplies).

Direct calls from producers requesting supplies and software

Supply Services, **Ext. 4447**

supplies@assurity.com Fax (402) 437-3814

AssureLINK Assistance

Calls requesting assistance in logging on to AssureLINK

Help Desk, **Ext. 4333**

helpdesk@assurity.com

Navigating AssureLINK, **Ext. 4264**

underwriting@assurity.com

Individual Underwriting

New Business Contact Center, **Ext. 4264**
underwriting@assurity.com

Pending requirements

Fax (402) 437-4606

New apps only

appssubmit@assurity.com

Fax (877) 864-6630

Or, mail apps to PO Box 82533 - Lincoln, NE 68501-2533
or use the e-app on AssureLINK.

Quotes and Illustration questions, **Ext. 4264**
underwriting@assurity.com

Commission Questions, Ext. 4427

commissions_unit@assurity.com

In-Force Policies

Questions concerning all in-force policies

Client Services Contact Center, **Ext. 4279**

clientservices@assurity.com

Fax (402) 437-4658



YOUR WORKSITE SALES TEAM



Jessie Myers
Senior Sales
Administrator
Ext. 4622



Ken Smith
Director,
Health Product Sales
Ext. 4409

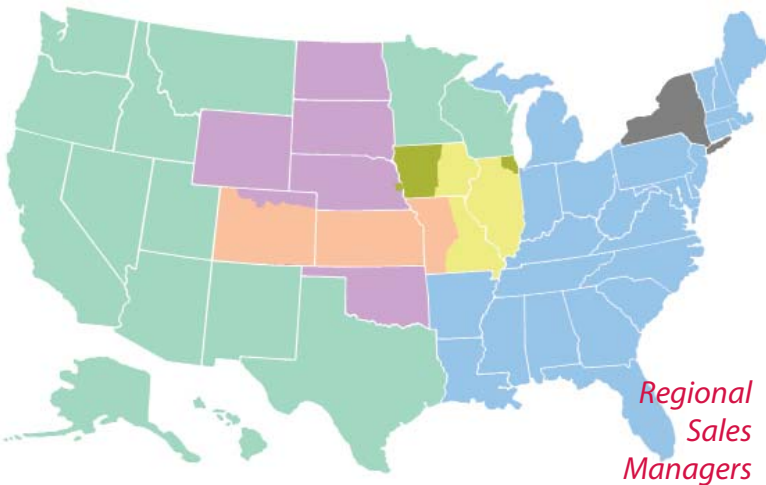


Seth Groff
Manager,
Life Products
Ext. 3776



Todd Shield
Manager,
Disability Income
Products
Ext. 3559

(800) 276-7619



Regional Sales Coordinators



Karen Lococo
Ext. 4492



Dani Burback
Ext. 3780



Michele Good
Ext. 4636

Regional Sales Managers



Matt Jilek
Ext. 4680



Julie Brainard
(816) 223-8484



Amber Huebner
(636) 939-6767



Paula Marshall
Ext. 4429

For product-specific assistance, contact your regional team. For illustration support, contact your upline manager.

Licensing and Contracting

Calls from producers regarding the status of their agent contract or appointment

Contracting Department, **Ext. 4689**
contracting@assurity.com
Fax (402) 437-3865

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Fax (402) 437-3814

AssureLINK Assistance

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helpdesk@assurity.com

Navigating AssureLINK, **Ext. 4264**
underwriting@assurity.com

Worksite Underwriting

New Business Contact Center, **Ext. 4210**
employersponsoredservices@assurity.com
Fax (402) 437-4606

New Apps Only

apps@assurity.com
Fax (877) 864-6630
Or, mail apps to PO Box 82533 – Lincoln, NE 68501-2533
or use the WE-App system on AssureLINK

Quotes and Illustration questions

Contact your Regional Sales Staff at the extension on the map

Worksite In-Force Policies

Questions concerning all in-force policies
Worksite Client Services Contact Center, **Ext. 4210**
employersponsoredservices@assurity.com
Fax (402) 437-3886

Commission Questions, Ext. 4427

commissions_unit@assurity.com

Do you have Acci-Flex clients who are ready for an upgrade?



More information coming soon!

If you have clients who purchased an Acci-Flex Accident-Only Term Life Insurance policy and **their needs have changed**, now may be the **time to review and upgrade their coverage** to a life policy that provides a benefit for both accidental and non-accidental deaths.

To encourage the client to upgrade their coverage, we are offering a non-

commissionable “upgrade credit” equal to the premium paid during the first policy year of the Acci-Flex policy. Premiums for riders are credited if the rider is being added to the upgraded life policy.

This credit can be applied to Assurity’s LifeScape® Simplified Life, Whole Life, Term Life and Premier Universal Life products.

Your clients simply need to complete a new application for the upgraded product and all underwriting requirements, then submit the application to Assurity with a cover letter requesting the upgrade. The letter must be signed by the policy owner.

If the case is approved, the “upgrade credit” will be applied to the new product’s premium. ▲

EXAMPLE:

- Male, current age 35, non-tobacco, purchased \$250,000 in Acci-Flex two years ago, with an annual premium of \$242.50

- Applying for 20-year, \$250,000 NonMed Term 350 policy, Select+ non-tobacco

| | Annual Premium |
|---|----------------|
| 20-year NonMed Term 350 policy (Male, age 37, Select+ NT) | \$ 422.50 |
| Acci-Flex upgrade credit on <i>initial</i> annual premium | - 242.50 |
| Additional premium payment required to complete <i>initial</i> annual premium for the new policy* | 180.00 |

* First-year commission on the new policy will be paid on the **increase** in premium over the original Acci-Flex policy’s initial premium on which first-year commission was paid.

Assurity Life Insurance Company is located in Lincoln, Neb. Assurity is rated A- (Excellent) with A.M. Best Company.

A.M. Best ratings for insurers’ financial strength and credit quality range from A++ (Superior) to F (in liquidation).

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Marketing Fax: (402) 458-2185

Policy and rider availability, rates and features may vary by state.

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