

Accordia Life Assure

Universal Life Insurance



Accordia Life Assure is a flexible premium universal life insurance policy offering death benefits and the ability to grow cash values based on a fixed interest rate that is declared annually by the company. Accordia Life Assure also offers an attractive minimum guaranteed interest rate that may provide strong death benefit guarantees.

Issue Ages: <i>(Age nearest birthday)</i>	<ul style="list-style-type: none"> • 0-85 Standard Non-Tobacco • 18-85 Standard Tobacco • 18-85 Preferred • 18-75 Premier 	Minimum Premium Guarantee Period*	Issue Ages	Policy Years
			0-35	30
			36-45	25
			46-55	20
			56-65	15
			66-75	10
			76-85	5
Premiums:	<ul style="list-style-type: none"> • Flexible premiums • Minimum Premium Guarantee • GPT/CVAT Tests 			
Minimum Face Amount:	<ul style="list-style-type: none"> • \$25,000 ages 0-17 • \$50,000 ages 18-85, Standard • \$100,000 Preferred/Premier 	Guaranteed Interest Rate:	3%	
Face Bands:	<ul style="list-style-type: none"> • \$25,000 - \$99,999 • \$100,000+ 	Available Benefits and Riders:	<ul style="list-style-type: none"> • Wellness for Life Rider® • Waiver of Monthly Deduction Rider, or • Waiver of Specified Premium Rider • Primary Insured Rider • Accidental Death Benefit Rider • Guaranteed Purchase Option Rider • Additional Insured Rider • Children's Insurance Rider • Terminal Illness Accelerated Death Benefit Rider • Overloan Protection Rider • Accelerated Access Rider (Chronic Illness) 	
Death Benefit:	<ul style="list-style-type: none"> • Option 1 - the face amount • Option 2 - the initial face amount plus the account value in any given year • Option 3 - the face amount plus cumulative premiums paid into the policy up to date of death of insured accumulated at an interest rate up to 4% 			
Underwriting:	<ul style="list-style-type: none"> • Premier • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco 	Product Features:	<ul style="list-style-type: none"> • Minimum Premium Guarantee to extend guaranteed death benefit protection based on insured's issue age • Interest Rate Guarantee • Annually Declared (Fixed) Loan interest rate option • Preferred Fixed Interest Rate loans available after policy year 10 	
Maximum Special Class:	<ul style="list-style-type: none"> • Table 16 			
Expense Charges:	<ul style="list-style-type: none"> • \$6 per month • Monthly per thousand expense charge through age 120: varies by issue age, gender, underwriting class, policy year and face amount • Premium Load: 5% of premiums in all years • Surrender charges apply for 19 years 			

* Payment of the minimum monthly premium keeps this policy in force, guaranteeing your death benefit, during the minimum premium period.

Policy forms ICC13-ULA-E14, ULA-E14, ULA-E14-CRT. Availability varies by state. In CA and NJ products are issued as a group insurance product issued to the Accordia Life and Annuity Company Group Trust, Rhode Island. If you purchase this product, you will receive an individual certificate. For administrative purposes, from time to time we may refer to your certificate as a policy or as a contract.

Products issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, and not that of any other insurer or company.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.