



Toll Free: 1-800-276-7619, Ext. 4264

AssureLINK Address: <http://assurelink.assurity.com>

Oregon Application for Disability Income Insurance

This application includes all forms needed to apply for Disability Income Insurance.

This application does not include the Life or Critical Illness section(s).

Thank you for your interest in writing business with Assurity Life Insurance Company.

You may write a Life or Critical Illness application* in combination with this Disability Income application. In addition to this application, simply complete the appropriate Life or Critical Illness section(s) obtained from AssureLINK or from a Life or Critical Illness application. The advantages of writing a combined application are:

- answer medical questions once
- reviewed by Underwriting once
- scheduling one medical exam
- achieve two/three sales with one visit

To enable us to process your application more quickly, please review the following checklist:

- ✓ For Disability Income and Critical Illness products, the application should coincide with the **state in which the policy Owner resides** for the states listed below. (For Disability applications, the Proposed Insured and the policy Owner must be the same person.)

Disability Income (Form A-D109): CA, FL

Simplified Critical Illness (Form CI 005): AR, CO, FL, ID, ME, MN, MT, NH, NC, ND, OK, PA, UT, WV

Critical Illness (Form CI 007): AR, ID, ME, MT, NC, ND, OK, PA, UT, WV

All other applications should coincide with the **state where the application is signed**. State specific applications and state forms can be found on AssureLINK.

- ✓ To comply with state regulations and protect your interest, you must be properly licensed and appointed by Assurity **in the state coinciding with the application used**.
- ✓ Print the application in black ink for faxing and photocopying purposes.
- ✓ Please verify that all questions on the application are answered. Obtain all required signatures.
- ✓ Have the Proposed Insured initial any changes. (Corrections with white correction fluid/tape are not acceptable.)
- ✓ Comply with all state regulations
 1. NAIC Model Illustration or disclosure statement must accompany any whole life application.
 2. Complete all other pertinent and applicable forms padded together in this application.

If faxing an application directly to the Home Office, fax to (877) 864-6630.

- ✓ If mailing directly to the Home Office, address to:
Assurity Life Insurance Company
Attn: New Business Unit
PO Box 82533
Lincoln NE 68501-2533

TO CHECK THE STATUS OF AN APPLICATION, ASK QUESTIONS RELATING TO UNDERWRITING (INCLUDING "WHAT IF" SCENARIOS) CALL TOLL FREE 800-276-7619, EXT. 4264 OR EMAIL TO underwriting@assurity.com.



1. PROPOSED INSURED

Legal Name <i>First Middle Last</i>			Date of Birth <i>(MM/DD/YYYY)</i> / /	
Social Security No.	<input type="checkbox"/> Male <input type="checkbox"/> Female	E-mail		Age
Home Address <i>Street Address City State ZIP+4</i>				
Personal Phone No. ()	Birth State/Country	Height ft. in.	Weight lbs.	
Has the Proposed Insured ever used any form of tobacco or nicotine-based products, or substitutes such as patches or gum? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, please list type and last date of use <i>(MM/DD/YYYY)</i> / /				
Is the Proposed Insured a United States citizen, or does the Proposed Insured have permanent resident (<i>green card</i>) status? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Does the Proposed Insured have a valid driver's license? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, please list state of issue and number				
Is the Proposed Insured currently working at least 30 hours per week in primary occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No Length of employment <i>Years Months</i> /				
Primary Employer	Employer's Address <i>Street Address City State ZIP+4</i>			
Full-time Employment <i>Occupation Duties</i>	Part-time Employment <i>Occupation Duties</i>			
Gross monthly income \$	If self-employed, net monthly income \$			

2. POLICYOWNER (Policyowner is the Proposed Insured unless otherwise indicated)

If Ownership is a trust, complete the Trust Information/Additional Beneficiary form rather than this section.

Legal Name <i>First Middle Last</i>			Date of Birth <i>(MM/DD/YYYY)</i> / /	
Social Security No.	Relationship to Insured	Birth State/Country		
Home Address <i>Street Address City State ZIP+4</i>	E-mail Address			
Contingent Owner's Name <i>First Middle Last</i>	Contingent Owner's Relationship to Insured			

3. BENEFICIARIES (Do not complete if applying for Reversionary Annuity or Disability Income coverage)

If Beneficiary is a trust, complete the Trust Information/Additional Beneficiary form rather than this section.

Primary Beneficiary Name <i>(First, Middle, Last)</i>	Relationship	Soc. Sec. No.	Date of Birth	Share %
			/ /	
			/ /	
			/ /	
Contingent Beneficiary Name <i>(First, Middle, Last)</i>	Relationship	Soc. Sec. No.	Date of Birth	Share %
			/ /	
			/ /	
			/ /	

4. PREMIUM PAYMENT MODE

Annual Semi-Annual Quarterly
 Monthly *(Automatic Bank Withdrawal)* Monthly *(Credit Card)* List Bill

Payor Name <i>First Middle Last</i>	Billing Address <i>Street Address City State ZIP+4</i>
Secondary Payor Info. <i>First Middle Last</i>	Billing Address <i>Street Address City State ZIP+4</i>



5. PROPOSED JOINT INSURED										
Legal Name			<i>First</i>		<i>Middle</i>		<i>Last</i>		Date of Birth	
									(MM/DD/YYYY) / /	
Social Security No.			<input type="checkbox"/> Male <input type="checkbox"/> Female		E-Mail				Age	
Home Address			<i>Street Address</i>		<i>City</i>		<i>State</i>		<i>ZIP+4</i>	
Personal Phone No. ()			Birth State/Country				Height ft. in.		Weight lbs.	
Has the Proposed Insured ever used any form of tobacco or nicotine-based products, or substitutes such as patches or gum? <input type="checkbox"/> Yes <input type="checkbox"/> No										
If YES, please list type and last date of use (MM/DD/YYYY) / /										
Is the Proposed Insured a United States citizen, or does the Proposed Insured have permanent resident (<i>green card</i>) status? <input type="checkbox"/> Yes <input type="checkbox"/> No										
Does the Proposed Insured have a valid driver's license? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, please list state of issue and number										
Is the Proposed Insured currently working at least 30 hours per week in primary occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No Length of employment <i>Years</i> / <i>Months</i>										
Primary Employer			Employer's Address		<i>Street Address</i>		<i>City</i>		<i>State</i> <i>ZIP+4</i>	
Full-time Employment			<i>Occupation</i> <i>Duties</i>		Part-time Employment			<i>Occupation</i> <i>Duties</i>		
Gross monthly income \$					If self-employed, net monthly income \$					



GENERAL SECTION

Please answer the following questions:

1. Does any Proposed Insured belong to or intend to join the National Guard or military? Yes No
 If YES, please explain: _____

2. During the past **5 years** or within the next **12 months** (If YES to any of the following, please complete and return the Avocation Questionnaire):
 a. Has any Proposed Insured flown other than as a fare-paying passenger, or is any Proposed Insured contemplating flying as a pilot, crew member or student? Yes No
 b. Has any Proposed Insured participated in, or contemplated participation in, any hazardous sport or activities? Yes No
 If YES, check all that apply: Skin/Scuba Diving Bungee Jumping Skydiving/Parachuting/Hang Gliding
 Motor-powered Racing Boxing Rodeo Professional, Semi-professional or Club Sports
 Cave Exploration Mountain/Rock/Ice Climbing Hot Air Ballooning

3. During the next **12 months**, does any Proposed Insured contemplate residence or travel outside of the United States? Yes No
 If YES, please explain: _____

4. During the past **12 months**, has any Proposed Insured had a change in weight of more than 10 pounds? Yes No
 If YES, please list Proposed Insured's name, amount of weight change and reason for change:

5. During the past **5 years**, has any Proposed Insured:
 a. Had a life, health or hospital expense insurance application postponed, rated up, rideder or declined, or had insurance renewal or reinstatement refused? Yes No
 If YES, please explain: _____
 b. Received benefit payments for accident or sickness, or applied to any government or insurance organization for such benefits? Yes No
 If YES, please explain: _____

6. Is any Proposed Insured currently negotiating for other insurance coverage? Yes No
 If YES, please explain: _____

7. During the past **5 years**, has any Proposed Insured:
 a. Had their driver's license suspended or revoked, been convicted of or pleaded "guilty" or "no contest" to driving under the influence (DUI/DWI), or had more than 3 moving violations? Yes No
 If YES, please explain: _____
 b. Been convicted of a felony? Yes No
 If YES, please explain: _____

8. Is any Proposed Insured currently on probation? Yes No
 If YES, please list Proposed Insured's name, reason for probation and length of probationary period:

9. If this insurance is issued, will it replace, modify or borrow against existing or pending coverage? Yes No
 If YES, and applying for health coverage, please complete and return the appropriate State Replacement Form.

10. Does any Proposed Insured have other insurance coverage in force? Yes No
 If YES, please provide details below. If applying for life coverage, complete and return the appropriate State Replacement Form.

Company Name	Policy No.	Individual (I) Group (G)	Benefits (monthly benefit and benefit period for DI or face amount for Life)	Issue Date (MM/DD/YYYY)	DI Coverage Only	
					Coordinates w/ Soc. Sec.?	Employer Paid?
_____	_____	<input type="checkbox"/> I <input type="checkbox"/> G	_____	____/____/____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	<input type="checkbox"/> I <input type="checkbox"/> G	_____	____/____/____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	<input type="checkbox"/> I <input type="checkbox"/> G	_____	____/____/____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



HEALTH SECTION

Please answer the following questions. If YES to any of the following, please provide details on page 2.

1. During the past **10 years**, has any Proposed Insured consulted with or been diagnosed, treated, hospitalized or prescribed medication by a medical professional for any of the following:
- a. Heart disorder, including a heart attack (*myocardial infarction*), angina, irregular heartbeat or abnormal heart rhythm (*arrhythmia*), chest pain, hypertension (*high blood pressure*), heart murmur, any blockage or narrowing of the arteries, any aneurysm, stroke or transient ischemic attack (*TIA or mini-stroke*), or rheumatic fever? Yes No
 - b. Diabetes, high blood sugar or sugar in the urine, anemia, blood or platelet disorders, elevated cholesterol, liver disease, hemophilia, kidney disease (*other than kidney stones*), protein or blood in the urine, Crohn's disease, ulcerative colitis, disease or disorder of the stomach, gall bladder, bladder or prostate, other intestinal or digestive tract disease, or pancreatitis? Yes No
 - c. Internal cancer or tumor, cyst, melanoma, lymphoma, leukemia, disorder of lymph nodes or any glandular disorder? Yes No
 - d. Alzheimer's disease, dementia, memory loss, seizures, mental retardation (*including Down's syndrome*), multiple sclerosis (*MS*), muscular dystrophy (*MD*), Parkinson's disease, amyotrophic lateral sclerosis (*ALS*), any brain or nervous system disorder, cerebral palsy or any form of muscular atrophy?..... Yes No
 - e. Sleep apnea, cystic fibrosis, emphysema or chronic obstructive pulmonary disease (*COPD*), shortness of breath, asthma or other respiratory disorder, rheumatoid arthritis, paralysis or connective tissue disorder (*lupus or scleroderma*)? Yes No
 - f. Dizziness, fainting spells, anxiety, depression, eating disorders or any other psychological or emotional disorder? Yes No
 - g. Arthritis, rheumatism or any disease or disorder of the back, spine, bones, joints or muscles? Yes No
 - h. Varicose veins, varicose ulcer or phlebitis, syphilis or a hernia? Yes No
 - i. Any disease or disorder of the eyes, ears, nose or throat? Yes No
 - j. Any other illness or injury requiring medical attention or blood transfusions? Yes No

2. During the past **5 years**, has any Proposed Insured:
- a. Been a patient in any hospital, clinic, dependency program, halfway house or other medical facility?..... Yes No
 - b. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates, hallucinogens or any other controlled substance not prescribed by a physician? Yes No
 - c. Been treated by a physician, or advised by a physician to seek treatment, for drug or alcohol use? Yes No
 - d. Been advised to have any test (*except HIV tests*), treatment, surgery, hospitalization or consultation with a medical professional which has not been completed, or for which results have not been received?..... Yes No
 - e. Had any special examinations or laboratory tests such as X-rays, electrocardiograms, blood tests (*other than AIDS-related blood tests*) or urine tests? Yes No

3. During the past **10 years**, has any Proposed Insured been diagnosed or treated by a medical professional for acquired immune deficiency syndrome (*AIDS*), AIDS-related complex (*ARC*) or antibodies to human T-lymphotropic virus type III (*HTLV*); or had a positive test for human immunodeficiency virus (*HIV*) antibodies? Yes No

4. Has any Proposed Insured had a natural parent or sibling who was diagnosed with or died of cancer, heart disease or diabetes prior to the age of 60? If YES, please identify family member, relationship to Proposed Insured, disorder and age at death. Yes No
- _____

5. a. Has any Proposed Insured **ever** had any disorder of any genital or reproductive organ, or had a miscarriage, stillbirth or Caesarean section? Yes No
- b. Is any Proposed Insured currently pregnant? Yes No
- If YES, date child is expected (MM/DD/YYYY) ____ / ____ / ____

DETAILS: Enter complete details from questions #1-5 on page 2. If more space is needed, attach additional Supplemental Information form.



SUPPLEMENTAL INFORMATION

Question #/Letter	Name (First, Middle, Last)	Onset Date (MM/DD/YYYY)	Duration (Days, Mos, Yrs)	Health Condition and Details	Medical Care Provider's Name/Address/Phone
		/ /			
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Additional Information:

Home Office Use Only



DISABILITY INCOME PRODUCT SECTION

If additional space is needed, please attach a separate sheet of paper.

PERSONAL DISABILITY INCOME

Monthly Base Amount \$ _____ Occupation Class: 4 A 3 A 2 A 1 A

Elimination Period: 30 days 60 days 90 days 180 days 365 days

Benefit Period: 1 Year 2 Years 5 Years To age 65

Person to receive Survivor Benefits Name _____
First *Middle* *Last*

Relationship to Insured _____ Date of Birth ____/____/____ (MM/DD/YYYY)

ADDITIONAL BENEFITS (If available)

Check benefit(s) desired and indicate amount requested.

- | | | |
|---|---|--|
| <input type="checkbox"/> Supplemental Disability Income Rider \$ _____ | <input type="checkbox"/> Guaranteed Insurability Rider | <input type="checkbox"/> Hospital Benefit Rider |
| <input type="checkbox"/> Critical Illness Benefit Rider \$ _____ | <input type="checkbox"/> Automatic Benefit Increase Rider | <input type="checkbox"/> Residual Benefit Rider |
| <input type="checkbox"/> Other (Specify) _____ \$ _____ | <input type="checkbox"/> Retroactive Injury Benefit Rider | <input type="checkbox"/> 5-Year Own Occupation Rider |
| <input type="checkbox"/> Other (Specify) _____ \$ _____ | <input type="checkbox"/> Return of Premium Rider | <input type="checkbox"/> Non-Cancelable Rider |
| <input type="checkbox"/> Catastrophic Disability Income Rider (Select desired Benefit Period for Catastrophic Disability Income Rider.) | | |

Available with 1-Year Base Benefit Period: 4-Year Rider Benefit Period OR 9-Year Rider Benefit Period

Available with 2-Year Base Benefit Period: 3-Year Rider Benefit Period OR 8-Year Rider Benefit Period

Available with 5-Year Base Benefit Period: 5-Year Rider Benefit Period

BUSINESS OVERHEAD EXPENSE DISABILITY INCOME

Monthly Base Amount \$ _____ Occupation Class: 4 A 3 A 2 A

Elimination Period: 30 days 60 days 90 days

Benefit Period: 1 Year 2 Years

Person to receive Survivor Benefits Name _____
First *Middle* *Last*

Relationship to Insured _____ Date of Birth ____/____/____ (MM/DD/YYYY)

Average monthly expenses currently incurred, for which the Proposed Insured is liable:

Type of Expense	Monthly Amount	Type of Expense	Monthly Amount
Employees' salaries	\$ _____	Accounting fees	\$ _____
Utilities (electricity, gas, water, telephone)	\$ _____	Property/payroll taxes	\$ _____
Business space (rent/mortgage payment)	\$ _____	Other eligible expenses (Please list)	_____
Furniture/equipment payments (lease or principal)	\$ _____		\$ _____
Laundry, office maintenance	\$ _____		\$ _____
Business insurance premiums	\$ _____		\$ _____
		Total Monthly Expenses	\$ _____



PRIMARY PHYSICIAN INFORMATION

Name _____
First Middle Last

Address _____
Street Address Suite

_____ *City State ZIP+4*

Phone No. () _____ Fax No. () _____

Date last consulted (MM/DD/YYYY) ____ / ____ / ____ Reason for consultation _____

Results _____

AGREEMENT

I (We) have read the above questions and answers and declare that they are complete and true to the best of my (our) knowledge and belief. I (We) agree that this application shall form a part of the policy if attached thereto.

I (We) agree that:

- In the event the first full premium on the policy applied for is paid upon the date of this application, the insurance under such policy shall take effect as provided in the Conditional Receipt delivered by the Company's agent in exchange for such payment.
- In the event the first full premium on the policy applied for is not paid upon the date of this application, the insurance under such policy shall not take effect unless: a) The application is approved by the Company at its home office, b) Such policy is issued and delivered to the Proposed Insured/ Owner, and c) Such first full premium is paid during the Proposed Insured's lifetime and continued good health and the life and continued good health of any other person(s) covered under the policy. When such approval, issue, delivery and payment have occurred, the insurance under such policy shall take effect as of the date of issue specified in the policy.
- No agent or medical examiner is authorized or has power to change or waive any term, provision or condition of this application, the Conditional Receipt or the policy applied for, or to pass upon or approve insurability of any person for whom insurance is applied for.

Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, and may be subject to a substantial civil penalty where and to the extent allowed by state law.

Substitute Form W-9 information (Request for Taxpayer Identification Number and Certification): I, the Owner (or each Joint Owner), certify under penalties of perjury that the number shown is my correct Taxpayer Identification Number. I am not subject to backup withholding due to failure to report interest and dividend income, and I am a U.S. Person (including a U.S. resident alien). The Internal Revenue Service does not require my consent to any provision of this document other than the certification required to avoid backup withholding.

Signed at _____ on ____ / ____ / ____
City State Date (MM/DD/YYYY)

Signature of Proposed Insured

Signature of Additional Proposed Insured

Signature of Parent/Guardian of Minor Child

Signature of Owner(s) (If other than Proposed Insured)

Signature of Beneficiary (If applying for Reversionary Annuity)

Signature of Licensed Agent

Print Agent Name and Agent No.





Name of Applicant/Insured/Claimant (Please print)

_____/_____/_____
Date of Birth (MM/DD/YYYY)

Name of Additional Applicant/Insured/Claimant (Please print)

_____/_____/_____
Date of Birth (MM/DD/YYYY)

Applicant/Insured/Claimant Child(ren)			
Name	Date of Birth	Name	Date of Birth
_____	_____	_____	_____
_____	_____	_____	_____

I, on behalf of myself or the person named above (*Individual*), authorize any licensed physician, medical practitioner, hospital, clinic, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, insurance or reinsurance company, the Medical Information Bureau (*MIB*), consumer reporting agency, clearinghouse, employer or other organization or person that has any records or knowledge of the Individual or their health to disclose to Assurity Life Insurance Company (*Assurity*), its reinsurers and/or consumer reporting agencies and their authorized representatives (*provided, however, consumer reporting agencies may not collect information under this authorization from the MIB*):

- Information as to diagnosis, treatment and prognosis pertaining to medical history, mental or physical condition, pharmacy and/or prescription drug records, or treatment and information pertaining to mode of living (*except as may be related directly or indirectly to sexual orientation*), occupation, finances, avocations and other characteristics.
- Information on the diagnosis or treatment of human immunodeficiency virus (*HIV*) infection and sexually transmitted diseases (**Except information about human immunodeficiency virus (*HIV*) infection for Individuals residing in Maine or Vermont.** **For residents of Maine:** this authorization excludes disclosure of the results of a test for HIV if the Individual has tested HIV positive but has not developed symptoms of the disease AIDS. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact that the Individual has AIDS. **For residents of Vermont:** this authorization excludes the release of any information about previously administered tests for HIV antibodies, T-cell counts, AIDS or ARC. The Individual is NOT authorizing Assurity to forward the results from any new test requested by Assurity to any outside, non-affiliated company or any entity not under specific contract to perform underwriting services.
- Information on diagnosis and treatment for alcohol, drug and tobacco use, and mental illness. Excluded are psychotherapy notes, but included are medication prescription and monitoring, counseling session start and stop times, the modalities and frequencies of treatment furnished, results of clinical tests and any summary of the following items: diagnosis, functional status, treatment plan, symptoms, prognosis and progress to date.
- Information provided on applications to obtain driving records and credit information. The records obtained will be used to determine eligibility for insurance, including additional coverage to an existing policy. I authorize the release of any information contained in credit reports and driving records, including but not limited to information on motor vehicle accidents and/or violations.

I understand that this information may be released by Assurity and/or its reinsurers to their consulting physicians, their attorneys, the MIB and to other insurance companies in which the Individual has policies or to whom applications may be made, or to whom claims for benefits have been made or may be submitted.

By my signature below, I acknowledge that any agreements I have made to restrict protected health information of the Individual do not apply to this authorization, and I instruct any licensed physician, medical practitioner, hospital, clinic, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, insurance or reinsurance company, the Medical Information Bureau (*MIB*), consumer reporting agency, clearinghouse, employer or other organization or person that has any records or knowledge of the Individual or their health to release and disclose the Individual's entire medical record as described above without restriction. The medical information so acquired will be used to determine eligibility for insurance, including additional coverage to an existing policy and/or eligibility for benefits under a policy. I understand that this information may be subject to re-disclosure by Assurity and may no longer be protected by the federal rules governing privacy of health information, and that this information may only be redisclosed in accordance with other applicable laws or regulations.

This authorization is valid for twenty-four (24) months from the date of signature below (**Except for residents of Arizona, authorization to disclose HIV-related information is valid for 180 days from the date of the signature below**), for collecting information in connection with an application for an insurance policy, policy reinstatement or claim. A copy of this authorization is as valid as the original. I understand that I, or my authorized representative, will receive a copy of this authorization if requested. I understand that I have the right to revoke this authorization at any time by providing written notice to Assurity. I understand that a revocation is not effective to the extent that action has been taken in reliance on this authorization. I further understand that if I refuse to sign this authorization, Assurity may not be able to process this application, or if coverage has been issued, may not be able to make any benefit payments.

This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Date (MM/DD/YYYY)

Signature of Applicant/Insured/Claimant, Legal Representative or Parent of Child(ren) under age 18

Signature of Additional Applicant/Insured/Claimant or Legal Representative

Signature of Applicant/Insured/Claimant Child (if age 18 or older)

Description of Legal Representative's Authority for Applicant/Insured/Claimant (please indicate which Individual is represented)





MIB Pre-Notice

Information regarding your insurability will be treated as confidential. Assurity or its reinsurers may, however, make a brief report thereon to the MIB Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at (866) 692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB to seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill Park, Ste. 400, Braintree, MA 02184-8734.

Assurity, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its Web site at www.mib.com.

Insurance Information Practices

To issue an insurance policy, we need to obtain information about you. Some of that information will come from you, and some will come from other sources. This information may in certain circumstances be disclosed to third parties without your specific authorization as permitted or required by law. You have the right to access and correct this information, except information that relates to a claim or a civil or criminal proceeding.

Upon your written request, Assurity will provide you with a more detailed written notice explaining the types of information that may be collected, the types of sources and investigative techniques that may be used, the types of disclosures that may be made and the circumstances under which they may be made without your authorization, a description of your rights to access and correct information and the role of insurance support organizations with regard to your information.

If you desire additional information on insurance information practices, please direct your requests to Assurity Life Insurance Company, P.O. Box 82533, Lincoln, NE 68501-2533.

Fair Credit Reporting Act

Pursuant to the Federal Fair Credit Reporting Act, as amended (15 U.S.C. 1681d), notice is hereby given that, as a component of our underwriting process relating to your application for life or health insurance, Assurity Life Insurance Company (Assurity) may request an investigative consumer report that may include information about your character, general reputation, personal characteristics and mode of living, except as may be related directly or indirectly to sexual orientation.

This information may be obtained through personal interviews with your neighbors, friends, associates and others with whom you are acquainted or who may have knowledge concerning any such items of information. You have a right to request in writing, within a reasonable period of time after receiving this notice, a complete and accurate disclosure of the nature and scope of the investigation Assurity requests. Please direct this written request to Assurity Life Insurance Company, P.O. Box 82533, Lincoln, NE 68501-2533.

Upon receipt of such a request, Assurity will respond by mail within five business days.

Telephone Interview Information

Assurity may require that you complete a confidential telephone interview as a part of your application for insurance. The interview will be conducted by a trained professional and may include (*but is not limited to*) the following topics: occupation, job history, income, personal and business financial information and medical history. All information obtained will be used for underwriting purposes only and will not be released without your written consent.



Conditional Receipt

including notices required by the
Fair Credit Reporting Act
and the
Medical Information Bureau (MIB)

The following Conditional Receipt is issued by Assurity Life Insurance Company when the full initial premium is collected from the Proposed Insured/Owner at the time the application is completed. The full initial premium may be collected when the amount of in-force and applied for individual life coverage, including the present value of future benefits of any reversionary annuity policy, with Assurity Life Insurance Company does not exceed \$500,000. This \$500,000 limit applies to applications on which the Proposed Insured has fully and accurately answered all health questions indicating no significant health problems. Individual life applications may be accepted without the health questions answered if the Proposed Insured is to be medically examined. However, in these cases, the full initial premium can be collected only when the in-force and applied for coverage, including the present value of future benefits of any reversionary annuity policy, does not exceed \$100,000 with Assurity Life Insurance Company. The full initial premium may also be collected for individual disability coverage when the amount of in-force and applied for individual disability coverage (base policy Monthly Benefits plus SDIR Monthly Benefit) with Assurity Life Insurance Company does not exceed \$2,500 per month. Applications with in-force and applied for amounts that exceed these limits, or where the Proposed Insured has significant health problems, must be handled on a Cash On Delivery (C.O.D.) basis.

In addition to the above insurance limits, issuing a Conditional Receipt requires **full modal payment** (including PAC authorization and sample check for PAC mode, if applicable). A Conditional Receipt may **not** be issued in exchange for a postdated check or a partial premium payment. **Payment in this manner in no way conditionally binds Assurity Life Insurance Company.**

Following the Conditional Receipt are two notices required to be given to the Proposed Insured. The federal **Fair Credit Reporting Act** notice explains the nature of investigative consumer reports, and explains the Proposed Insured's rights if such a report is requested. The disclosure regarding the **Medical Information Bureau (MIB)** informs the Proposed Insured of restrictions on obtaining and disclosing confidential medical information.

Conditional Receipt

Assurity Life Insurance Company • Lincoln, Nebraska

The Proposed Insured/Owner's payment of the full initial premium and acceptance of this Conditional Receipt constitutes the Proposed Insured/Owner's acceptance of its terms and conditions. Unless all terms and conditions are fulfilled exactly, no insurance will become effective prior to policy delivery. In all events, any insurance provided is subject to the stated limits. No agent is authorized to change or waive any conditions or limits. Please make **all** premium checks payable to "Assurity Life Insurance Company". Please **do not** make checks payable to the agent or leave "payee" blank.

1. The sum of \$_____ is received of _____ by Assurity Life Insurance Company ("The Company") as payment of the full initial premium on insurance applied for on this date. Payment is accepted subject to the terms and limitations of this Conditional Receipt ("Receipt"). It is expressly understood and agreed that unless all conditions set forth in this Receipt are satisfied, or that unless the coverage applied for is issued within 60 days of the date of application, no insurance shall ever take effect. In such case, the Company's only liability and obligation is to promptly refund the premium payment received.
2. If, on the applicable date, the Proposed Insured was acceptable for the plan and amount of insurance applied for, without modification, under Assurity's rules, limits and standards of insurability, coverage will be effective the later of i) the date of application, or ii) the date any medical examination of the Proposed Insured is completed, if required by the Company. Insurance will be issued at Assurity's standard premium rates applicable to the Proposed Insured's age and occupation on the applicable effective date.
- 3a. Assurity Life Insurance Company has NO liability for life insurance coverage if the answers to the health questions on the application indicate any significant health problems. Otherwise, the Company's total life insurance liability, including the present value of future benefits for any reversionary annuity policy, for all coverage previously issued by the Company to the Proposed Insured, plus all coverage applied for to the Company, including the present value of future benefits for any reversionary annuity policy, on the Proposed Insured's behalf (including that for which this Receipt is given) shall not exceed \$500,000 if all application health questions are answered, and shall not exceed \$100,000 if no application health questions are answered.
- b. Assurity Life Insurance Company has NO liability for health insurance coverage and this Receipt is void for any insurance if any health questions on the application have not been answered and no medical examination is required of the Proposed Insured. Otherwise, the Company's total health insurance liability for all coverage previously issued by the Company to the Proposed Insured, plus all coverage applied for to the Company on the Proposed Insured's behalf (including that which this Receipt is given) shall not exceed \$2,500 per month.

These limits continue until the insurance applied for is issued and delivered during the Proposed Insured's lifetime and continued good health.
4. This Receipt must not be detached and used unless the full amount of the first premium is paid on the date of the application. Payment cannot be accepted with the application if any person proposed for coverage has been treated for or had any known heart trouble, stroke or cancer within the past twelve months. This Receipt is void if exchanged for any check or draft that is not honored upon first presentation for collection through usual banking facilities.

Dated: _____

Agent: _____



**HIV ANTIBODY TEST
 CONSENT FORM FOR INSURANCE APPLICANT**

INSURER: Assurity Life Insurance Company • P.O. Box 82533 • 1526 K Street • Lincoln, Nebraska 68501-2533

To determine your insurability, the Insurer named above has requested that you provide a blood sample, oral specimen or urine specimen for testing and analysis.

AIDS

Acquired Immunodeficiency Syndrome (*AIDS*) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant or by exposure to infected blood (*as in needle sharing during intravenous drug use*). Persons at high risk for contracting AIDS include males who have had sexual contact with another male, intravenous drug users, hemophiliacs and sexual contacts with any of these persons. AIDS does not typically develop until a person has been infected with HIV for several years. A person may remain free of symptoms for years after becoming infected. An infected person has a significant chance of developing AIDS over the next 10 years.

SCREENING

Prior to performing any blood test, the insurer may require a screening of one or more of your bodily fluids other than blood. The results of any such screening will not adversely affect your application.

THE HIV ANTIBODY TEST

Before you consent to testing, please read the following important information:

1. Purpose. This test is being run to determine whether you may have been infected with HIV. If you are infected, you are probably not insurable. This test is not a test for AIDS; AIDS can only be diagnosed by a medical evaluation.
2. Positive Test Results. If you test positive, you should seek medical follow-up with your personal physician because you may be infected with HIV.
3. Accuracy. An HIV test will be considered positive only after confirmation by a laboratory procedure that the state health officer has determined to be highly accurate. This Procedure normally entails two Enzyme-Linked Immunosorbent Serologic Assay (*ELISA*) tests confirmed by a Western Blot Test. Nonetheless, the HIV antibody test is not 100 percent accurate. Possible errors include:
 - a. False positives: The test gives a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high-risk behavior. Retesting should be done to help confirm the validity of a positive test.
 - b. False negatives: The test gives a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least four to 12 weeks for a positive test result to develop after a person has been infected.
4. Possible Adverse Effects of Test. A positive test result may cause you significant anxiety. A positive test may result in uninsurability for life, health or disability insurance policies for which you may apply in the future. Although prohibited by law, discrimination in housing, employment or public accommodations may result if your test results were to become known to others. A negative result may create a false sense of security.
5. Disclosure of Results. A positive test result will be disclosed to you or the physician or county health department that you designate.

Name of person or health department to report a positive test result to

Address



6. Confidentiality. Like all medical information, HIV test results are confidential. An insurer, insurance agent or insurance-support organization is required to maintain the confidentiality of HIV test results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you may have signed as part of your overall application. Your test results may be provided to affiliates, reinsurers, employees and contractors of the insurer in relation to the underwriting of the insurance application. In addition, a report of a nonspecific blood disorder may be made to the Medical Information Bureau (MIB), Inc., a national insurance data bank.
7. Prevention. Persons who have a history of high-risk behavior should change these behaviors to prevent getting or giving AIDS, regardless of whether they are tested. Specific important changes in behavior include safe sex practices (including condom use for sexual contact with someone other than a long-term monogamous partner) and not sharing needles.
8. Information. Further information about HIV testing and AIDS can be obtained by calling the Oregon AIDS hotline within the Portland area at 223-AIDS and outside the Portland area at 1-800-777-AIDS.

CONSENT

I have read and I understand this Notice and Consent form. I voluntarily consent to testing and disclosure as described above. I understand that I have the right to request and receive a copy of this form. A photocopy of this form will be as valid as the original.

Proposed Insured (Printed)

Signature of Proposed Insured or Parent/Guardian

Date Signed (MM/DD/YYYY)

Address

THIS CONSENT FORM SHALL ONLY BE VALID FOR SIX MONTHS FOLLOWING THE DATE (SHOWN ABOVE) THE CONSENT FORM WAS SIGNED.





**HIV ANTIBODY TEST
INFORMATION FORM FOR INSURANCE APPLICANT**

INSURER: Assurity Life Insurance Company • P.O. Box 82533 • 1526 K Street • Lincoln, Nebraska 68501-2533

AIDS

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5. Disclosure of Results. A positive test result will be disclosed to you or the physician or county health department that you designate.
6. Confidentiality. Like all medical information, HIV test results are confidential. An insurer, insurance agent or insurance-support organization is required to maintain the confidentiality of HIV test results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you may have signed as part of your overall application. Your test results may be provided to affiliates, reinsurers, employees and contractors of the insurer in relation to the underwriting of the insurance application. In addition, a report of a nonspecific blood disorder may be made to the Medical Information Bureau (*MIB*), Inc., a national insurance data bank.
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LEAVE THIS PAGE WITH THE APPLICANT



ASSURITY LIFE INSURANCE COMPANY

Administrative Office
1526 K Street, P. O. Box 82533
Lincoln, Nebraska 68501-2533
Telephone Toll-Free (800) 869-0355

OUTLINE OF COVERAGE

DISABILITY INCOME POLICY

FORM NO. A-D 100

Prepared for: _____

Prepared by: _____

Date: _____

"We" are Assurity Life Insurance Company, the insurance company providing this Outline of Coverage. Our address is 1526 K Street, P.O. Box 82533, Lincoln, Nebraska 68501-2533. The address of Our Administrative Office and toll free telephone number appears above. We are required to notify You of the following:

1. THIS OUTLINE OF COVERAGE IS ONLY A SUMMARY OF THE COVERAGE PROVIDED. CONSULT THE POLICY TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.
2. FURTHER PROVISIONS AS TO BENEFITS, LIMITATIONS AND EXCLUSIONS ARE CONTAINED IN THE POLICY. CAPITALIZED TERMS PRINTED IN BOLD TYPE ARE USED AS DEFINED IN THE POLICY.
3. RETAIN THIS OUTLINE OF COVERAGE FOR YOUR RECORDS.
4. READ YOUR POLICY CAREFULLY. This Outline of Coverage provides a very brief description of the important features of Your Policy. This is not the insurance contract; only the actual Policy provisions will control. The Policy itself sets forth in detail both Your rights and obligations and Our rights and obligations as Your insurance company. It is therefore very important that You READ YOUR POLICY CAREFULLY!
5. DISABILITY INCOME COVERAGE is designed to provide You with loss of income coverage for disabilities resulting from a covered Injury or Sickness, subject to any limitations stated in the Policy. Coverage is not provided for basic hospital, medical-surgical, or major medical expenses. The following pages summarize the benefits, limitations, conditions and costs of disability income coverage.

Countersigned: _____

Date: _____

POLICY BENEFITS

TOTAL DISABILITY. This Policy pays a Monthly Benefit for each month of Total Disability. Total Disability

- is an Injury or Sickness which starts while Your Policy is in force;
- requires a Physician's care unless We agree such care would not help You;
- keeps You from doing the important, substantial and material duties of
 - Your own occupation for the first 24 months after the Elimination Period;
 - any occupation which fits You by education, training or experience and You are not engaged in any job for wage or profit after the Monthly Benefit has been paid for 24 months.

An Injury is an accidental bodily Injury that happens while this Policy is in force. A Sickness is an illness, disease, or condition which Originates after the Issue Date.

Payment of the Monthly Benefit begins with the first day of Total Disability following the Elimination Period and continues through the Total Disability until the Maximum Benefit Period is reached. Monthly Benefits will not be paid past age 65 unless

- the Total Disability starts after age 63 (the Maximum Benefit Period is then 24 months); or
- the Policy is renewed past age 65 (The Maximum Benefit Period is then 12 months.)

Payment of Renewal Premiums is waived (or refunded) during Total Disability starting after the 90th day of Total Disability or the Elimination Period, whichever is longer. Any Renewal Premium waiver stops when Total Disability stops or at the end of the Maximum Benefit Period, whichever is first.

PARTIAL DISABILITY. We pay 50% of the Monthly Benefit if You are Partially Disabled. Partial Disability is a Sickness or Injury which keeps You from being Employed on a Full-Time Basis. Partial Disability must immediately follow a period of Total Disability for which Monthly Benefits were paid. The Partial Disability period starts when You resume part-time employment after a paid period of Total Disability. Payments are subject to the Maximum Benefit Period and shall not exceed 6 months (each day is paid at 1/30th the Partial Disability Benefit). Benefits are not paid for both Sickness and Injury for the same period of Partial Disability.

PRESUMPTIVE DISABILITY BENEFIT. We presume You are Totally Disabled if You suffer total loss of speech, hearing, sight, or suffer amputation of hands and/or feet as described in the Policy. We pay the Monthly Benefit for the Maximum Benefit Period whether or not You are able to work. We do not apply the Elimination Period to this Benefit.

SURVIVOR BENEFIT. We pay Your Beneficiary a lump sum of 6 times the Monthly Benefit if You die while Totally Disabled and have received Monthly Benefits for at least 12 months.

REHABILITATION BENEFIT. You, We, and society all benefit by helping You return to work. We will consider helping You pay the costs of a Rehabilitation Program if You are Totally Disabled. We determine how much is paid up to a maximum of 6 Monthly Benefits. Not everyone *can* go back to work, but if Your Physician advises that You would likely return to work with a Rehabilitation Program, We will require it. We will not pay Monthly Benefits unless You take part. If We require You to take part in a Rehabilitation Program, We may pay more than the 6 Monthly Benefits limit.

OPTIONAL BENEFITS PROVIDED BY RIDER

SUPPLEMENTAL DISABILITY INCOME RIDER. This rider pays a supplemental benefit if You are not receiving Social Insurance Benefits (*these are listed in the Policy*). Rider benefits start the first day after the Elimination Period when these conditions are met:

- You must furnish written proof that You are both Totally Disabled and that You have been denied Social Insurance Benefits for which You are eligible, have applied or appealed. Once You have done this and have given Us permission to get information about You and written proof of Your reapplication or appeal, We will begin payments.
- If You are receiving Social Insurance Benefits, We will reduce this benefit by the amount of any such benefits You receive.
- If You are not receiving Social Insurance Benefits and either Your circumstances or the law changes, We may occasionally request that You reapply for Social Insurance Benefits. Rider benefits will be stopped if You do not reapply, and will resume when You do reapply.
- If, upon reapplication, You receive Social Insurance Benefits, We will reduce the rider benefit by the amount of such benefits You receive. We will not reduce the rider benefits below zero.
- If You receive a lump payment of Social Insurance Benefits, We will divide it by the rider benefit. The result will be the number of months the benefit is not paid. Any remainder reduces the next payable month's benefit. We will not seek a refund of benefits paid before You received the lump sum.

GUARANTEED INSURABILITY RIDER. This Rider gives You the option to buy extra coverage ("Monthly Benefit Increases") which becomes effective on an Option Date. The first purchase must be made at least 24 months after the Policy's Date of Issue. No more than five (5) purchases may be made. Each purchase must be at least 24 consecutive months apart.

New coverage is subject to Our income, issue and participation limits and

- the same or longer Elimination Period; and
- the same or shorter Maximum Benefit Period;

as Your Policy. The total of all Monthly Benefit Increases cannot result in a new Monthly Benefit more than two times the original Policy's Monthly Benefit.

CRITICAL ILLNESS BENEFIT RIDER. We will pay this benefit if You receive a First Ever Diagnosis or Procedure for one of the Specified Critical Illnesses shown below if:

- the Date of Diagnosis is while coverage under this rider is in force; and
- the specified Critical Illness is not excluded by name or specific description.

Specified Critical Illness

Heart Attack
Major Organ Transplant
Stroke
Coronary Bypass Surgery
Angioplasty
Kidney (Renal) Failure
Paralysis
Invasive Cancer
Carcinoma in situ

HOSPITAL BENEFIT RIDER. If You are an inpatient in a Hospital (defined in the rider) due to Total Disability while this rider and Your Policy are in force, We will pay the Monthly Hospital Benefit (1/30th of the benefit for each day You are Hospitalized less than a month). We will pay from the first day of Your Hospital stay for up to 6 months due to any one Total Disability.

NON-CANCELABLE RIDER. This rider makes Your Policy Non-Cancelable, which means We cannot raise the Premiums for and/or cancel Your Policy prior to Termination.

5-YEAR OWN OCCUPATION RIDER. Under the Policy, Total Disability is defined as Your inability to do the important, material and substantial duties of Your own occupation for the first 24 months after the Elimination Period. This rider extends the "Own Occupation" period from the first 24 months to the first 60 months of Total Disability after the Elimination Period.

AUTOMATIC BENEFIT INCREASE RIDER. This rider provides a 5% per year increase in Monthly Benefits after the first year of Total Disability Monthly Benefits. After paying one year of the 5% increase, We will pay another 5% the next year (the original Policy Monthly Benefit plus 10%). This 5% increase applies yearly until Policy benefits stop. We will pay this benefit until

- Your Total Disability ends;
- the Maximum Benefit Period ends; or
- the Monthly Benefit has been increased to twice the original Monthly Benefit.

If Your Total Disability stops, Your Monthly Benefit returns to the original amount. If You recover from Total Disability and had Your Monthly Benefit increase under this rider, You can increase the Monthly Benefit to the amount of Your last Monthly Benefit payment if You

- are under age 60;
- confirm that You have a full-time job; and
- apply to Us within 90 days of the end of Your Total Disability.

A new Premium will be charged for the increased amount.

CATASTROPHIC DISABILITY RIDER. This rider provides for the continued payment of Your base Policy Monthly Benefit beyond the Maximum Benefit Period of Your Policy if You are Catastrophically Disabled. You are Catastrophically Disabled if You receive Monthly Benefits for the Maximum Benefit Period of Your Policy, need assistance to perform two or more Activities of Daily Living (toileting, transferring, continence, dressing, bathing and eating), and/or You are Cognitively Impaired. Catastrophic Disability Benefits will be paid until Your Catastrophic Disability ends or to the end of the rider benefit period, whichever is less.

RESIDUAL BENEFIT RIDER. This rider replaces the Partial Disability provision in Your Policy. Residual Benefits paid under this rider are equal to the percentage of income loss caused by a Residual Disability. The minimum percentage of income loss needed to qualify for Residual Disability is 20% of Prior Earnings (defined in the rider).

RETROACTIVE INJURY BENEFIT RIDER. This rider will pay benefits retroactively back to the 1st day of disability if the Insured is continuously disabled, as a result of Injury, through the Elimination Period.

PREMIUMS

PREMIUM PAYMENTS. The first Premium is due on the Issue Date. Premiums will include Rider Premiums. Premiums due after the first Premium are Renewal Premiums. Renewal Premiums are paid at the Premium Payment Interval. You can change this. Renewal Premiums are due when the last payment runs out. The date the next Renewal Premium is due is the Due Date. Renewal Premiums are paid in advance of the Due Date. All Premiums are paid to the Administrative Office. Except as stated under GRACE PERIOD, Your Policy will end if a Renewal Premium is not paid by the next Due Date.

GRACE PERIOD. You have a Grace Period to make Renewal Premium payments which starts on the Due Date and ends 31 days later. During the Grace Period Your Policy stays in force. If You do not pay the Renewal Premium by the end of the Grace Period Your Policy will end (lapse).

REINSTATEMENT. If Your Policy lapses for nonpayment of a Renewal Premium, You can Reinstate it if We agree You are insurable. You must apply for Reinstatement within 12 months of the lapse (end of Grace Period) and pay a Renewal Premium. The Effective Date of Reinstatement is the date We agree You are insurable. The Renewal Premium is applied from the Effective Date of Reinstatement. If We have not already acted, Your Policy will be Reinstated 45 days after You apply for Reinstatement and pay the Renewal Premium. The Reinstated Policy will only cover Total Disability due to Injury received after the Effective Date of Reinstatement or Sickness which Originates more than 10 days after the Effective Date of Reinstatement. The Preexisting Condition limits apply to the Application for Reinstatement, and We can add new Policy Amendment Riders to the Reinstated Policy.

PREMIUM FOR THIS POLICY. The Premium shown below is payment for the Policy Benefits based on the indicated Monthly Benefit, Elimination Period and Maximum Benefit Period. The Premium shown also includes the annual rider Premium(s) for any of the OPTIONAL BENEFITS BY RIDER shown below. Various Premium payment periods are shown under PREMIUM PAYMENT MODES.

TOTAL DISABILITY BENEFIT:

Maximum Benefit Period:
Elimination Period:
Monthly Benefit:

SUPPLEMENTAL DISABILITY INCOME RIDER:

GUARANTEED INSURABILITY RIDER:

CRITICAL ILLNESS BENEFIT RIDER

HOSPITAL BENEFIT RIDER:

NON-CANCELLABLE RIDER:

5-YEAR OWN OCCUPATION RIDER:

AUTOMATIC BENEFIT INCREASE RIDER:

CATASTROPHIC DISABILITY RIDER:

RETURN OF PREMIUM RIDER:

RESIDUAL BENEFIT RIDER:

RETROACTIVE INJURY BENEFIT RIDER:

HOME MODIFICATION RIDER:

PREMIUM PAYMENT MODES:

Annual:
Semi-Annual:
Quarterly:
PAC:

see outline printed with
the policy for specific policy
and rider information.

LIMITATIONS

MENTAL/NERVOUS DISORDERS. We will only pay Monthly Benefits for a total of 24 months during Your lifetime for Total Disability due to Mental/Nervous Disorders (*defined in the Policy*) or which are caused or contributed to by abuse of drugs or alcohol. However, We will pay normal Policy Benefits as long as You are confined in a hospital under a Physician's care for any of these conditions.

FOREIGN TRAVEL. We will only pay 3 Monthly Benefits for any Total Disability sustained or continued outside the United States, Canada or Mexico.

PREEXISTING CONDITIONS. If Your Total Disability is within 24 months from the Issue Date and is due to a Preexisting Condition, Benefits will not be paid unless the condition was disclosed and not misrepresented on Your Application, and is not excluded by a Policy Amendment Rider.

EXCLUSIONS

We will not pay Monthly Benefits for loss caused by

- war or act of war whether or not declared;
- intentional self-inflicted Injury or Sickness;
- committing or attempting to commit a felony;
- Your engaging in an illegal occupation; or
- normal pregnancy (except We will cover Total Disability caused by pregnancy or childbirth on the later of the
 - 91st day of such Total Disability; or
 - the end of the Elimination Period if longer.)

We cover involuntary Complications of Pregnancy as Sickness, which includes eclampsia, toxemia, hyperemesis gravidarum, anemia of pregnancy, placenta previa, ectopic pregnancy, puerperal infection, Caesarean Section delivery and miscarriage.

We will not pay Monthly Benefits for any Total Disability which starts while You are incarcerated in a penal institution or government detention facility.

RENEWABILITY

This Policy is Guaranteed Renewable to age 65. That means as long as You pay Premiums, We cannot cancel or change Your Policy until the Policy Anniversary after Your 65th birthday. We can, however, change the Premium rates. If We do, We can only do it to all Policies in Your class. We will give You 31 days notice if We change Premium rates. If You are over age 65 and Employed on a Full-Time Basis, You can continue to renew Your Policy up to age 70. You must be Employed on a Full-Time Basis on each renewal date. There will be a limited benefit period.

RIGHT TO CANCEL

You may cancel the Policy within 30 days of receiving it. Return the Policy to Assurity's Administrative Office or to Your Assurity sales agent. As soon as You deliver or mail the Policy to Us it is treated like it was never issued. We will refund Your Premium payment when We get the Policy back. After the first 30 days, You may cancel this Policy at any time by telling Us so in writing. Cancellation will be effective on the date We receive Your written notice or the date You specify in Your notice, whichever is later. Upon cancellation We will promptly return any unearned Premium paid. Cancellation will not prejudice any claim originating before the effective date of cancellation.

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