

# Underwriting Guidelines

BUILD CHART - Max Weight ( <i>lbs.</i> )				
HEIGHT	Preferred +		Preferred	
	MALE	FEMALE	MALE	FEMALE
4'8"	-	112	-	112
4'9"	-	116	-	116
4'10"	-	120	-	120
4'11"	-	122	-	124
5'0"	149	125	161	129
5'1"	153	128	165	133
5'2"	157	131	169	137
5'3"	161	134	173	142
5'4"	166	138	178	146
5'5"	171	142	183	150
5'6"	177	147	189	154
5'7"	182	152	195	159
5'8"	186	157	200	163
5'9"	190	162	206	167
5'10"	196	167	212	172
5'11"	204	171	217	176
6'0"	208	175	223	181
6'1"	212	179	228	185
6'2"	217	183	235	189
6'3"	223	186	242	194
6'4"	229	189	248	198
6'5"	235	-	255	-
6'6"	240	-	262	-
6'7"	245	-	268	-
6'8"	250	-	275	-

Applications for a policy must conform with the requirements indicated above.

## PREFERRED + GUIDELINES

*(Applications must conform with the requirements indicated in the build chart.)*

- Non-user of tobacco products for three years.
- No death of a parent, brother or sister under the age of 60 from cancer, diabetes or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No convictions for driving under the influence of drugs or alcohol or for “reckless driving” within the last seven years; no more than two moving violations in the past three years.
- No personal history of vascular disease or life-threatening cancer or diabetes; must be a standard risk without use of credits.
- Never been treated or received counseling for drug or alcohol use.
- Blood pressure must be no higher than 140/90; treatment disqualifies for Preferred +.
- Total cholesterol (untreated) not to exceed 220 mg/dl, Chol/HDL ratio of 5.0 or less.
- Body build not to exceed limits set forth in the chart above.

*(Preferred Guidelines next page)*

## Underwriting Guidelines *(continued)*

### **PREFERRED GUIDELINES** *(Applications must conform with the requirements indicated in the build chart.)*

- Non-user of tobacco products for one year.
- No death of a parent, brother or sister under the age of 60 from cancer or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No convictions for driving under the influence of drugs or alcohol or for “reckless driving” within the last five years; no more than two moving violations in the past three years.
- No personal history of vascular disease or life-threatening cancer; must be a standard risk without use of credits.
- No treatment or counseling regarding drug or alcohol use within the last seven years.
- Blood pressure, treated or untreated, must be no higher than 140/90.
- Total cholesterol, treated or untreated, not to exceed 250 mg/dl, Chol/HDL ratio of 6.5 or less.
- Body build not to exceed limits set forth in the chart above.

## LifeScape Policy and Rider Form Numbers

Term Life Insurance Policy	A-L M00
Ten-Year Premium Rate Guarantee Rider	A-R M10
Fifteen-Year Premium Rate Guarantee Rider	A-R M15
Twenty-Year Premium Rate Guarantee Rider	A-R M20
Children’s Term Insurance Rider	A-R M35
Disability Waiver of Premium Rider	A-R 125
Accelerated Benefits Rider	A-R 126
Accelerated Benefits Rider Disclosure	A-R 126 DISC.
Monthly Disability Income Rider	R T25
Accident - Only Disability Income Rider	R T27-E

## About Assurity

Assurity Life Insurance Company’s origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers’ confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Pine Lake Advisors Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for “best in class” service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry’s leading independent analyst.

We’re proud of our history of integrity, financial accountability...and helping people through difficult times.