

ASSURITY LIFE INSURANCE COMPANY

1526 K Street • PO Box 82533
Lincoln, NE 68501-2533
Toll Free (800) 276-7619 Ext. 4264
Fax (402) 437-4606

AssurityBalance® Business Overhead Disability Income Protection

Effective 06/01/2007

Underwriting Guidelines

MEDICAL EXAM REQUIREMENTS — Non-medical limits and examination requirements are based on:

1. Insurance age (nearest age) of proposed insured.
2. Total Individual Disability Income and Business Overhead Expense Benefit in force and applied for with Assurity Life Insurance Company or administered by Assurity Life Insurance Company.

Assurity Life Insurance Company reserves the right to require a medical examination and/or other medical requirements on any Proposed Insured.

AGES	MONTHLY BENEFIT	EXAM	UA	BLOOD PROFILE	EKG
18-40	\$500 through \$2,500	no	no	no	no
	\$2,501 and over	yes	yes	yes	no
41-50	\$500 through \$1,500	no	no	no	no
	\$1,501 and over	yes	yes	yes	no
51-55	\$500 through \$1,000	no	no	no	no
	\$1,001 through \$5,000	yes	yes	yes	no
	\$5,001 and over	yes	yes	yes	yes
56-60	\$500 through \$5,000	yes	yes	yes	no
	\$5,001 and over	yes	yes	yes	yes

Applicants with a history of rheumatic fever, heart murmurs, or extensive medical history should not be paramedically examined. These applicants should be examined by a Physician. If there is any question about having an applicant examined, contact the Underwriting Department.

INSPECTION SERVICES — Telephone Inspection reports are ordered by Underwriting on all cases exceeding \$2,000 of total coverage applied for. Inspections will be completed by Mid-America Agency Services. An Inspection report may be ordered by Underwriting on any amount, if necessary. **Please inform every applicant that a phone call may be received.**

EXPENSE VERIFICATION — Current expense verification will be required as part of the underwriting process. This consists of the current expense information on the application.

On applied-for amounts exceeding \$2,000, the applicant’s most recent tax return (with all schedules) is required.

MINIMUM ISSUE — \$500.00



MAXIMUM ISSUE — The lesser of: 1) current Monthly Covered Expenses, or 2) Issue Limits listed below:

Issue Limits:

Class 4A - \$10,000

Class 3A - \$9,000

Class 2A - \$8,000*

Class 1A – Not available

***Farmers will be considered for up to \$2,000 of Business Overhead Expense Benefit.**

PARTICIPATION LIMITS — This policy will not be issued if applicant has another Business Overhead Expense policy in force, is applying for additional Business Overhead Expense coverage with another company, or is over-insured with personal Disability Income coverage.

If the Insured has an in-force Policy Assurity Life Insurance Company or an in-force policy administered by Assurity Life Insurance Company and applies for additional Business Overhead Expense coverage, a new application will be required. After the underwriting is completed and the application is approved, a new Policy will be issued for the full amount of coverage desired. The original in-force Policy will be terminated.