

**ASSURITY LIFE INSURANCE COMPANY**

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Lincoln, NE 68501-2533  
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**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.

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

**INCOME VERIFICATION** — Income verification will be required as part of the underwriting process.

- A. If the applicant is not self-employed and the amount applied for exceeds \$3,000 of monthly income, a copy of the most recent pay stubs (last two), W-2 form or tax return is required.
- B. If the applicant is self-employed or a commissioned salesperson and the amount applied for exceeds \$2,000 of monthly income, a copy of the most recent Tax Return (with all schedules) is required.
- C. If the applicant is self-employed or a commissioned salesperson applying for "To Age 65" Benefit Period and the amount exceeds \$2,000 per month, copies of the last two years' tax returns (with all schedules) are required. An average of the two years will be used.



**TABLE OF ISSUE LIMITS BY INCOME LEVEL** — The minimum issue is \$500 of Monthly Income. The \$500 minimum issue limit may be met through a combination of Base policy and SDI rider, but the Base policy must be at least \$200 and the SDI rider must be at least \$100. Prospects earning less than \$1,200 of monthly earned income are not eligible. The maximum issue limit will depend on the applicant's occupation class, earned income and existing disability coverage. The application must clearly list all other disability coverages in force and applied for.

<i>(Net income if self-employed)</i>			<i>(Net income if self-employed)</i>		
<b>Monthly Earned Income</b>	<b>Base Policy</b>	<b>SDI Rider</b>	<b>Monthly Earned Income</b>	<b>Base Policy</b>	<b>SDI Rider</b>
1,200	350	550	6,000	2,460	1,200
1,300	380	600	6,200	2,520	1,200
1,400	450	600	6,400	2,600	1,200
1,500	480	650	6,600	2,690	1,200
1,600	550	650	6,800	2,770	1,200
1,700	580	700	7,000	2,860	1,200
1,800	650	700	7,200	2,980	1,200
1,900	730	700	7,400	3,090	1,200
2,000	750	750	7,600	3,210	1,200
2,100	800	750	7,800	3,320	1,200
2,200	830	800	8,000	3,400	1,200
2,300	900	800	8,200	3,470	1,200
2,400	930	850	8,400	3,520	1,200
2,500	1,000	850	8,600	3,570	1,200
2,600	1,030	900	8,800	3,620	1,200
2,700	1,100	900	9,000	3,660	1,200
2,800	1,130	950	9,200	3,680	1,200
2,900	1,200	950	9,400	3,750	1,200
3,000	1,270	950	9,600	3,810	1,200
3,100	1,300	1,000	9,800	3,880	1,200
3,200	1,370	1,000	10,000	3,950	1,200
3,300	1,440	1,000	10,200	4,000	1,200
3,400	1,480	1,000	10,400	4,090	1,200
3,500	1,520	1,050	10,600	4,180	1,200
3,600	1,580	1,050	10,800	4,270	1,200
3,700	1,620	1,050	11,000	4,360	1,200
3,800	1,650	1,100	11,200	4,400	1,200
3,900	1,700	1,100	11,400	4,450	1,200
4,000	1,740	1,150	11,600	4,540	1,200
4,100	1,780	1,150	11,800	4,620	1,200
4,200	1,830	1,150	12,000	4,710	1,200
4,300	1,900	1,150	12,200	4,800	1,200
4,400	1,980	1,150	12,400	5,000	1,200
4,500	2,000	1,150	12,600	5,100	1,200
4,600	2,020	1,200	12,800	5,200	1,200
4,700	2,090	1,200	13,000	5,300	1,200
4,800	2,100	1,200	13,200	5,400	1,200
4,900	2,180	1,200	13,400	5,500	1,200
5,000	2,200	1,200	13,600	5,600	1,200
5,100	2,220	1,200	13,800	5,700	1,200
5,200	2,230	1,200	14,000	5,800	1,200
5,300	2,250	1,200	15,000	6,075	1,200
5,400	2,260	1,200	16,000	6,480	1,200
5,500	2,270	1,200	17,000	6,875	1,200
5,600	2,320	1,200	18,000	7,080	1,200
5,700	2,360	1,200	19,000	7,450	1,200
5,800	2,390	1,200	20,000	7,800	1,200
5,900	2,430	1,200			

Higher limits in Classes 4A and 3A are subject to the availability of reinsurance. The Maximum Issue Limits for SDIR do not increase over those shown.