

Assurity®

Century+ Individual Disability Income Insurance Underwriting Guide

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Product availability, features and rates may vary by state.

Important Notice

Underwriting Guide for AssurityBalance® Century+ Individual Disability Income Insurance

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY.

This is an underwriting guide for policy Form Nos. I H0920 and I H1605 NY (R09-17). Any prior guide does not apply to this product.

Policy Form No. I H0920 and Rider Form Nos. R I0921, R I0922, R I 0923, R I0925, R I0927, R I0928, R I0929, I R0721, R I1601 and R I1602 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy Form No. I H1605 NY (R09-17) and Rider Form Nos. R I1606 NY, R I1607 NY, R I1608 NY, R I1609 NY, R I1610 NY, R I1611 NY, R I1612 NY and R I1724 NY are underwritten by Assurity Life Insurance Company of New York, Albany, New York. Policies and riders may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic underwriting guide. **Product availability, features and rates may vary by state.** Your state may require a state-specific contract and/or application. State-specific applications are also available on AssureLINK, as detailed in the Forms section.

This underwriting guide is for agent use only. It is not for use with consumers.

Table of Contents

Important Notice..... 2

General Underwriting Guidelines..... 4

- Multi-Life Discount..... 4
- Avocations..... 4
- Non-U.S. Citizens..... 4
- Personal History Interviews..... 4
- Collection Limits 4
- Replacement Guidelines 5
- Self-Employed Applicants with Minimal Net Income..... 5
- Backdating Policy Issue Date..... 5

Occupational Underwriting Guidelines 5

- General Occupational Guidelines..... 5
- Self-Employed Occupations 6
- Occupation Class Descriptions 7
- Special Occupations 8

Financial Underwriting Guidelines..... 9

- Income Descriptions..... 9
- Income Verification..... 9
- Bankruptcy 11
- Medical Professional Residents 11
- New Professionals: 11
- Maximum Issue and Participation Limits by Occupation Class..... 12
- Business Owner Income Enhancement..... 12
- Maximum Issue Limits by Income 12
- Maximum Issue Amounts for Farm/Ranch..... 17

Medical Underwriting Guidelines..... 18

- Non-Medical Limits and Exam Requirements 18
- Authorized Paramedical Firms..... 19
- Build Rating Chart..... 19
- Additional Underwriting Information to Expedite Processing 19

Revisions to this Underwriting Guide 22

About Assurity 23

- Connect with us! 23
- Why Assurity?..... 24

General Underwriting Guidelines

Multi-Life Discount

A discount will be applied when three or more policies are issued at the same time to an employee-employer group set up as a list bill. Eligible products and applicable discounts are as follows: Century+ Individual Disability Income, 15 percent; Business Overhead Expense (BOE), 5 percent. If Century+ and BOE are issued on the same insured, both policies count toward the three policy minimum.

The same discount may also be available for employer-employee groups desiring automatic bank withdrawal versus a list bill with approval from an Underwriting Manager or the Director of Underwriting prior to the submission of applications. In considering such a request, the following information will be required:

- Documentation establishing a significant level of employer support such as an employee communication from an officer of the company announcing the opportunity to apply for coverage, the details for doing so, and why the employer is making the opportunity available.
- Employer-provided documentation establishing the employer-employee relationship which includes each applicant, such as a current payroll ledger, a quarterly income tax withholding statement, or other employee tax reporting statements for the company.

The multi-life discount will continue for any insureds leaving a multi-life group and will be extended to any employees joining the group. If list bill is not used, it is the agent's responsibility to notify Assurity when subsequent applications are submitted for an established employer group after initial setup, as well as provide continuing evidence of significant employer support and a payroll ledger documenting the applicant's employment.

Avocations

Individuals involved in aviation, auto racing, hang gliding, sky diving, skin/scuba diving or similar activities on an amateur basis can be considered for coverage in most cases. The agent must report the activity on the application and complete the appropriate questionnaire. Usually, a policy amendment rider (exclusion rider) will be attached to the policy if the application is approved.

Non-U.S. Citizens

Applications may be taken for U.S. citizens who permanently reside in the U.S. or for permanent resident aliens who have lived in the U.S. for at least two years and do not plan to return to their native country on a permanent basis. The applicant's resident alien card number must be submitted with the application for a permanent resident alien. A photocopy of the resident alien card can be included in case it is required.

Personal History Interviews

Personal history interviews are ordered by the underwriting department for all applications with total monthly benefits exceeding \$6,000. However, at the underwriter's discretion, an interview may be ordered on any amount, if necessary. Please inform every applicant that he/she may receive a phone call regarding an interview.

Collection Limits

Premium may be collected with the application when:

- the amount of insurance applied for, combined with in-force coverage, does not exceed \$5,000 monthly benefit; and
- the applicant has answered all application health questions with no indication of adverse conditions or is scheduled to be medically examined.

Premium should not be collected with the application when:

- the amount of insurance applied for, combined with in-force coverage, exceeds \$5,000 monthly benefit; or
- completion of application questions identifies substantial adverse health conditions.

Replacement Guidelines

If existing disability income insurance is to be replaced, the following states require that a replacement form be completed and submitted with the application, and that a completed copy be left with the applicant:

Arkansas	Illinois	New Jersey	Utah
Colorado	Iowa	Oklahoma	Vermont
Connecticut	Kentucky	Pennsylvania	Virginia
Delaware	Maine	Rhode Island	Washington
Florida	Massachusetts	South Carolina	West Virginia
Idaho	New Hampshire	Texas	Wisconsin

Self-Employed Applicants with Minimal Net Income

Many self-employed individuals capitalize on depreciation and expenses to report little or no income for income tax purposes. Despite having minimal net income, these individuals may be eligible for a small disability income insurance policy if they are:

- self-employed in the same business for two years,
- self-employed on a full-time basis (at least 30 hours),
- under age 55 at the time of application, and
- not showing a business loss on their most recent tax return.

For these applicants, Assurity will consider up to \$1,500 monthly benefit (at least \$300 of which must be in SDIR for those applicants in occupation classes 1A or 2A) with a 1-year, 2-year or 5-year benefit period. The elimination period must be at least 60 days. No riders will be available.

Backdating Policy Issue Date

Assurity will backdate the policy issue date 30 days prior to application's signature date to "save age" (i.e. allow for a lesser age to qualify for a lesser rate). However, Assurity will not backdate the policy issue date to "save eligibility" (i.e. allow for a lesser age to meet eligibility requirements).

Occupational Underwriting Guidelines

General Occupational Guidelines

Full-Time, Part-Time and Seasonal Occupations

- Applicants must be employed on a full-time basis (at least 30 hours per week) at the time of application.
- Applicants exclusively employed in seasonal occupations are not eligible for coverage.
- Applicants engaged in more than one occupation, even on a part-time or seasonal basis, will be classified according to their most hazardous occupation.

Self-Employed Occupations

Business Owner Upgrade

One occupation class upgrade is allowed for business owners meeting the following criteria:

- at least 10 percent ownership,
- self-employed for at least two years,
- net income of at least \$30,000, and
- not a medical professional, farmer, trucker or roofing contractor.

Applicants upgrading from 1A to 2A are not eligible for 10-year, to-age-65 or to-age-67 benefit periods. Applicants upgrading from 2A to 3A are not eligible for the Non-Cancelable Rider and the Own Occupation Rider. Underwriting guidelines for all applicants applying for the upgrade will be based on their original occupational class.

Business in the Home

Self-employed applicants conducting business in their home 50 percent of the time or less will be underwritten with normal guidelines and eligible for full benefits.

Self-employed applicants conducting business more than 50 percent of the time in their home will be underwritten with the following guidelines:

- the applicant must be employed full time in the current home-based occupation for at least one year;
- income documentation is based on the benefit amount (*see Income Verification section*);
- full benefits are available based on the applicant's occupation class;
- for issue ages 18 through 55, all benefit periods are available; and
- for issue ages 56 through 60, 1-year, 2-year or 5-year benefit period is available.

NOTE: W-2 employees working in the home more than 50 percent of the time will be underwritten with normal guidelines and eligible for full benefits.

Newly Self-Employed Applicants

Newly self-employed applicants without a full calendar year's tax return from self-employment will be required to demonstrate prior full-time employment in a related field. No offers for coverage will be made to newly self-employed applicants without related experience. Any offers made will be based on the following guidelines:

- income considered in underwriting will be 75% of the applicant's documented annual income for the last year;
- standard cases only – no exclusion riders or ratings;
- issue ages 18 through 55 are eligible;
- 1-year, 2-year or 5-year benefit period is available;
- 90, 180 or 365-day elimination period is available;
- Automatic Benefit Increase Rider, Catastrophic Disability Benefit Rider, Critical Illness Benefit Rider, Guaranteed Insurability Rider, Return of Premium Benefit Rider and Supplemental Disability Income Rider (SDIR) are available; and
- at the underwriter's discretion, Assurity may make offers on cases that would have ratings and/or exclusion riders.

After newly self-employed applicants have been in business for one year, they are eligible for normal underwriting and full benefits based on that year’s tax returns. This period may be shortened at the underwriter’s discretion if the applicant is taking over for a parent or managed the business prior to ownership.

NOTE: W-2 employees transitioning to a contracted or consulting position with contracts showing a salary that will be paid for at least one year are eligible for full benefits based on their income. A copy of that contract must be provided to Assurity. If more than 50 percent of the applicant’s work is conducted at home, Assurity will still allow full benefits.

Occupation Class Descriptions

All occupations are classified in the Occupation Class Guide found on AssureLINK by accessing the Occupation Guide. Descriptions and examples of each occupation class are as follows.

Occupation Class 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Some examples include the following:

Accountant	Computer Programmer	Pharmacist
Architect	Office Clerk	Real Estate Agent
Biologist	Nurse (RN/LPN – Clinic)	Secretary
Accountant	Computer Programmer	Pharmacist

Occupation Class 3A

Includes occupations similar to occupation class 4A but with certain activities or hazards involving laboratory, technical, supervisory and service work. Some examples include the following:

Auctioneer	Event Planner	Nurse (RN/LPN – Hosp/Surg)
Clergy	Lab Technician	Sales Clerk
Dental Hygienist	Locksmith	Surveyor

Occupation Class 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators. Some examples include the following:

Auto Mechanic	Carpenter	Landscaper
Beautician	Electrician	Plumber
Bricklayer	Farmer	Tailor

Occupation Class 1A

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident. Some examples include the following:

Auto Body Repair	Custodian	Painter
Bus Driver	Exterminator	Roofer
Construction Laborer	Furniture Mover	Used Car Dealership

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. Some examples include the following:

Armed Forces	Bartenders	Pilot
Athlete	Entertainer	Self-Employed Artist

Author

Longshoreman

Student

Special Occupations

Federal Government Employees

The following guidelines apply to federal government employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties.

Coverage is available up to normal limits posted in the Maximum Issues Limits by Income Chart (*See Financial Underwriting Guidelines section*); however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 40% of the applicant's monthly income.

The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available; the SDIR is not available in California.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Century+ DI coverage to prevent over insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Century+ DI coverage offered.

State Government Employees and Teachers

The following guidelines apply to state government employees listed in the Occupation Class Guide in the "Government and Legal Services" section by their job duties, and teachers covered under any type of teachers' disability programs.

Coverage is available up to normal limits posted in the Maximum Issues Limits by Income Chart (*See Financial Underwriting Guidelines section*); however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 60% of the applicant's monthly income.

The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available; the SDIR is not available in California.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Century+ DI coverage to prevent over insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Century+ DI coverage offered.

Railroad Employees

The following guidelines apply to railroad employees Coverage may include up to \$1,000 base policy monthly benefit and the SDIR monthly benefit based on their income. (*See Financial Underwriting Guidelines section.*) The Automatic Benefit Increase Rider and Guaranteed Insurability Rider are not available.

In general, if the applicant has any pension payment from a previous occupation, some type of permanent government disability benefit, other group disability income insurance, or other individual disability income insurance in addition to their current group long-term disability, coverage will not be available.

Casino Employees

Casino employees directly involved in gaming activities are considered occupation class 1A and eligible for full benefits if gambling is legalized in that state and the casino is operated in accordance with the law.

Casino employees not directly involved with gaming activities are not considered “casino employees,” and are classified by other responsibilities of their employment and not subject to casino employee guidelines. For example, a casino restaurant manager would be considered as a restaurant manager, occupation class 3A.

Financial Underwriting Guidelines

Income Descriptions

Earned Income

Earned income is the gross income from the applicant’s occupation, including salary, wages, bonuses, commissions, fees and any other pay for personal services. If the applicant is self-employed or owns any part of a business, earned income is the applicant’s share of gross income earned by the business, plus any salary or draw from the business, minus the applicant’s share of normal and customary business expenses specified as deductible for tax purposes.

Unearned Income

Any kind of unearned income, such as rental property or interest income that continues even if the insured is totally disabled, does not qualify as earned income. Pension or retirement benefits are also considered unearned income.

If unearned income, other than pension or retirement benefits, is greater than 15 percent of earned income, the base policy monthly benefit available at issue is reduced by one-half of the monthly unearned income.

Pension or retirement benefits, even under 15 percent of earned income, will be counted dollar for dollar against the “Individual Paid I&P Total Max” column in the Maximum Issue Limits by Income Chart below, and will not be discounted.

Income Verification

Income verification will be required as part of the underwriting process. Copies of complete tax returns may be submitted but generally, the information suggested in the table below will suffice. State tax returns are usually unnecessary. Assurity may request additional information if necessary.

It is important to provide the most recent documentation. Since income typically increases each year, the most recent documentation will allow for our most favorable consideration. If you have questions, please contact Customer Connections, as detailed in the About Assurity section.

INCOME VERIFICATION CHART FOR EMPLOYEES		
Employee Only	Monthly Benefit Requested	Income Verification
Not self-employed	\$6,000 or less	None
	More than \$6,000	Two paystubs, Federal Tax Form W-2 or federal tax return
Self-employed or commissioned salesperson	\$4,000 or less	None
	More than \$4,000 and 1-year, 2-year, 5-year or 10-year benefit period	Federal tax return with all schedules and a Federal Tax Form W-2
	More than \$4,000 and to-age-65 or to-age-67 benefit period	Two years federal tax returns with all schedules and a Federal Tax Form W-2

NOTE: Any occupation class 2A applicant desiring a to-age-65 or to-age-67 benefit period (*requirements listed in the Policy Description section*) must supply income verification regardless of the amount of monthly benefit requested.

INCOME VERIFICATION CHART FOR BUSINESSES		
Business	Income Verification	
	Personal Information	Business Information
Sole proprietor	Federal Tax Form 1040 including Schedule C	None
Farmer or Rancher	Federal Tax Form 1040 including Schedule F	None
Owner of C Corporation	Federal Tax Form W-2	Federal Corporate Tax Form 1120 including Schedule E
Owner of S Corporation	Federal Tax Form W-2 Federal Tax Form 1040 including Schedule E, Part II	Federal Corporate Tax Form 1120S including Schedule K-1
Partner of Partnership	Federal Tax Form 1040 including Schedule E, Part II	Federal Partnership Tax Form 1065 including Schedule K-1

Bankruptcy

Consideration of financial stability is an important part of the underwriting process. Where bankruptcy is concerned, here are some of the guidelines that apply:

BANKRUPTCY GUIDELINE CHART	
Applicant Status	Underwriting Decision
Ongoing or pending bankruptcy	Decline
Single bankruptcy, less than two years since discharge	Decline
Single bankruptcy, more than two years since discharge	Available on a case-by-case basis with copies of discharge documentation and two most recent years' tax returns. Coverage available with 5-year benefit period and no less than 90-day elimination period.
Multiple bankruptcies, less than seven years since discharge	Decline
Multiple bankruptcies, more than seven years since discharge	Available on a case-by-case basis with copies of discharge documentation and two most recent years' tax returns. Coverage offered on a case-by-case basis.
Any history of bankruptcy and fraud or psychiatric disorders	Decline

Medical Professional Residents

Medical professionals transitioning from residency to a full-time contracted position in their field of study can be considered for coverage up to 100 percent of the income outlined in their signed employment contract if the contracted position starts within six months of the date of application for insurance.

New Professionals

Professionals in these listed occupations who are within 180 days of graduation from residency or accreditation programs are eligible for up to \$4,000 in monthly benefit. Occupations considered include the following:

- | | | |
|------------|--------------------|-----------------------|
| Accountant | Medical Doctor | Physical Therapist |
| Architect | Nurse Practitioner | Physician's Assistant |
| Dentist | Pharmacist | |

Professionals in these occupations who are within 180 days of graduation from an accreditation program are eligible for up to \$3,000 in monthly benefit. Some occupations considered include the following:

- | | |
|-------------------|--------------------|
| Software Engineer | Actuary |
| Cyber Security | Industrial Testing |

Maximum Issue and Participation Limits by Occupation Class

Coverage is limited by occupation class as follows (subject to availability of reinsurance):

MAXIMUM ISSUE AND PARTICIPATION LIMIT BY OCCUPATION CLASS CHART				
Occupation Class	All Other Occupations		Medical Professionals*	
	Maximum Issue Limit	Maximum Participation Limit	Maximum Issue Limit	Maximum Participation Limit
4A	\$20,000	\$20,000	\$15,000	\$20,000
3A	20,000	20,000	15,000	20,000
2A	10,000	10,000	10,000	10,000
1A	8,000	8,000	8,000	8,000

* Includes physicians, dentists, orthodontists, etc.

The maximum participation limits in each occupation class are determined by the availability of reinsurance and other coverage in force or applied for by the applicant. Other sources of income protection must be considered to avoid over-insurance. Those sources include group disability income insurance, salary continuation plans, social insurance disability benefits, retirement disability coverage and other individual disability income insurance.

Business Owner Income Enhancement

For business owners with at least 10 percent ownership, net income utilized in determining the maximum issue limits by income can be increased by 20 percent. With this enhancement, the base policy and total maximum limits (individual and employer paid) may be increased by up to \$1,500, and the SDIR may be increased up to the \$1,800 limit. Issue and participation limits by occupation classes still apply.

Maximum Issue Limits by Income

The minimum issue limit is \$500 of total monthly benefit from at least \$200 base policy monthly benefit and at least \$100 SDIR monthly benefit, if selected. The maximum issue limit is determined by the applicant’s occupation class, income and in-force disability coverage. (See the following *Maximum Issue Limits by Income Chart*.)

Applicants with less than \$1,200 monthly earned income are not eligible for coverage. If the applicant’s income is between listed income amounts, the maximum issue limits are according to the higher listed income amount.

Other sources of income protection will be considered to avoid over-insurance including group disability income, salary continuation, social insurance disability, retirement disability, and other individual disability income. Unless being replaced, these in-force coverages must be subtracted from the maximum issue limits allowed per the table below.

If the applicant has group long-term disability (LTD) coverage in force or applied for, the total benefit allowable is the amount listed in the Employer Paid Issue & Participation column minus the in-force group LTD and any individual disability income insurance in force or applied for. The remaining amount can be split between Base Policy and SDIR monthly benefits listed in the income table, not to exceed either maximum.

MAXIMUM ISSUE LIMITS BY INCOME CHART

* Individuals with a 3A or 4A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. (2A occupations which are upgraded to 3A are not eligible for all base benefit.)
 ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI.
 *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Century+ DI coverage is posted limit less amount of employer-paid coverage.

Annual Income	Monthly Income	Monthly Benefit			
		Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
Not available below \$1,200 monthly income					
\$14,400	\$1,200	\$350	\$550	\$900	\$1,285
15,600	1,300	380	600	980	1,400
16,800	1,400	450	600	1,050	1,500
18,000	1,500	480	650	1,130	1,615
19,200	1,600	550	650	1,200	1,715
20,400	1,700	580	700	1,280	1,830
21,600	1,800	650	700	1,350	1,930
22,800	1,900	730	800	1,430	2,045
24,000	2,000	750	900	1,500	2,145
25,200	2,100	800	900	1,550	2,215
26,400	2,200	830	950	1,630	2,330
27,600	2,300	900	1,000	1,700	2,430
28,800	2,400	930	1,050	1,780	2,545
30,000	2,500	1,000	1,100	1,850	2,645
31,200	2,600	1,030	1,150	1,930	2,755
32,400	2,700	1,100	1,200	2,000	2,855
33,600	2,800	1,130	1,250	2,080	2,970
34,800	2,900	1,200	1,300	2,150	3,070
36,000	3,000	1,270	1,300	2,220	3,170
37,200	3,100	1,300	1,350	2,300	3,285
38,400	3,200	1,370	1,350	2,370	3,385
39,600	3,300	1,440	1,400	2,440	3,485
40,800	3,400	1,480	1,400	2,480	3,545
42,000	3,500	1,520	1,400	2,570	3,670
43,200	3,600	1,580	1,500	2,630	3,755
44,400	3,700	1,620	1,500	2,670	3,815
45,600	3,800	1,650	1,550	2,750	3,930
46,800	3,900	1,700	1,600	2,800	4,000
48,000	4,000	1,740	1,600	2,890	4,130
49,200	4,100	1,780	1,600	2,930	4,185
50,400	4,200	1,830	1,600	2,980	4,255
51,600	4,300	1,900	1,600	3,050	4,355
52,800	4,400	1,980	1,650	3,130	4,470
54,000	4,500	2,000	1,650	3,150	4,500
55,200	4,600	2,020	1,700	3,220	4,600

MAXIMUM ISSUE LIMITS BY INCOME CHART

* Individuals with a 3A or 4A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. (2A occupations which are upgraded to 3A are not eligible for all base benefit.)
 ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI.
 *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Century+ DI coverage is posted limit less amount of employer-paid coverage.

Annual Income	Monthly Income	Monthly Benefit			
		Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
56,400	4,700	2,090	1,700	3,290	4,700
57,600	4,800	2,100	1,700	3,300	4,715
58,800	4,900	2,180	1,700	3,380	4,830
60,000	5,000	2,200	1,750	3,400	4,855
61,200	5,100	2,220	1,750	3,420	4,885
62,400	5,200	2,230	1,750	3,430	4,900
63,600	5,300	2,250	1,750	3,450	4,930
64,800	5,400	2,260	1,800	3,460	4,945
66,000	5,500	2,270	1,800	3,470	4,955
67,200	5,600	2,320	1,800	3,520	5,030
68,400	5,700	2,360	1,800	3,560	5,085
69,600	5,800	2,390	1,800	3,590	5,130
70,800	5,900	2,430	1,800	3,630	5,185
72,000	6,000	2,460	1,800	3,660	5,230
74,400	6,200	2,520	1,800	3,720	5,315
76,800	6,400	2,600	1,800	3,800	5,430
79,200	6,600	2,690	1,800	3,890	5,555
81,600	6,800	3,050	1,800	4,250	6,070
84,000	7,000	3,140	1,800	4,340	6,200
86,400	7,200	3,230	1,800	4,430	6,330
88,800	7,400	3,240	1,800	4,440	6,345
91,200	7,600	3,360	1,800	4,560	6,515
93,600	7,800	3,480	1,800	4,680	6,685
96,000	8,000	3,600	1,800	4,800	6,855
98,400	8,200	3,720	1,800	4,920	7,030
100,800	8,400	3,840	1,800	5,040	7,200
103,200	8,600	3,920	1,800	5,120	7,315
105,600	8,800	4,040	1,800	5,240	7,485
108,000	9,000	4,100	1,800	5,300	7,570
110,400	9,200	4,190	1,800	5,390	7,700
112,800	9,400	4,300	1,800	5,500	7,855
115,200	9,600	4,360	1,800	5,560	7,945
117,600	9,800	4,480	1,800	5,680	8,115
120,000	10,000	4,500	1,800	5,700	8,145
122,400	10,200	4,600	1,800	5,800	8,285
124,800	10,400	4,730	1,800	5,930	8,470
127,200	10,600	4,840	1,800	6,040	8,630

MAXIMUM ISSUE LIMITS BY INCOME CHART

* Individuals with a 3A or 4A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. (2A occupations which are upgraded to 3A are not eligible for all base benefit.)
 ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI.
 *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Century+ DI coverage is posted limit less amount of employer-paid coverage.

Annual Income	Monthly Income	Monthly Benefit			
		Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
129,600	10,800	4,950	1,800	6,150	8,785
132,000	11,000	5,020	1,800	6,220	8,885
134,400	11,200	5,080	1,800	6,280	8,970
136,800	11,400	5,180	1,800	6,380	9,115
139,200	11,600	5,290	1,800	6,490	9,270
141,600	11,800	5,400	1,800	6,600	9,430
144,000	12,000	5,520	1,800	6,720	9,600
146,400	12,200	5,600	1,800	6,800	9,715
148,800	12,400	5,680	1,800	6,880	9,830
151,200	12,600	5,730	1,800	6,930	9,900
153,600	12,800	5,840	1,800	7,040	10,055
156,000	13,000	5,950	1,800	7,150	10,215
158,400	13,200	6,060	1,800	7,260	10,370
160,800	13,400	6,170	1,800	7,370	10,530
163,200	13,600	6,280	1,800	7,480	10,685
165,600	13,800	6,390	1,800	7,590	10,845
168,000	14,000	6,500	1,800	7,700	11,000
174,000	14,500	6,780	1,800	7,980	11,400
180,000	15,000	7,050	1,800	8,250	11,785
186,000	15,500	7,330	1,800	8,530	12,185
192,000	16,000	7,600	1,800	8,800	12,570
198,000	16,500	7,880	1,800	9,080	12,970
204,000	17,000	8,150	1,800	9,350	13,355
210,000	17,500	8,380	1,800	9,580	13,685
216,000	18,000	8,600	1,800	9,800	14,000
222,000	18,500	8,830	1,800	10,030	14,330
228,000	19,000	9,060	1,800	10,260	14,655
234,000	19,500	9,330	1,800	10,530	15,045
240,000	20,000	9,600	1,800	10,800	15,430
246,000	20,500	9,870	1,800	11,070	15,815
252,000	21,000	10,140	1,800	11,340	16,200
258,000	21,500	10,410	1,800	11,610	16,585
264,000	22,000	10,680	1,800	11,880	16,970
270,000	22,500	10,950	1,800	12,150	17,355
276,000	23,000	11,070	1,800	12,270	17,530
282,000	23,500	11,190	1,800	12,390	17,700
288,000	24,000	11,310	1,800	12,510	17,870

MAXIMUM ISSUE LIMITS BY INCOME CHART

* Individuals with a 3A or 4A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. (2A occupations which are upgraded to 3A are not eligible for all base benefit.)
 ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI.
 *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Century+ DI coverage is posted limit less amount of employer-paid coverage.

Annual Income	Monthly Income	Monthly Benefit			
		Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
294,000	24,500	11,430	1,800	12,630	18,045
300,000	25,000	11,550	1,800	12,750	18,215
306,000	25,500	11,730	1,800	12,930	18,470
312,000	26,000	11,910	1,800	13,110	18,730
318,000	26,500	12,090	1,800	13,290	18,985
324,000	27,000	12,270	1,800	13,470	19,245
330,000	27,500	12,450	1,800	13,650	19,500
336,000	28,000	12,690	1,800	13,890	19,845
342,000	28,500	12,930	1,800	14,130	20,000
348,000	29,000	13,170	1,800	14,370	20,000
354,000	29,500	13,410	1,800	14,610	20,000
360,000	30,000	13,650	1,800	14,850	20,000
366,000	30,500	13,720	1,800	15,040	20,000
372,000	31,000	13,790	1,800	15,230	20,000
378,000	31,500	13,860	1,800	15,420	20,000
384,000	32,000	13,930	1,800	15,610	20,000
390,000	32,500	13,995	1,800	15,795	20,000
396,000	33,000	14,240	1,800	16,040	20,000
402,000	33,500	14,480	1,800	16,280	20,000
408,000	34,000	14,720	1,800	16,520	20,000
414,000	34,500	14,970	1,800	16,770	20,000
420,000	35,000	15,210	1,800	17,010	20,000
426,000	35,500	15,450	1,800	17,250	20,000
432,000	36,000	15,700	1,800	17,500	20,000
438,000	36,500	15,940	1,800	17,740	20,000
444,000	37,000	16,180	1,800	17,980	20,000
450,000	37,500	16,425	1,800	18,225	20,000
456,000	38,000	16,670	1,800	18,470	20,000
462,000	38,500	16,910	1,800	18,710	20,000
468,000	39,000	17,150	1,800	18,950	20,000
474,000	39,500	17,400	1,800	19,200	20,000
480,000	40,000	17,640	1,800	19,440	20,000
486,000	40,500	17,880	1,800	19,550	20,000
492,000	41,000	18,130	1,800	19,660	20,000
498,000	41,500	18,370	1,800	19,780	20,000
504,000	42,000	18,610	1,800	19,890	20,000
510,000	42,500	18,855	1,800	20,000	20,000

MAXIMUM ISSUE LIMITS BY INCOME CHART					
* Individuals with a 3A or 4A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. (2A occupations which are upgraded to 3A are not eligible for all base benefit.)					
** Individual Paid limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI.					
*** Employer Paid limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Century+ DI coverage is posted limit less amount of employer-paid coverage.					
Annual Income	Monthly Income	Monthly Benefit			
		Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
516,000	43,000	19,080	1,800	20,000	20,000
522,000	43,500	19,310	1,800	20,000	20,000
528,000	44,000	19,540	1,800	20,000	20,000
534,000	44,500	19,770	1,800	20,000	20,000
540,000+	45,000	20,000	1,800	20,000	20,000

Maximum Issue Amounts for Farm/Ranch

MAXIMUM ISSUE LIMITS FOR FARM/RANCH HOUSEHOLD WITH MINIMAL NET INCOME CHART							
		Primary Farmer/Rancher			Spouse Working Full-Time on Farm/Ranch		
		Monthly Benefit			Monthly Benefit		
Acre1, or...	Herd Size	Base Policy Max	SDIR Max	Total Max	Base Policy Max	SDIR Max	Total Max
240-319	24-49	\$1,000	\$1,000	\$2,000	\$300	\$300	\$600
320-499	50-74	1,250	1,250	2,500	400	400	800
500+	75+	1,500	1,500	3,000	500	500	1,000

NOTE: Farmers and ranchers that qualify based on acres or herd size are eligible for all benefit periods (except to-age-65 and to-age-67), all elimination periods, and all riders (except the Residual Disability Benefit Rider); they are not eligible for the Business Owner Upgrade of one occupation class.

Farmers and ranchers with less than 240 acres and a herd size of 24 may be eligible for coverage according to guidelines for Self-Employed Applicants with Minimal Net Income found under the Financial Underwriting Guidelines section of this guide.

Medical Underwriting Guidelines

Non-Medical Limits and Exam Requirements

Upon completion of the application for the proposed insured, arrangements should be scheduled to fulfill underwriting requirements indicated on the following chart. When using the chart, please note the following:

Age

- All age calculations should use age nearest birthday.

Amount of Coverage

- To calculate the amount of coverage used in determining underwriting requirements, add up the total amount of coverage applied for on this application plus other disability income and business overhead insurance in force with Assurity.

Exam

- In the chart below, "Exam" means paramedical exams for most applicants. Applicants with a history of rheumatic fever, heart murmurs or other extensive medical conditions should be examined by a physician. If there is any question about an applicant's examination, please contact Customer Connections as detailed in the About Assurity section.
- If a TeleApp is completed, or if all questions on the application are completed, Assurity can waive the paramedical exam and use an abbreviated exam in which the paramed records height, weight, blood pressure and pulse.

Urinalysis (UA)

- If required, included in paramedical exam.

Blood Requirements (BLD)

- A full blood draw is required; a dried blood spot (DBS) is not acceptable.

Electrocardiogram (EKG)

- If required, included in paramedical exam.

EXAM LIMITS CHART					
Age	Amount of Coverage	Exam	UA	BLD	EKG
18 - 50	\$500 - \$6,000	No	No	No	No
	\$6,001 and above	Yes	Yes	Yes	No
51 - 60	\$500 - \$4,500	No	No	No	No
	\$4,501 and above	Yes	Yes	Yes	No

NOTE: These limits are subject to change at any time. Assurity reserves the right to require a medical exam and/or other medical requirements on any applicant.

Authorized Paramedical Firms

Our authorized paramedical firms have the examination forms, containers and blood draw kits in stock.

For significant medical health histories or if the applicant has previously been declined, contact Customer Connections, as detailed in the About Assurity section, prior to scheduling an examination.

Paramedical firms authorized by Assurity are as follows:

American Paraprofessional Systems, Inc. (APPS)	(800) 967-1499
Examination Management Services (EMSI)	(800) 872-3674
Quest Diagnostics – ExamOne	(800) 873-8845
Hooper Holmes Portamedic National Service Center	(800) 765-1010

Build Rating Chart

This chart provides a guideline for policy issue and table rating. The actual underwriting decision incorporates other factors and may not exactly match this table.

Build Rating Chart		
BMI	Rating	Elimination Period (EP) / Benefit Period (BP) Restrictions
<17.5	Decline	No EP/BP Restrictions
17.5-18.4	Individual Consideration	No EP/BP Restrictions
18.5-34.9	0	No EP/BP Restrictions
35.0-37.5	25	No EP/BP Restrictions
37.6-38.9	50	90/5
39.0-39.9	75	90/1
>39.9	Decline	Decline

Note: Acceptable heights between 4’8” and 6’9”

Additional Underwriting Information to Expedite Processing

Underwriting action often depends on answers to a number of basic questions specific to the condition or situation. In addition to information provided in the application, the underwriting process can be expedited by providing such additional underwriting information as outlined below. On a separate sheet of paper attached to the application, provide the information as specified for conditions or situations listed under conditions 1 through 13 in the following section. For any condition or situations not listed, please provide information according to No. 14.

1. Arthritis

- Applicant’s name
- Type of arthritis
- Joints and areas involved
- Currently prescribed medications and treatment
- Name, address and phone number of all physicians and medical facilities

2. Asthma, emphysema or bronchitis

- Applicant's name
- Number of attacks in the past 12 months
- Date of last attack
- Hospitalizations due to respiratory condition
- Date of last hospitalization (if any)
- Currently prescribed medications and treatment
- Name, address and phone number of all physicians and medical facilities

3. Back or neck pain or problems

- Applicant's name
- Diagnosis (sprain, strain, herniated disc, etc.)
- Area of the back or neck affected
- Date of last symptom
- Currently prescribed medications and treatment
- Date of last treatment
- Name, address and phone number of physician and medical facilities

4. Diabetes or glucose metabolism abnormalities

- Applicant's name
- Diagnosis
- Date of onset or diagnosis
- Currently prescribed medications and treatment
- Date(s) of any hospitalizations
- Related conditions – eye disorders, kidney disorders, heart disorders, recurrent infections, circulatory problems, amputations, skin ulcers
- Other conditions/symptoms due to diabetes
- Name, address and phone number of physician and medical facilities

5. Epilepsy or seizure

- Applicant's name
- Type of epilepsy or seizure
- Date of onset or diagnosis
- Date of last seizure
- Currently prescribed medications or treatment
- Name, address and phone number of all physicians and medical facilities

6. Heart attack, angina or coronary artery disease

- Date of onset or diagnosis
- Diagnosis
- Date of last symptoms
- Tests completed or prescribed
- Currently prescribed medications and treatment
- Name, address and phone numbers of all physicians and medical facilities

7. Heart murmur

- Applicant's name
- Date of onset or diagnosis
- Type of murmur
- Restrictions to activities
- Currently prescribed medications and treatments
- Name, address and phone number of physician and medical facilities

8. High blood pressure

- Applicant's name
- Date of onset or diagnosis
- Currently prescribed medications or treatment
- Name, address and phone number of physicians and medical facilities

9. Kidney or urinary tract disease or disorder

- Applicant's name
- Disease or disorder
- Currently prescribed medications and treatments
- Tests completed
- Name, address and phone number of physician and medical facilities

10. Stomach and/or digestive tract disorders

- Applicant's name
- Diagnosis
- Date of onset
- Date of last symptoms
- Currently prescribed medications and treatment
- Name, address and phone number of physicians and medical facilities

11. Tumor, polyp or cyst

- Applicant's name
- Diagnosis
- Location of growth
- Date of removal
- Currently prescribed medications and treatment
- Follow-ups planned
- Name, address and phone number of physician and medical facilities

12. Driving under the Influence (DUI)

- Applicant's name
- Date of offense
- Number of DUI offenses
- License currently suspended
- Current employment

13. Drug or alcohol abuse

- Applicant’s name
- Types of drugs or alcohol used
- Dates of last drug or alcohol use
- Treatment dates
- Current affiliation in support group - Alcoholics Anonymous (AA), Narcotics Anonymous (NA)

14. All other medical conditions

- Applicant’s name
- Diagnosis
- Date of onset or diagnosis
- Residual or ongoing symptoms
- Date of last symptoms
- Tests completed or prescribed
- Currently prescribed medications or treatment
- Names, addresses and phone numbers of all physicians and medical facilities

Revisions to this Underwriting Guide

Date	Section	Update
12/01/2023	General Underwriting Guidelines	Updated Personal History Interview
12/01/2023	General Underwriting Guidelines	Updated Self-Employed Applicants with Minimal Net Income
12/01/2023	Occupational Underwriting Guidelines	Updated Business in the Home
12/01/2023	Occupational Underwriting Guidelines	Updated Self-Employed Applicants
12/01/2023	Financial Underwriting Guidelines	Updated Income Verification Chart for Employers
12/01/2023	Financial Underwriting Guidelines	Added New Professionals
12/01/2023	Medical Underwriting Guidelines	Updated Exam Limits Chart
12/01/2023	All	Added back all references to 1-year and 2-year benefit periods
09/30/2023	Medical Underwriting Guidelines	Updated Build Rating Chart
07/01/2022	All	Removed all references to 1-year and 2-year benefit periods

About Assurity

We are never more than one call away.
Literally.

Connect with us!

Mailing Address:

Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

Assurity Life Insurance Company of New York Administrative Office
P.O. Box 82533
Lincoln, NE 68501-2533

Connect Online!

www.assurity.com

[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

[facebook.com/assurity.life](https://www.facebook.com/assurity.life)

Customer Connections

Phone: (800) 276-7619 for Assurity Life Insurance Company
(844) 401-7585 for Assurity Life Insurance Company of New York

Hours: Monday-Thursday – 7:00 a.m. to 6:30 p.m. Central Time
Friday – 7:00 a.m. to 5:00 p.m. Central Time

Application Questions

By Phone: Extension 4264

By Email underwriting@assurity.com

By Fax (402) 437-4606

Policy Questions

By Phone: Extension 4279

By Email clientservicecenterrequests@assurity.com

By Fax (888) 255-2060

Claims Questions

By Phone Extension 4484

By Email claimsinfo@assurity.com

By Fax (800) 869-0368

Why Assurity?

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. Assurity is also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.