

**ASSURITY LIFE INSURANCE COMPANY**

1526 K Street • PO Box 82533

Lincoln, NE 68501-2533

Toll Free 800-276-7619/Fax 402-437-4606

**AssurityBalance® Personal Disability Income Protection (California)****Effective 07/01/02****Underwriting Guidelines****MEDICAL EXAM REQUIREMENTS:**

1. Nearest Age of Proposed Insured.
2. All applicants will be required to complete a full paramed exam with blood profile and urinalysis. The Monthly Benefit Limit shown in the chart below includes all coverage, in-force and applied for:

<b>1, 2, and 5 Year Benefit Periods</b>					
<b>AGES</b>	<b>MONTHLY BENEFIT</b>	<b>EXAM</b>	<b>HOS</b>	<b>SMA</b>	<b>EKG</b>
18-30	500 and over	yes	yes	yes	no
31-40	500 and over	yes	yes	yes	no
	5,001 and over	yes	yes	yes	yes
41-50	500 and over	yes	yes	yes	no
	3,501 and over	yes	yes	yes	yes
51-55	500 and over	yes	yes	yes	no
	2,501 and over	yes	yes	yes	yes
56-60	500 and over	yes	yes	yes	yes

**PARAMEDICAL SERVICES — Authorized Paramedical Firms:**

- America Paraprofessional System (APPS) – 800-635-1677
- Examination One World wide (LabOne) – 800-873-8845
- Examination Management Services (EMSI) – 800-872-3674
- HealthCheck – 785-273-4445
- Portamedic – 800-765-1010

**LAB SERVICES** — Blood and urine kits are available through our office or our authorized paramedical firms. All blood and urine samples must be sent to our approved laboratory at the following address:

**LAB ONE, INC/HORL**  
**10310 West 84<sup>th</sup> Terrace**  
**Lenexa, KS 66214**

**We will not accept blood chemistry and urinalysis test results from other laboratories.**

**INSPECTION SERVICES** — Telephone Inspection reports will be ordered by Underwriting on all cases. A commercial inspection will complete the phone inspections. **Please inform every applicant that a phone call may be received.**

**MAXIMUM ISSUE AND PARTICIPATION LIMITS** – The maximum issue and participation limits are those indicated below:

**Class 4A** - \$7,000  
**Class 3A** - \$6,000  
**Class 2A** - \$5,000  
**Class 1A** - \$4,000

The participation limit includes all monthly disability income already in force or administered by Assurity Life Insurance Company, or with any other company under individual or group policies.

**TABLE OF ISSUE LIMITS BY INCOME LEVEL:** The minimum issue is \$500 of Base Policy Monthly Income. Applicants earning less than \$2,000 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.

Annual Earned Income	Monthly Earned Income	Base Policy Maximum	Supplemental Disability Income Rider		Annual Earned Income	Monthly Earned Income	Base Policy Maximum	Supplemental Disability Income Rider
24,000	2,000	750	750		76,800	6,400	2,600	1,200
25,200	2,100	800	750		79,200	6,600	2,690	1,200
26,400	2,200	830	800		81,600	6,800	2,770	1,200
27,600	2,300	900	800		84,000	7,000	2,860	1,200
28,800	2,400	930	850		86,400	7,200	2,980	1,200
30,000	2,500	1,000	850		88,800	7,400	3,090	1,200
31,200	2,600	1,030	900		91,200	7,600	3,210	1,200
32,400	2,700	1,100	900		93,600	7,800	3,320	1,200
33,600	2,800	1,130	950		96,000	8,000	3,400	1,200
34,800	2,900	1,200	950		98,400	8,200	3,470	1,200
36,000	3,000	1,270	950		100,800	8,400	3,520	1,200
37,200	3,100	1,300	1,000		103,200	8,600	3,570	1,200
38,400	3,200	1,370	1,000		105,600	8,800	3,620	1,200
39,600	3,300	1,440	1,000		108,000	9,000	3,660	1,200
40,800	3,400	1,480	1,000		110,400	9,200	3,680	1,200
42,000	3,500	1,520	1,050		112,800	9,400	3,750	1,200
43,200	3,600	1,580	1,050		115,200	9,600	3,810	1,200
44,400	3,700	1,620	1,050		117,600	9,800	3,880	1,200
45,600	3,800	1,650	1,100		120,000	10,000	3,950	1,200
46,800	3,900	1,700	1,100		122,400	10,200	4,000	1,200
48,000	4,000	1,740	1,150		124,800	10,400	4,090	1,200
49,200	4,100	1,780	1,150		127,200	10,600	4,180	1,200
50,400	4,200	1,830	1,150		129,600	10,800	4,270	1,200
51,600	4,300	1,900	1,150		132,000	11,000	4,360	1,200
52,800	4,400	1,980	1,150		134,400	11,200	4,370	1,200
54,000	4,500	2,000	1,150		136,800	11,400	4,450	1,200
55,200	4,600	2,020	1,200		139,200	11,600	4,545	1,200
56,400	4,700	2,090	1,200		141,600	11,800	4,620	1,200
57,600	4,800	2,100	1,200		144,000	12,000	4,710	1,200
58,800	4,900	2,180	1,200		146,400	12,200	4,800	1,200
60,000	5,000	2,200	1,200		148,800	12,400	5,000	1,200
61,200	5,100	2,220	1,200		151,200	12,600	5,100	1,200
62,400	5,200	2,230	1,200		153,600	12,800	5,200	1,200
63,600	5,300	2,250	1,200		156,000	13,000	5,300	1,200
64,800	5,400	2,260	1,200		158,400	13,200	5,400	1,200
67,200	5,600	2,320	1,200		160,800	13,400	5,500	1,200
69,600	5,800	2,390	1,200		163,200	13,600	5,600	1,200
70,800	5,900	2,430	1,200		165,600	13,800	5,700	1,200
72,000	6,000	2,460	1,200		168,000	14,000+	5,800	1,200
74,400	6,200	2,520	1,200					