

ASSURITY LIFE INSURANCE COMPANY

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AssurityBalance® Personal Disability Income Protection – FLORIDA**Effective 11/2005**

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.

1-, 2-, 5-Year and "To Age 65" Benefit Periods					
AGES	MONTHLY BENEFIT	EXAM	HOS	SMA	EKG
18-40	500 to 2,500	yes	yes	yes	no
	2,501 and over	yes	yes	yes	no
41-50	500 to 1,500	yes	yes	yes	no
	1,501 to 4,000	yes	yes	yes	no
	4,001 and over	yes	yes	yes	yes
51-55	500 to 1,000	yes	yes	yes	no
	1,001 to 2,500	yes	yes	yes	no
	2,501 and over	yes	yes	yes	yes
56-60	All Amounts	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 will be ordered by Underwriting on all cases. A commercial inspection will complete the phone inspections. **Please inform every applicant that a phone call will be received.**

INCOME VERIFICATION — Income verification will be required as part of the underwriting process. All applications for coverage must be accompanied with two (2) full years income verification.

Employed applicants will provide two full years W-2's as proof of employment. **Applicants who have not been employed continuously, full time, during the last 2 years are ineligible.** The applicant may provide his/her most recent pay stubs as verification of current income if substantially different than income reported on the W-2's.

Self-employed applicants will provide 2 full years tax returns with all schedules and W-2's, if any. "All schedules" includes all forms submitted to the IRS for the previous 2 years.

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.

Annual Earned Income	Monthly Earned Income	Base Policy Maximum	Supplemental Disability Income Rider Maximum		Annual Earned Income	Monthly Earned Income	Base Policy Maximum	Supplemental Disability Income Rider Maximum
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					

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.