

---

# Premier Universal Life Insurance

## UNDERWRITING GUIDE

**LifeScape®**

For Agent use only.

Product availability, features and rates vary by state.



**Assurity®**

*Life Insurance Company*

## Underwriting and Exam Limits

To calculate the amount of coverage used in determining underwriting requirements, add up the total amount of life coverage applied for on this application and/or pending coverage, including term riders, plus other insurance in force with Assurity over the past two years and excluding any group insurance, Acci-Flex Accidental insurance or Simplified Whole Life insurance.

When you conclude the proposed insured's application process, make arrangements to schedule the underwriting requirements.

On juvenile insurance (ages 0 through 16), one parent must carry twice the amount of coverage that the child is applying for.

Minimum	Age	Amount	Non-Med Or Exam	UA	BLD	EKG	TMT
	<b>0-14</b>	Up to \$300,000  We may request a statement from the personal physician	Non-Med	No	No	No	No
Min. \$50,000 for ages 16-54	15-35	To \$99,999 ( <i>Preferred Available at age 16</i> )	Non-Med – Exam if Pref.	No – Yes if Pref.	No – Yes if Pref.	No	No
		\$100,000 to \$250,000	Exam*	Yes	No – Yes if Pref.	No	No
		\$250,001 to \$750,000	Exam*	Yes	Yes	No	No
		\$750,001 to \$2,000,000	Exam*	Yes	Yes	Yes	No
		\$2,000,001 and up	MD	Yes	Yes	Yes	No
	36-45	To \$99,999	Non-Med – Exam if Pref.	No – Yes if Pref.	No – Yes if Pref.	No	No
		\$100,000 to \$200,000	Exam*	Yes	No – Yes if Pref.	No	No
		\$200,001 to \$500,000	Exam*	Yes	Yes	No	No
		\$500,001 to \$2,000,000	Exam*	Yes	Yes	Yes	No
		\$2,000,001 and up	MD	Yes	Yes	No	Yes
	46-55	To \$75,000	Non-Med – Exam if Pref.	No – Yes if Pref.	No – Yes if Pref.	No	No
		\$75,001 to \$150,000	Exam*	Yes	No – Yes if Pref.	No	No
		\$150,001 to \$300,000	Exam*	Yes	Yes	No	No
		\$300,001 to \$2,000,000	Exam*	Yes	Yes	Yes	No
		\$2,000,001 and up	MD	Yes	Yes	No	Yes
Min. \$25,000 for ages 55-85  <b>NOTE:</b> Preferred not available over age 75.	56-65	To \$50,000	Non-Med – Exam if Pref.	No – Yes if Pref.	No – Yes if Pref.	No	No
		\$50,001 to \$100,000	Exam*	Yes	No – Yes if Pref.	No	No
		\$100,001 to \$250,000	Exam*	Yes	Yes	No	No
		\$250,001 to \$2,000,000	Exam*	Yes	Yes	Yes	No
		\$2,000,001 and up	MD	Yes	Yes	No	Yes
	66 and up	To \$50,000	Non-Med – Exam if Pref.	No – Yes if Pref.	No – Yes if Pref.	No	No
		\$50,001 to \$100,000	Exam*	Yes	No – Yes if Pref.	No	No
		\$100,001 to \$500,000	Exam	Yes	Yes	Yes	No
		\$500,001 to \$1,000,000	MD	Yes	Yes	Yes	No
		\$1,000,001 and up	MD	Yes	Yes	No	Yes

\* Exam – If a TeleApp is completed, we can waive the paramed exam and use an abbreviated exam in which the paramed records height, weight, blood pressure and pulse, except when an MD exam is required.

## Underwriting and Exam Limits (continued)

**Preferred – For ages 55 through 75 with face amounts of \$25,000 and greater and for ages 16 through 54 with face amounts of \$50,000 and greater if applying for preferred rates, an exam, urinalysis (UA) and blood profile (BLD) will be needed.**

Preferred classes require a fasting full blood draw. DBS (Dried Blood Spot) is not acceptable. We reserve the right to request exam requirements on any amount and/or age. For ages 76 and above, the exam must be by an M.D. unless the proposed insured has an M.D. who can supply records in the last two years.

- Preferred Non-Tobacco is defined as a non-user of tobacco products for the past 12 months.
- Preferred Plus Non-Tobacco is defined as a non-user of tobacco products for the past three years.
- Preferred Tobacco guidelines are the same as Preferred with the exception of tobacco usage.
- Non-tobacco rates, the proposed insured must have not used any tobacco or nicotine-based products (including patches or gum) for the last 12 months.

On juvenile insurance (ages 0 through 16), one parent must carry twice the amount of coverage that the child is applying for.

**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 proposed insured.**

## Preferred Guidelines

- Non-user of tobacco products for one year.
- No more than one death of a parent, brother or sister under the age of 60 from cancer or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No DUI or “reckless driving” convictions within the last five years; no more than two moving violations in the past three years.
- Stable, mild anxiety or depression – individual consideration.
- No personal history of vascular disease or life-threatening cancer; must be a standard risk.
- No treatment or counseling regarding drug or alcohol use within the last seven years.
- Blood pressure, treated or untreated, must be no higher than 140/90.
- Total cholesterol treated or untreated, not to exceed 250 mg/dl, Chol/HDL ratio of 6.5 or less
- Body build not to exceed limits set forth in the chart below.

<b>Preferred Height/Build Table</b>		
<b>Height</b>	<b>MALES Max Weight (lbs.)</b>	<b>FEMALES Max Weight (lbs.)</b>
4'10"	145	136
4'11"	151	141
5'0"	156	145
5'1"	161	150
5'2"	166	155
5'3"	172	160
5'4"	177	166
5'5"	183	171
5'6"	188	176
5'7"	194	181
5'8"	200	187
5'9"	206	192
5'10"	212	198
5'11"	218	204
6'0"	224	210
6'1"	231	216
6'2"	237	221
6'3"	244	228
6'4"	250	234
6'5"	257	240
6'6"	263	246
<b>Body Mass Index</b>	30	28

## Preferred+ Guidelines

- Non-user of tobacco products for three years.
- No death of a parent, brother or sister under the age of 60 from cancer, diabetes or cardiovascular disease.
- No private aviation, hazardous avocations or occupations.
- No DUI or “reckless driving” convictions within the last seven years; no more than two moving violations in the past three years.
- No treatment for anxiety or depression.
- No personal history of vascular disease, life-threatening cancer or diabetes; must be a standard risk.
- Never been treated or received counseling for alcohol or drug use.
- Blood pressure must be no higher than 140/90; treatment disqualifies for Preferred+.
- Total cholesterol (untreated) not to exceed 220 mg/dl, Chol/HDL ratio of 5.0 or less
- Body build not to exceed limits set forth in the chart below.

<b>Preferred+ Height/Build Table</b>		
<b>Height</b>	<b>MALES Max Weight (lbs.)</b>	<b>FEMALES Max Weight (lbs.)</b>
4'10"	136	126
4'11"	141	131
5'0"	145	135
5'1"	150	140
5'2"	155	144
5'3"	160	149
5'4"	166	154
5'5"	171	159
5'6"	176	164
5'7"	181	169
5'8"	187	174
5'9"	192	179
5'10"	198	184
5'11"	204	190
6'0"	210	195
6'1"	216	200
6'2"	221	206
6'3"	228	212
6'4"	234	217
6'5"	240	223
6'6"	246	229
<b>Body Mass Index</b>	28	26

## Additional Information Regarding Examinations

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

**To qualify for any of the Company's preferred underwriting classifications, the full blood profile must be completed.**

The non-medical and examination limits for life insurance is based upon the amount issued or administered by Assurity Life Insurance Company, including term riders, in the last **two** years and the amount **currently** being applied for. Exclude group insurance.

### Authorized Paramedical Firms:

<b>American Paraprofessional Systems, Inc. (APPS)</b>	<b>(800) 635-1677</b>
<b>Examination Management Services (EMSI)</b>	<b>(800) 872-3674</b>
<b>ExamOne Worldwide</b>	<b>(800) 873-8845</b>
<b>Portamedic Hooper Holmes</b>	<b>(800) 765-1010</b>

For significant medical health histories or if the applicant has been declined previously, contact Home Office Underwriting prior to scheduling an examination.

**The Company reserves the right to require a medical examination or other medical requirements on *any* proposed insured.**

## Optional Riders— for additional premium (May vary by state)

**Disability Waiver (0 through 60):**

"Apply monthly payments/waive monthly deductions" option; benefit provides coverage to age 65 (for disabilities after age 60, benefit is to age 65 or for two years, whichever is longer). Rider will apply the minimum UL premium and waive the cost of insurance charges, monthly fees and the cost of all riders.

**10-Year Term/Additional Insured (18 through 60):**

Level-premium, non-renewable, convertible while the rider is in force. Premiums guaranteed for the full 10 years. Minimum is \$25,000; Maximum for insured is 20X base, and for additional insured is 2X base.

**20-Year Term/Additional Insured (18 through 50):**

Level-premium, non-renewable, convertible while the rider is in force. Premiums guaranteed for the full 20 years. Minimum is \$25,000; Maximum for insured is 20X base, and for additional insured is 2X base.

**Children's Rider (18 through 60):**

Level benefit to earlier of child's age 23 or primary insured's 65th birthday; limited benefit during first 15 days of life; fixed amount of \$10,000.

**Accidental Death Benefit: (0 through 65):**

Within 90 days of accident prior to age 70. Minimum of \$10,000. Maximum benefit is the lesser of \$200,000 or 2X base.

**Face Amount Increase: (0 through 37):**

Minimum of \$10,000. Maximum of \$50,000.

## Automatic Riders Where Approved:

**Accelerated Death Benefit:** (Two options available)

**Terminal Illness Option:** (Death is expected within 12 months.) Available at all ages. Up to 75 percent of net amount of insurance may be paid in lump sum or in any other manner agreed upon. Subject to a \$250,000 overall limit.

**Long-Term Care/Home Care Option:** Available at age 65. Up to 50 percent of net amount of insurance; or, 36 monthly payments of 2 percent of net amount of insurance. Benefit is paid after insured has been confined or received home care for three months.

Universal life death benefits are reduced by the amount of all accelerated death benefit advances and unpaid interest on those advances. Prior to death, the insured can repay part or all of any advance. Repaid amounts are applied to the death benefit. Benefit is not available if policy is issued substandard.

## About Assurity

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customer's confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, long-term care and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assts exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability... and helping people through difficult times.

## Revisions to this Guide

Date	Page	Update
6/28/2010	2	Non-tobacco rate note added
3/26/2010	2	"Amount of coverage" paragraph updated
11/17/2009	2	Exam Limits Chart updated
9/30/2009	2	Exam Limits Chart updated for "Age 66 and up"
9/28/2009	2	Exam Limits Chart updated; Cover page added.
8/24/2009	1	Deleted text in the "* Exam..." sentence.
4/8/2009	1	Further clarification added to the Exam Limits Chart for Preferred class
3/19/2009	2	Added "Note: These limits are subject to change at any time..."
3/19/2009	1	Exam Limits Chart updated to reflect Preferred class information