
Premier Universal Life Insurance

PRODUCT GUIDE

LifeScape®

For Agent use only.

Product availability, features and rates vary by state.



Assurity®

Life Insurance Company

Product Guide for LifeScope® Premier Universal Life Insurance

Important Notice: This is a generic product guide. Your state may require a state-specific contract. The contract, (Policy form No. 0550) or the optional benefits listed **may not be available in all states.**

The individual contract is your ultimate authority for any questions you may have about the requirements of this product. State-specific applications are available on AssureLINK.

This policy is underwritten by Assurity Life Insurance Company, Lincoln, Neb. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life or review the policy for more information.

Table of Contents

Quick Facts	3	Suicide	9
Adaptability in Insurance Planning	4	Surrender Value	9
Why Use LifeScope Premier UL?	4	Administrative Guidelines	10
Policy Description	4	Policy Information	10
LifeScope Premier UL Policy	4	Policy Changes	10
Premium Payment	5	Claims Guidelines	11
Policy Loans	6	Death Claim Processing	11
Additional Benefit Riders	6	Death Benefit Payment Options	11
Accelerated Death Benefit Rider	6	Admin. of Apply Monthly Payments/ Waive Monthly Deductions Rider	11
Optional Benefits and Riders	7	Underwriting Guidelines	12
Accidental Death Benefit Rider	7	Non-Medical and Exam Requirements	12
Children's Coverage Rider	7	Exam Limits	13
Apply Monthly Payments/Waive Monthly Deductions Rider	7	Authorized Paramedical Firms	14
Face Amount Increase Rider	8	Preferred Guidelines	15
10-Yr Term/Additional Insured Rider	8	Preferred Plus Guidelines	16
20-Yr Term/Additional Insured Rider	8	Additional Underwr. Information to Expedite Processing	17
General Policy Terms	9	About Assurity	19
Contestable Period	9	Revisions to this Guide	17
Grace Period/Lapse	9		
Mis-statement of Age or Gender	9		
Reinstatement	9		
Right to Cancel	9		

Quick Facts

PRODUCT TYPE

LifeScape® Premier Universal Life is a flexible premium, flexible benefit, current assumption universal life with maturity at age 121.

ISSUE AGES

0 through 85 (age last birthday)

UNDERWRITING CLASSES

Preferred Risk Classes – Preferred Plus Non-Tobacco, Preferred Non-Tobacco and Preferred Tobacco available for issue ages 16 through 75. Minimum face amounts at \$50,000 and for ages 16 through 54 and \$25,000 for issue ages 55+.

Standard Risks Classes – Select Non-Tobacco available for ages 0 through 85 with Standard Tobacco available for issue ages 16 through 85. Minimum face amounts at \$50,000 and for ages 0 through 54 and \$25,000 for issue ages 55+.

Substandard Risk Classes – Through Table 16 (500 percent); Select Non-Tobacco and Standard Tobacco only. Minimum face amounts at \$50,000 for ages 0 through 54 and \$25,000 for issue ages 55+.

Juveniles – Select Non-Tobacco available for issue ages 0 through 15 and minimum face amounts at \$50,000.

RATE STRUCTURE

Premiums are flexible; you can change the amount and frequency to meet your specific needs.

PREMIUM MODES AND FACTORS

Annual – 1.000

Semi-Annual – .50

Quarterly – .25

Monthly (automatic bank withdrawal or credit card) – .08333

ADDITIONAL BENEFITS AND RIDERS

Accelerated Death Benefits Rider (two Options)

Long Term Care/Home Care Option

Terminal Illness Option

OPTIONAL BENEFITS AND RIDERS

Accidental Death Benefit Rider

Children's Coverage Rider

Apply Monthly Payments/Waive Monthly Deductions Rider

Level Term Insurance Rider – Base Insured and Other Insured (10-Year or 20-Year)

Face Amount Increase Rider

Adaptability in Insurance Planning

Many of your clients need adaptability in planning for their insurance needs. LifeScape® policies are designed to be flexible to better meet your clients' needs, and affordable to better meet your clients' budgets – both now and in the future.

WHY USE LIFESCAPE® PREMIER UNIVERSAL LIFE?

LifeScape Premier Universal Life is a permanent life insurance plan that can be used to help meet the goals of your individual life insurance clients. It is well-suited for personal, family, business and estate planning markets.

Policyholders can use the cash values for several purposes including:

- acquiring additional retirement income;
- accumulating funds for estate liquidity; or
- funding the education of children or grandchildren.

LifeScape Premier Universal Life also has a wide array of policy features and riders designed to help you adapt the product to your clients' protection and cash value needs.

Whatever the need, your clients can use LifeScape Premier Universal Life as a foundation for the future!

Policy Description

LifeScape Premier Universal Life is a flexible premium, flexible benefit, current assumption universal life with maturity at age 121.

Issue Ages: 0 through 85 (age last birthday)

Termination Age: Terminates on policy anniversary following age 121.

Underwriting Classes:

Preferred Risk Classes – Preferred Plus Non-Tobacco, Preferred Non-Tobacco and Preferred Tobacco available for issue ages 16 through 75. Minimum face amounts at \$50,000 for ages 16 through 54 and \$25,000 for issue ages 55+.

Standard Risks Classes – Select Non-Tobacco available for ages 0 through 85 with Standard Tobacco available for issue ages 16 through 85. Minimum face amounts at \$50,000 for ages 0 through 54 and \$25,000 for issue ages 55+.

Substandard Risk Classes – Through Table 16 (500 percent); Select Non-Tobacco and Standard Tobacco only. Minimum face amounts at \$50,000 for ages 0 through 54 and \$25,000 for issue ages 55+.

Juveniles – Select Non-Tobacco available for issue ages 0 through 15 and minimum face amounts at \$50,000.

Issue Limits: Available through Table 16 (500 percent).

Rate Structure: Premiums are flexible; you can change the amount and frequency to meet your specific needs.

Premium Modes and Factors:

Annual – 1.000

Semi-Annual – .50

Quarterly – .25

Monthly (automatic bank withdrawal or credit card) – .08333

Policy Description *(continued)*

PREMIUM PAYMENT

How are subsequent premiums billed? The original premium notice is mailed 20 days prior to the due date. If unpaid, a reminder notice is mailed five days after the due date.

Can premiums be paid by automatic bank withdrawal? Premiums may be deducted from the policyowner's bank account by selecting this option on the application (including information provided on the Field Underwriter's Statement and Automatic Bank Withdrawal Provision) by completing and returning an Automatic Bank Payment form. A form may be obtained on AssureLINK's Forms/Supplies page or by contacting the client services department at (800) 869-0355, Ext. 4279. The same form may be used to change the bank account.

Automatic bank withdrawal premium payments may be drafted on any date between the 1st to the 28th of each month. If an automatic bank withdrawal payment is returned or declined, Assurity will notify the policyowner and send a copy of the notification to the agent. If a remittance is not received prior to the expiration of the grace period, lapse/non-forfeiture processing will be initiated.

Can premiums be paid by credit card? Assurity does not accept credit or debit card payments for new applications, however customers can pay by automatic bank withdrawal or electronic check. In addition, after a policy has been issued, the customer can change the payment method to recurring credit card or debit card by contacting the client services department at (800) 869-0355, Ext. 4279. Available dates for recurring payments are the 1st, 5th, 10th, 15th, 20th and 25th of each month.

Can premiums be paid in advance? Premium may be paid in advance of their due date in a Premium Deposit Fund which can be set up by contacting the client services department at (800) 869-0355, Ext. 4279. Interest on this fund is credited annually on the anniversary date of the policy. The interest rate applied may change periodically.

How can a "list bill" be set up? Premiums may be billed to the policyowner's place of employment in a "list bill" by selecting this option on the application (including information provided on the Field Underwriter's Statement) and by having the employer complete an Authorization for List Bill (Form 75-060-05055). The initial premium must be remitted with the application. If you have any questions about setting up a list bill, contact the client services department at (800) 869-0355, Ext. 4279.

Policy Description *(continued)*

POLICY LOANS

Policy loans are available at a competitive interest rate declared by Assurity.

What is the maximum loan value? The amount available for the insured to borrow at any time is equal to the policy surrender value reduced by any current monthly deductions and interest on the loan to the next policy anniversary.

What is the loan interest rate? The loan interest rate may vary but will not exceed the greater of: 1) the published monthly average (Moody's Corporate Bond Yield Average) for the calendar month ending two months before the rate is determined, and 2) the guaranteed interest rate plus 1 percent.

When is interest on the loan charged? Loan interest is charged from the date of the loan and is payable annually (in arrears) at each policy anniversary.

How does the policyowner request a policy loan? To request a policy loan, the policyowner must send a signed, written request to Assurity. For amounts under \$1,000, the policyowner may request a loan by calling the client services department at (800) 869-0355, Ext. 4279. All loan checks are mailed directly to the policyowner with a copy of the letter sent to the agent.

How does the loan qualify as a "premier" loan? To qualify for a premier policy loan, a policyowner must either: 1) have the policy in force for 12 or more years, 2) be age 60 or older with a policy in force two or more years, or 3) have a policy in force for two or more years with a cash surrender value of \$10,000 or more. The policyowner may borrow up to 10 percent per year of the policy's loan value. The loan interest rate for premier loans will be set at 0.5% plus the credited rate on borrowed funds, not to exceed the loan rate on regular loans.

Additional Benefit Riders

Automatic Riders Where Approved:

ACCELERATED DEATH BENEFIT: *(Form No. 9915)* (Two options available)

The Accelerated Death Benefit Rider provides the option of accelerating a portion of life insurance proceeds up to \$250,000 of all in-force policies and riders issued by Assurity if the insured is terminally ill or expected to stay in a nursing home until death, subject to rider conditions.

Eligibility: Attached to the policy only at time of issue, for no charge, if approved in the state of issue.

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 beginning 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, and is expected to remain confined for the rest of his/her life.

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.

Optional Benefits and Riders - for additional premium (May vary by state)

ACCIDENTAL DEATH BENEFIT RIDER: *(Form No. 0047)*

The Accidental Death Benefit Rider provides a benefit for the insured's death that results directly and independently of all other causes from an accidental bodily injury within 90 days of the accidental injury and prior to the anniversary date following the insured's 70th birthday.

Eligibility: Available for the base insured only.

Issue Age: 0 through 65 (using age last)

Termination Age: Terminates on the policy anniversary after the insured's age 70.

Benefit Amounts: Same as the base policy face amount but not lower than \$10,000 and no higher than \$200,000 for all the insured's accidental death policies or 2 times base.

Issue Limits: Only available on base policies issued through Table 4 (200 percent). The Rider itself will not be rated.

CHILDREN'S COVERAGE RIDER: *(Form No. 0555)*

The Children's Coverage Rider provides level-term insurance to age 23 on the insured's children listed on the original application and children born to or adopted by the insured while the policy and this rider are in force.

Eligibility: Available for any natural child, adopted child or step-child named on the application within the issue age range. One rider covers all children.

Issue Age: Parent age 18 through 60, child age 0 through 18

Termination Age: Terminates on the insured child's age 23 or the primary insured's 65th birthday.

Benefit Amounts: \$10,000

Issue Limits: Not available if based insured is greater than Table 4 (200 percent). Child cannot be above Table 4 (200 percent).

APPLY MONTHLY PAYMENTS/WAIVE MONTHLY DEDUCTIONS IN CASE OF TOTAL DISABILITY RIDER: *(Form No. 0043)*

Benefit provides coverage as long as the Insured is disabled. 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.

Eligibility: Available for the base insured only.

Issue Age: 0 through 60

Issue Limits: Only available on base policies issued through Table 2 (150 percent). The rider cannot be rated.

Optional Benefits and Riders - for additional premium *(continued)* (May vary by state)

FACE AMOUNT INCREASE RIDER: *(Form No. 0046)*

On each Option Date, the Owner may increase the face amount of the policy without having to satisfy the Insurability requirement. The increase can be any amount up to the benefit amount of the rider.

Eligibility: Available on the base insured.

Issue Age: 0 through 37

Benefit Amounts: Minimum of \$10,000. Maximum of \$50,000.

Issue Limits: Only available on base policies issued through Table 2 (150 percent). This rider is not available after the policy has been issued.

10-YEAR TERM/ADDITIONAL INSURED RIDER: *(Form No. 0531/0532)*

Level-premium, non-renewable, convertible while the rider is in force. Premium guaranteed for the full 10 years.

Eligibility: Available for the base insured and one other insured. The other insured must have an insurable interest with the policy owner and have been approved for this rider. Other insured premiums are based on their gender, age, and underwriting class.

Issue Age: 18 through 60

Benefit Amounts: Minimum is \$25,000; Maximum for insured is 20 times base, and for additional insured is two times base.

Issue Limits: Not available for the additional insured if base insured is rated above Table 2 (150 percent).

20-YEAR TERM/ADDITIONAL INSURED RIDER: *(Form No. 0541/0542)*

Level-premium, non-renewable, convertible while the rider is in force. Premium guaranteed for the full 20 years.

Eligibility: Available for the base insured and one other insured. The other insured must have an insurable interest with the policyowner and have been approved for this rider. Other insured premiums are based on their gender, age, and underwriting class.

Issue Age: 18 through 50

Benefit Amounts: Minimum is \$25,000; Maximum for insured is 20 times base, and for additional insured is 2 times base.

Issue Limits: Not available for the additional insured if base insured is rated above Table 2 (150 percent).

General Policy Terms

CONTESTABLE PERIOD

Assurity has the right to contest the validity of the policy and any attached riders based on material misrepresentations made in the initial application or reinstatement.

However, Assurity cannot contest the validity of this policy or any attached riders, except for fraudulent misstatements in the application, after it has been in force during the lifetime of the insured for two years from the issue date or reinstatement date.

GRACE PERIOD/LAPSE

Except as provided in the Lapse Protection provision, a 61-day grace period will begin on:

- any Monthly Date the Surrender Value is insufficient to cover the Monthly Deduction; or
- any Anniversary Date the Surrender Value is insufficient to loan unpaid policy loan interest for the previous Policy Year, plus the Monthly Deduction.

MIS-STATEMENT OF AGE OR GENDER

If the insured's age and/or gender is misstated in the application, we will revise the policy's and any applicable rider's benefit amounts to the amount the premium paid would have purchased for the correct age and/or gender at the currently published rates.

REINSTATEMENT

A lapsed policy and any attached riders can be reinstated if

- written application on our form and received at our home office;
- evidence of Insurability satisfactory to us;
- payment of an amount equal to the greater of:
 - three Monthly Deductions plus all unpaid Monthly Lapse Protection Premiums; or
 - an amount that provides a positive Surrender Value; and
- payment or reinstatement of any policy loan as of the lapsed date with interest at the rates in effect from the lapse date until the reinstatement date.

The policy cannot be reinstated if cancelled, surrendered or is beyond maturity.

RIGHT TO CANCEL

The policyowner may examine and cancel the policy within 30 days of delivery for a full premium refund. Cancellation is effective on the date the policy is returned to Assurity or the representative from whom it was purchased. Assurity will refund the full premium paid, and the policy will be treated as if it were never issued.

The policyowner may cancel the policy after the 30-day "right to cancel" period by delivering or mailing a written request to Assurity.

SUICIDE

If the insured dies by suicide within two years of the issue date, Assurity's liability is limited to a refund of premiums paid, less any loans or withdrawals. This provision expires two years after the issue date.

SURRENDER VALUE

The policy's surrender value is equal to the accumulated value on the date of surrender and reduced by the surrender charge, any loans, and unpaid loan interest.

Administrative Guidelines

POLICY INFORMATION

Illustrated Product

LifeScape® Premier Universal Life is subject to the NAIC Model Illustration Regulation and must be sold with an illustration. Compliant software is available. If the illustration initially presented does not match what is sold, a disclosure form must be completed, signed and submitted with the application.

Duplicate Policies

A duplicate policy is available upon receipt of the owner's signed request. A \$20 fee may apply for subsequent requests.

Annual Statement

The policyowner will receive a policy annual statement on each policy anniversary. The statement will show coverage, premiums paid, monthly deductions, interest credited and any loan information.

Projection of Future Benefits and Values

Assurity will also provide a projection of future policy benefits and values upon written request by the policyowner. A projection may be requested at any time, but Assurity reserves the right to charge a fee for this service.

POLICY CHANGES

Change of Beneficiary

The beneficiary of an in-force policy may be changed while the insured is alive by completing and returning a Change of Beneficiary form. Return of the policy is not required.

Change of Ownership

The owner of an in-force policy may be changed while the insured is alive by completing and returning an Ownership Transfer form. Return of the policy is not required.

Assignments

The policyowner may transfer, or assign, some or all of the policy rights to another person or organization by completing and returning a Collateral Assignment for Life Insurance form. The form must be returned to the assignee and a copy retained by Assurity.

Policy Additions

The policyowner may request additions to the policy by completing and returning a Policy Change form. Return of the policy is not required.

Term Rider Conversion

All or part of the face amount may be converted to a new policy of permanent insurance without submitting evidence of insurability for a period beginning on the issue date and ending on the rider termination date. Premiums for the new policy will be based on the insured's gender, age, and Assurity's rates in effect on the new policy's date of issue and the underwriting classification risk under which the rider was originally issued.

The policyowner may request conversion by completing and returning a Policy Conversion form. Any unearned premium from the rider can be applied toward the initial premium for the new policy.

The forms listed above may be obtained on AssureLINK's Forms/Supplies page or by contacting the client services department at (800) 869-0355, Ext. 4279.

Claims Guidelines

DEATH CLAIM PROCESSING

The beneficiary may begin death claim processing by contacting the Claims Dept. at 800-869-0355, Ext. 4484. We will provide the beneficiary with instructions that will outline the information we need and the claim forms. We will require an original Certified Death Certificate and the policy. The completed claim forms, Certified Death Certificate, the policy and any other information we require will need to be returned to Assurity.

DEATH BENEFIT PAYMENT OPTIONS

The policyowner may elect a payment option other than lump sum during the insured's lifetime or the beneficiary may also elect a payment option if proceeds are payable to the beneficiary. Options include the following:

- payment for a fixed period – equal installments for a fixed period of years not to exceed 30 years;
- payment of a fixed amount – fixed payments are made in installments until the proceeds are depleted;
- left at interest – interest of not less than 3 percent annually will be paid periodically; or
- alternate payments for life – single premium annuity with first payment immediately at then published settlement rates.

RIDER TO APPLY MONTHLY PAYMENTS AND WAIVE MONTHLY DEDUCTIONS BENEFIT ADMINISTRATION

The policyowner may request waiver benefits by completing and returning the appropriate form. A form may be obtained by contacting the claims department at (800) 869-0355, Ext. 4484.

Benefits are payable:

- While the insured is disabled (subject to the age restriction) – the “Apply Monthly Payments” benefit will be applied to the policy and we will waive the monthly deductions.
- For any benefit under this rider with respect to a disability – that disability must originate after the effective date and while the policy and this rider are in-force and that disability must exist continuously for at least 180 days.
- We must receive notice while the Insured is living and disabled, within one year of the date of disability and not later than one year after this rider terminates.

Until the request has been approved, the policyowner must continue to pay all premiums.

Underwriting Guidelines

NON-MEDICAL LIMITS AND EXAM REQUIREMENTS

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

Amount of Coverage

- 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, NonMed Term 350 or Simplified Whole Life insurance.
- If applying for coverage on a juvenile (ages 0 through 15), at least one parent must carry twice the child's in-force coverage plus the amount applied for.
- Telephone inspections will be required on cases \$250,001 and up.
- If the applicant is retired, no premium waiver will be offered.
- The applicant must be a U.S. Citizen or a permanent resident to apply for coverage

Non-Med or Exam

- In the Exam Limits Chart, "Exam" means paramedical exams and "MD" means medical doctor's exam.
- For ages 76 and above, the exam must be performed by a medical doctor unless the proposed insured has a medical doctor who can supply records for the last two years.
- If a TeleApp is completed, Assurity can waive the paramedical exam and use an abbreviated exam in which the paramed records height, weight, blood pressure and pulse.

Blood Requirement (BLD)

- To qualify for preferred underwriting classification, a full blood profile must be completed.
- Tobacco and Non-Tobacco Preferred classes require a fasting full blood draw. DBS (Dried Blood Spot) is not acceptable.

Urinalysis (UA)

Electrocardiogram (EKG)

Tread Mill Test (TMT)

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.

Underwriting and Exam Limits

To determine the underwriting requirements, add up the total amount of coverage applied for on this application and/or pending coverage, including term riders, plus other insurance in force with Assurity Life within the past two years. Exclude 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
	0-14	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 NOTE: 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.

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.

Underwriting Guidelines *(continued)*

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.

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.

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.

Authorized Paramedical Firms:

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

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.

Underwriting Guidelines *(continued)*

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.

Preferred Height/Build Table		
Height	MALE Max Weight (lbs.)	FEMALE Max Weight (lbs.)
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
Body Mass Index	30	28

Underwriting Guidelines *(continued)*

Preferred Plus 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, treated or untreated, must be no higher than 140/90; treatment disqualifies for Preferred Plus.
- 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.

Preferred Plus Height/Build Table		
Height	MALES Max Weight (lbs.)	FEMALES Max Weight (lbs.)
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
Body Mass Index	28	26

Underwriting Guidelines (continued)

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, give the information as specified for conditions or situations listed 1 through 13. For any condition or situations not listed, please give information according to section 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

Underwriting Guidelines (continued)

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

Underwriting Guidelines (continued)

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

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 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 or www.assurity.com.

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

Revisions to this Product Guide

Date	Page	Update
1/21/2011	5	Credit card payment changes
6/28/2010	14	Non-tobacco note added
6/28/2010	7	Accidental Death Benefit Rider Issue Limits rating text updated
3/26/2010	13	Amount of coverage" paragraph updated