
Whole Life

UNDERWRITING GUIDELINES

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Assurity[®]

Life Insurance Company

Whole Life Underwriting Guidelines

(Policy Form No. I L0880)

Underwriting and Exam Limits

Upon completion of the application for the proposed insured, arrangements should be scheduled to fulfill underwriting requirements indicated on the accompanying chart (see next page). 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 or Simplified Whole Life insurance.
- If applying for coverage on a juvenile (ages 0 through 16), one 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.
- For the **Value Enhancement Rider (VER) – Single**, if the “net amount at risk” (i.e. the amount of coverage provided by the rider minus the premium for the rider) is less than \$10,000, do not add it to the amount of in-force or applied-for coverage in determining examination requirements. If the net amount at risk is more than \$10,000, add that amount in determining examination requirements.
- For the **Value Enhancement Rider (VER) – Periodic**, if the annual periodic premium is \$500 or less, add \$2,500 to the amount of in-force or applied-for coverage in determining examination requirements. If the annual periodic premium is more than \$500, add \$5,000 in determining examination requirements.

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, 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.

Blood Requirements (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.

Exam Limits Chart (effective 12/15/2008)						
Age	Amount	Non-Med or Exam	UA	BLD	EKG	TMT
0-14	Up to \$300,000	Non-Med	No	No	No	No
	Assurity may request a statement from the personal physician					
15-35	To \$99,999	Non-Med	No	No	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
	\$2,000,000 and up	MD	Yes	Yes	Yes	No
36-45	To \$99,999	Non-Med	No	No	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
46-60	To \$99,999	Non-Med	No	No	No	No
	\$100,000 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
61-65	To \$75,000	Non-Med	No	No	No	No
	\$75,001 to \$100,000	Exam	Yes	Yes	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+	To \$75,000	Non-Med	No	No	No	No
	\$75,001 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

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 been declined previously, contact the new business contact center at (800) 869-0355, Ext. 4264, prior to scheduling an examination.

Paramedical firms authorized by Assurity are as follows:

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

To qualify for 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.

PREFERRED GUIDELINES - Tobacco and Non-Tobacco

For Preferred underwriting classification, the applicant must meet the following guidelines:

- Preferred Non-Tobacco not using tobacco products for three years;
- Preferred Tobacco currently using tobacco;
- No death of a parent, brother or sister under the age of 60 from cardiovascular disease or cancer;
- No private aviation, or hazardous avocations or occupations;
- No DUI or “reckless driving” convictions within the last five years, and no more than one moving violation in the past five years;
- Only stable and mild anxiety or depression (subject to 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, no higher than 140/90;
- Total cholesterol, treated or untreated, no higher than 250 mg/dl with chol/HDL ratio no higher than 5.0; and
- Build not to exceed limits set forth in the chart below

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

PREFERRED PLUS GUIDELINES - Non-Tobacco

For Preferred Plus underwriting classification, the applicant must meet the following guidelines:

- Preferred Non-Tobacco not using tobacco products for five years;
- No death of a parent, brother or sister under the age of 60 from cardiovascular disease, cancer or diabetes;
- No private aviation, or hazardous avocations or occupations;
- No DUI or “reckless driving” convictions within the last seven years, and no more than one moving violation in the past five 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 in treatment or received counseling for drug or alcohol use;
- Blood pressure, untreated only, no higher than 130/80 (blood pressure treatment disqualifies);
- Total cholesterol, untreated only, no higher than 210 mg/dl with chol/HDL ratio no higher than 4.5; and
- Build not to exceed limits set forth in the chart below.

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