Underwriting

The company's primary objective is to underwrite and issue Simplified Whole Life business using the application, MIB, prescription drug check, and a Personal History Interview at the time of sale.

There are no mandatory medical requirements such as paramedical or medical examinations, home office specimens, electrocardiograms, etc. Whenever possible, the company will underwrite and issue the insurance based on the answers on the application as confirmed during the Personal History Interview.

Assurity reserves the right to decline an application for conditions which may not be included on the application form.

- Applicants with chronic lung disease **and** on oxygen will not be accepted for this product.
- Applicants who have a cardiac defibrillator will not be accepted.

HEIGHT/WEIGHT CHARTS

Adult Build Table

Insured's Height		Minimum	Maximum
Feet	Inches	Weight	Weight
4	10	78	214
4	11	81	221
5	0	84	230
5	1	86	237
5	2	90	246
5	3	93	254
5	4	96	262
5	5	98	269
5	6	101	278
5	7	104	285
5	8	107	294
5	9	110	303
5	10	113	310
5	11	116	319
6	0	120	328
6	1	124	336
6	2	127	345
6	3	131	354
6	4	134	363
6	5	137	369
6	6	141	380
6	7	145	388
6	8	148	394
6	9	152	402

Infant Build Table – U.S. Standard (effective Sept. 8, 2009)

Age – Months	Height Minimum	Height Maximum	Weight Minimum	Weight Maximum
0	18"	21"	6	15
1	19"	22"	7	18
2	21"	24"	8	22
3	22"	25"	10	26
4	23"	26"	11	28
5	24"	27"	13	30
6	24"	28"	14	32
7	25"	29"	14	35
8	26"	29"	14	35
9	26"	30"	14	37
10	27"	30"	16	37
11	27"	31"	16	40
12	28"	31"	17	40
13	28"	32"	17	42
14	29"	32"	18	42
15	29"	33"	18	45
16	29"	33"	18	45
17	30"	34"	19	48
18	30"	34"	19	48
19	30"	35"	19	51
20	31"	35"	20	51
21	31"	35"	20	51
22	31"	36"	20	54
23	32"	36"	21	54
24	32"	36"	21	54

If over maximum: First look up all three identifiers of age, height and weight and if the chart indicates that this infant or child is over the maximum, go to the next step, which is to ignore the age and go by the height and weight only. If the height and weight alone is over the maximum, this infant/child is a declination. **If below the minimum:** Use the three identifiers, and if below the minimum, this infant or child is a declination.

Child Build Table – U.S. Standard (effective Sept. 8, 2009)

Age – Years	Height Minimum	Height Maximum	Weight Minimum	Weight Maximum
2	2' 8"	3' 0"	23	54
3	2' 11"	3' 4"	26	59
4	3' 1"	3' 7"	30	65
5	3' 4"	3' 10"	33	76
6	3' 6"	4' 1"	37	83
7	3' 8"	4' 3"	41	91
8	3' 11"	4' 6"	45	109
9	4' 1"	4' 9"	50	115
10	4' 2"	4' 11"	54	125
11	4' 4"	5' 1"	60	135
12	4' 6"	5' 4"	67	145
13	4' 8"	5' 6"	75	155
14	4' 11"	5' 9"	84	165
15	5' 2"	6' 0"	94	185
16	5' 3"	6' 1"	103	197

If over maximum: First look up all three identifiers of age, height and weight and if the chart indicates that this infant or child is over the maximum, go to the next step, which is to ignore the age and go by the height and weight only. If the height and weight alone is over the maximum, this infant/child is a declination. **If below the minimum:** Use the three identifiers, and if below the minimum, this infant or child is a declination.