

Assurity®

Single Premium Whole Life Insurance Underwriting Guide

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.
Product availability, features and rates may vary by state.

Important Notice

Underwriting Guide for Single Premium Whole Life Insurance

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY.

This is an underwriting guide for policy Form No. I L1802. Any prior guide does not apply to this product.

Policy Form No. I L1802 and Rider Form Nos. R I1902 and R I1803 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy and riders may contain reductions of benefits and limitations. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic underwriting guide. **Product availability, features and rates may vary by state.** Key differences by state are summarized in the State Specific Information section. Your state may require a state-specific contract and/or application. State-specific applications are available on AssureLINK, as detailed in the Contacts and Forms section.

This underwriting guide is for agent use only. It is not for use with consumers.

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General Underwriting Guidelines

Non-U.S. Citizens

Applications may be taken for U.S. citizens who permanently reside in the U.S. or for permanent resident aliens who have lived in the U.S. for at least one year and do not plan to return to their native country on a permanent basis. The applicant's resident alien card number must be submitted with the application for a permanent resident alien. A photocopy of the resident alien card can be included in case it is required.

Backdating Policy Issue Date

Assurity will backdate the policy issue date six months prior to application's signature date to "save age" (i.e. allow for a lesser age to qualify for a lesser rate). However, Assurity will not backdate the policy issue date to "save eligibility" (i.e. allow for a lesser age to meet eligibility requirements).

Financial Underwriting Guidelines

Bankruptcy

Consideration of financial stability is an important part of the underwriting process. No coverage will be considered if bankruptcy is ongoing or pending, and until bankruptcy is discharged.

All other financial underwriting guidelines are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for this product by accessing the Product Specifications page and selecting Financial Underwriting Guidelines in the resource section.

Medical Underwriting Guidelines

Non-Medical Limits and Exam Requirements

Upon completion of the application, arrangements should be scheduled to fulfill underwriting requirements indicated on the chart below if:

- the Amount of Coverage (as calculated below) is more than or equal to \$700,000 for issue ages 0 through 60,
- the Amount of Coverage (as calculated below) is more than or equal to \$450,000 for issue ages 61 and above, or
- the applicant has not visited a physician in the last two years.

Otherwise, do not make arrangements unless advised to do so by Assurity. Assurity will obtain medical records if necessary.

When using the chart, please note the following:

Age

All age calculations should use the age last birthday

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 pending, including term riders, plus other insurance in force with Assurity over the past two years and excluding any group insurance, Acci-Flex Term Life, NonMed Term 350, or Simplified Whole Life.

- If applying for coverage on a juvenile (ages 0 through 16), at least one parent must carry twice the child’s current in-force coverage plus the applied-for amount.

Non-Med, Exam or MD

- In the Exam Limits Chart, “Exam” means paramedical exams and “MD” means medical doctor’s exam.
- 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.

Urinalysis (UA), Blood Requirements (BLD), and Electrocardiogram (EKG)

- If required, included in paramedical exam or with medical doctor’s exam.

Tread Mill Test (TMT)

EXAM LIMITS CHART (effective 10/24/18)						
Age	Amount of Coverage	Non-Med, Exam or MD	UA	BLD	EKG	TMT
0 - 14	All Amounts	Non-Med	No	No	No	No
	Assurity may request a statement from the insured’s personal physician					
15 - 35	To \$700,000	Non-Med	No	No	No	No
	\$700,001 - \$750,000	Exam	Yes	Yes	No	No
	\$750,001 - \$2,000,000	Exam	Yes	Yes	Yes	No
	\$2,000,001 and above	MD	Yes	Yes	Yes	No
36 - 60	To \$700,00	Non-Med	No	No	No	No
	\$700,001 - \$2,000,000	Exam	Yes	Yes	Yes	No
	\$2,000,001 and above	MD	Yes	Yes	No	Yes
61-65	To \$450,000	Non-Med	No	No	No	No
	\$450,001 - \$2,000,000	Exam	Yes	Yes	Yes	No
	\$2,000,001 and above	MD	Yes	Yes	No	Yes
66 - 85	To \$450,000	Non-Med	No	No	No	No
	\$450,001 - \$500,000	Exam	Yes	Yes	Yes	No
	\$500,001 - \$1,000,000	MD	Yes	Yes	Yes	No
	\$1,000,001 and above	MD	Yes	Yes	No	Yes

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 applicant.

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 previously been declined, 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) 967-1499
Examination Management Services (EMSI)	(800) 872-3674
Quest Diagnostics – ExamOne	(800) 873-8845
Hooper Holmes Portamedic National Service Center	(800) 765-1010

NOTE: To qualify for non-tobacco rates, the applicant must have not used any tobacco or nicotine-based products (including patches or gum) for the last 12 months.

Additional Underwriting Information

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
- Medical Underwriting Guidelines (continued)

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

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

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

Revisions to this Underwriting Guide

Date	Section	Update
11/01/2019	All	Updated format
11/01/2018	Medical Underwriting Guidelines	Corrected effective date for Exam Limits Chart to reflect current date and maximum age from 80 to 85

About Assurity

We are never more than one call away.
Literally.

Connect with us!

Mailing Address:

Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

Connect Online!

www.assurity.com

[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

[facebook.com/assurity.life](https://www.facebook.com/assurity.life)

Customer Connections

Phone: (800) 276-7619

Hours: Monday-Thursday – 7:00 a.m. to 6:30 p.m. Central Time
Friday – 7:00 a.m. to 5:00 p.m. Central Time

Application Questions

By Phone: Extension 4264

By Email underwriting@assurity.com

By Fax (402) 437-4606

Policy Questions

By Phone: Extension 4279

By Email clientservicecenterrequests@assurity.com

By Fax (888) 255-2060

Claims Questions

By Phone Extension 4484

By Email claimsinfo@assurity.com

By Fax (800) 869-0368

Why Assurity?

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. Assurity is also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.