
NonMed Term 350 Life Insurance

UNDERWRITING GUIDELINES

LifeScape[®]

For Agent Use Only

Product availability, rates and features vary by state.



Assurity[®]

Life Insurance Company

Underwriting Guidelines

LifeScape NonMed Term 350 is designed to provide quick turnaround on term life cases where the face amount is \$350,000 or less. LifeScape NonMed Term 350 is competitively priced on a fully underwritten non-medical basis. Assurity's automated underwriting approach allows clients to receive an underwriting decision promptly, with timely delivery of policies and payment of commissions to producers.

BASIC SELECTION CRITERIA

1. All cases will be processed through Assurity's automated underwriting system.
2. In addition to the application questions, MIB, pharmacy and MVR information will be checked.
3. The system will recommend that the case be approved as applied for, approved with modifications, **referred to an underwriter for further action or declined.**
4. Discrepancies may result in a telephone interview or, in some cases, a request for additional information. Assurity reserves the right to order, at the company's expense, evidence of insurability which Assurity feels is necessary for the prudent evaluation of the risk.
5. Where the occupation or avocation of the applicant carries a particular hazard, coverage will be referred to an underwriter if the required extra premium equals or exceeds \$2.00 per \$1,000.

APPROVAL CRITERIA

The case **cannot** be approved if:

- Any question is unanswered (prompted during the interview)
- The state of application is not one in which the product is available (including foreign addresses)
- Citizenship or permanent resident status is answered "No"
- Age or amount applied for is outside the limits
- Signatures are missing
- Build is outside the limits
- Age is greater than 55 and no medical attendance within the last five years
- Primary physician questions and/or medical questions are answered without details
- Primary insured does not have a valid U.S. driver's license.*

* Providing question No. 6 on the application, "*During the past five years, has any proposed insured received any citations for motor vehicle moving violations or had a driver's license suspended or revoked?*" can be truthfully answered "No," applications where the primary insured does not have a valid U.S. driver's license will be referred to an underwriter for special handling.

Underwriting Guidelines (continued)

UNDERWRITING CLASSES

Select+ NT/T
Accept

Select NT/T
Offer up to +50

Standard NT/T *
Offer +75 to +100

PREMIUM CLASS CRITERIA

	Select+ NT/T (Accept)	Select NT/T (Rating up to +50%)	Standard NT/T (Rating from +75% to 100%)
Cholesterol	No treatment required	Available	Available
Blood Pressure	No treatment required	Available	Available
DUI	None	Available	Available
MVR	Only minor violations in past 3 years	Available	Available
Family History	No more than one death due to cancer, heart disease or diabetes prior to age 60	Available	Available
Tobacco Use	None 24 Mo.+	None 12 – 23 Mo.	None 12 Mo.
U.S. Residency	Must have permanent resident status	Must have permanent resident status	Must have permanent resident status
Hazardous Occupation/ Avocation	None in the past 2 years and none planned	None in the past 2 years and none planned	None in the past 2 years and none planned
Travel	None	Available	Available

* Applicants not meeting the underwriting criteria for the Standard premium class may be reviewed by an underwriter for offers to include substandard ratings through +200 percent.

HEIGHT AND WEIGHT LIMITS

Men and Women Ages 18-44						
Height	Min Select+ NT/T	Max Select+ NT/T	Min Select NT/T	Max Select NT/T	Min Standard NT/T	Max Standard NT/T
4' 9"	88	143	79	152	153	180
4' 10"	91	148	81	157	158	186
4' 11"	94	153	84	163	164	193
5' 0"	97	158	87	168	169	199
5' 1"	101	164	90	174	175	206
5' 2"	104	169	93	180	181	213
5' 3"	107	174	96	186	187	220
5' 4"	111	180	99	192	193	227
5' 5"	114	186	102	198	199	234
5' 6"	118	191	105	204	205	241
5' 7"	121	197	109	210	211	248
5' 8"	125	203	112	216	217	256
5' 9"	129	209	115	223	224	263
5' 10"	132	215	118	229	230	271
5' 11"	136	222	122	236	237	279
6' 0"	140	228	125	243	244	287
6' 1"	144	234	129	249	250	295
6' 2"	148	241	132	256	257	303
6' 3"	152	247	136	263	264	311
6' 4"	156	254	140	270	271	320
6' 5"	160	261	143	277	278	328
6' 6"	164	267	147	285	286	337
6' 7"	169	274	151	292	293	345
6' 8"	173	281	155	300	301	354

HEIGHT AND WEIGHT LIMITS

Women Ages 45 and Over						
Height	Min Select+ NT / T	Max Select+ NT / T	Min Select NT / T	Max Select NT / T	Min Standard NT / T	Max Standard NT / T
4' 9"	88	143	79	166	167	194
4' 10"	91	148	81	172	173	201
4' 11"	94	153	84	178	179	207
5' 0"	97	158	87	184	185	215
5' 1"	101	164	90	190	191	222
5' 2"	104	169	93	196	197	229
5' 3"	107	174	96	203	204	237
5' 4"	111	180	99	209	210	244
5' 5"	114	186	102	216	217	252
5' 6"	118	191	105	222	223	260
5' 7"	121	197	109	229	230	268
5' 8"	125	203	112	236	237	276
5' 9"	129	209	115	243	244	284
5' 10"	132	215	118	250	251	292
5' 11"	136	222	122	257	258	300
6' 0"	140	228	125	265	266	309
6' 1"	144	234	129	272	273	318
6' 2"	148	241	132	280	281	326
6' 3"	152	247	136	287	288	335
6' 4"	156	254	140	295	296	344
6' 5"	160	261	143	303	304	353
6' 6"	164	267	147	311	312	363
6' 7"	169	274	151	319	320	372
6' 8"	173	281	155	327	328	381

HEIGHT AND WEIGHT LIMITS

Men Ages 45 and Over						
Height	Min Select+ NT / T	Max Select+ NT / T	Min Select NT / T	Max Select NT / T	Min Standard NT / T	Max Standard NT / T
4' 9"	88	152	79	180	181	208
4' 10"	91	157	81	186	187	215
4' 11"	94	163	84	193	194	222
5' 0"	97	168	87	199	200	230
5' 1"	101	174	90	206	207	238
5' 2"	104	180	93	213	214	246
5' 3"	107	186	96	220	221	253
5' 4"	111	192	99	227	228	262
5' 5"	114	198	102	234	235	270
5' 6"	118	204	105	241	242	278
5' 7"	121	210	109	248	249	287
5' 8"	125	216	112	256	257	295
5' 9"	129	223	115	263	264	304
5' 10"	132	229	118	271	272	313
5' 11"	136	236	122	279	280	322
6' 0"	140	243	125	287	288	331
6' 1"	144	249	129	295	296	340
6' 2"	148	256	132	303	304	350
6' 3"	152	263	136	311	312	359
6' 4"	156	270	140	320	321	369
6' 5"	160	277	143	328	329	379
6' 6"	164	285	147	337	338	389
6' 7"	169	292	151	345	346	399
6' 8"	173	300	155	354	355	409

Underwriting Guidelines (continued)

FINANCIAL JUSTIFICATION

The amount of personal insurance available should be based on the following table:

Age	Earned Income Factor	Unearned Income Factor
20 – 30	30	3
31 – 40	25	3
41 – 50	20	3
51 – 60	15	3
61 – 65	10	3
66+	5	3

Earned income includes all the taxable income and wages obtained through employment.

Unearned income includes any income derived from Social Security benefits, disability pension benefits, welfare or other city, state or federal assistance.

Family Income

An unemployed household member applying to be policyowner shall be referred to an underwriter.

An unemployed household member covered by another insured rider may have an amount equal to the lesser of 1 and 2 below:

1. Half the face amount in force (rounded up to the nearest \$1,000) of the income provider.
2. The maximum face amount the income provider can afford, calculated using the earned income factors above.

Additional Underwriting Rules

- If the medical history requires, the case will be referred to an underwriter for appropriate action. If medical records are submitted within the following 30 days, Assurity will review them to see if further consideration is possible.
- If the applicant has retired prior to age 55, the application will be referred to an underwriter. The reason for the “early” retirement will be evaluated by the underwriter, and an appropriate decision will be made.
- MVRs are automatically ordered on all cases processed through the system.

Additional Underwriting Rules (continued)

FOREIGN TRAVEL

The following guidelines apply (where allowed by state-specific legislation) to U.S. citizens traveling abroad. Permanent residents (green card holders) will be considered only if proposed travel is to A+ or A areas only. It is Assurity's responsibility to adhere to all state-specific legislation regarding foreign travel.

Foreign Travel Defined

- A single trip or vacation of 30 days or less
- Business travel totaling not more than 90 days per year and not more than four weeks at a time
- Longer periods of travel should be classified as foreign residence and rated appropriately.

Occupations

For applicants whose occupation does not require foreign travel (i.e., bus driver) and have indicated such business travel, underwriter due diligence should be exercised and documented.

Insurance is not available for foreign travel related to the following occupations: travel by missionaries (and related religious activities), diplomats, journalists, archeologists and geologists. Military and U.S. State Department personnel may be considered on an individual basis.

Country Classifications

The underwriter needs to begin by checking the appropriate reinsurance guide to determine the acceptability of any country or area.

Beyond that, however, the underwriter is expected to be aware of and/or to carefully check available resources for current hazards related to travel plans for each applicant.

FOREIGN TRAVEL GUIDE

Rating Key

A+	0
A	0
B	\$1.50 / 1,000
C	\$3 / 1,000
D	\$5 / 1,000
E	\$7.50 / 1,000
U	Uninsurable

Country/Rating

Afghanistan	U
Albania	A
Algeria	U
Andorra	A+
Angola	U
Anguilla	A
Antigua	A
Argentina	A
Armenia	U
Aruba	A
Australia	A+
Austria	A+
Azerbaijan	U
Bahamas	A
Bahrain	U
Bangladesh	U
Barbados	A
Barbuda	A
Belarus	A
Belgium	A+
Belize	A
Benin	D
Bermuda	A+
Bhutan	A
Bolivia	A
Bosnia Herzegovina	A
Botswana	D
Brazil	A
Brunei	A
Bulgaria	A
Burkina Faso	U
Burundi	U
Caicos Islands	A
Cambodia	A
Cameroon	U
Canada	A+
Canary Islands	A+
Cape Verde Islands	A
Cayman Islands	A
Central African Repub.	U
Chad	U
Chile	A
China	A***
Colombia	U
Comoros	U
Congo, Democratic Repub.	U
Congo, Republic	U
Cook Islands	B
Costa Rica	A
Croatia	A
Cuba	U
Curacao	A
Cyprus	A
Czech Republic	A
Denmark	A+
Djibouti	U
Dominica	A

Dominican Republic	A
Ecuador	A
Egypt	U
El Salvador	A
England	A+
Equatorial Guinea	U
Eritrea	U
Estonia	A
Ethiopia	U
Fiji	A
Finland	A+
France	A+
French Guiana	A
French Polynesia	A
Gabon	U
Gambia	U
Georgia	U
Germany	A+
Ghana	U
Gibraltar	A
Greece	A
Greenland	A+
Grenada	A
Grenadines	A
Guadeloupe	A
Guam	A
Guatemala	A
Guinea	U
Guinea-Bissau	U
Guyana	U
Haiti	U
Honduras	A
Hong Kong	A
Hungary	A
Iceland	A+
India	A****
Indonesia	E
Iran	U
Iraq	U
Ireland	A+
Israel	U
Italy	A+
Ivory Coast	U
Jamaica	A
Japan	A+
Jordan	U
Kazakhstan	U
Kenya	U
Kiribati	A
Korea, North	U
Korea, South	A
Kuwait	U
Kyrgyzstan	U
Laos	U
Latvia	A
Lebanon	U
Lesotho	D

Liberia	U
Libya	U
Liechtenstein	A+
Lithuania	B
Luxembourg	A+
Macau	B
Macedonia	A
Madagascar	U
Madeira	A
Malawi	U
Malaysia	A
Maldives	A
Mali	U
Malta	A
Marshall Islands	A
Martinique	A
Mauritania	A
Mauritius	A
Mexico	A
Micronesia	A
Monaco	A+
Mongolia	U
Montenegro	U
Montserrat	B
Morocco	C
Mozambique	U
Myanmar (Burma)	U
Namibia	U
Nauru	A
Nepal	U
Netherlands (Holland)	A+
Netherlands Antilles	A
New Caledonia	B
New Guinea	C
New Zealand	A+
Nicaragua	A
Niger	U
Nigeria	U
Niue	B
Northern Marianas	A
Norway	A+
Oman	U
Pakistan	U
Palau	A
Panama	A
Paraguay	A
Peru	A
Philippines	A*
Poland	A
Portugal	A+
Puerto Rico	A
Qatar	U
Romania	A
Russia	A*
Rwanda	U
Samoa	A
San Marino	A+

Country/Rating (continued)

Sao Tome and Principe	U
Saudi Arabia	U
Scotland	A+
Senegal	U
Serbia	C
Seychelles	A
Sierra Leone	U
Singapore	A
Slovak Republic	A
Slovenia	A
Solomon Islands	A
Somalia	U
South Africa	A
Spain	A+
Sri Lanka	U
St. Barthelemey	B
St. John	A
St. Kitts	A
St. Lucia	A
St. Martin	A
St. Nevis	A
St. Thomas	A

St. Vincent	A
Sudan	U
Surinam	B
Swaziland	D
Sweden	A+
Switzerland	A+
Syria	U
Taiwan	A
Tajikistan	U
Tanzania	D
Thailand	A**
Tibet	A
Tobago	A
Togo	U
Tokelau	A
Tonga	A
Trinidad	A
Tunisia	A
Turkey	A
Turkmenistan	U
Turks	A
Tuvalu	A

Uganda	U
Ukraine	C
United Arab Emirates	U
United Kingdom	A+
United States	A+
Uruguay	A
US-Protectorates, etc.	A
Uzbekistan	U
Vanuatu	A
Vatican City	A
Venezuela (all other locations)	E
Vietnam	A
Virgin Islands	A
Wales	A+
Western Sahara	U
Yemen	U
Yugoslavia	A
Zambia	U
Zimbabwe	U

* Philippines: Luzon and major cities will be considered on an individual case basis.

** Thailand: Bangkok will be rated **A**; all rural areas are **U - Decline**.

*** China: Major cities – Beijing, Guangzhou, Hangzhou, Shanghai and Shenzhen will be rated **A**;
all rural areas are **U - Decline**.

**** India: Travel to Mumbai, Calcutta, Hyderabad, New Delhi and Bangalore will be rated **A**;
all other locations in India are **U - Decline**.

Russia: St. Petersburg and Moscow may qualify for **A** classification subject to consideration. Rural areas should be considered based on merits – possibly decline.

FOREIGN NATIONALS

The standard requirement for Assurity's business is that the proposed insured must be a U.S. citizen, living in the United States.

In some cases, a U.S. citizen living outside the United States on a temporary basis might be considered if they are residing in a low-risk country. The temporary residency must be for a period of 90 days or less. Where a longer period of time is anticipated or where the total amount of time living outside the United States will exceed two months per year, the case, if consideration is warranted, must be referred to Assurity's reinsurer on a facultative basis.

OTHER INSURED

Must be a U.S. citizen or permanent resident for any coverage under this agreement.