
Single Premium Whole Life

UNDERWRITING GUIDELINES

LifeScape[®]

For Agent use only.

Product availability, rates and features vary by state.



Assurity[®]

Life Insurance Company

Non-Medical Limits and Examination Requirements

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, 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.
- The applicant must be a U.S. citizen or a permanent resident to apply for coverage.

When you conclude the proposed insured’s application process, make arrangements to schedule the underwriting requirements.

On Single Premium Whole Life, **if the total in force is less than the grid below and a physician has been seen in the past two years, do not set up any exam/laboratory requirements** unless instructed by an underwriter. The underwriter will request medical records if needed.

Exam/laboratory assessment will be required if the proposed insured has not seen a physician in the past two years and/or if the total in force is equal to or greater than the grid below. Use tobacco and non-tobacco medical requirement guidelines.

SPWL Exam/Lab requirements	
Age	Total in Force applied for
0-60	\$695,000 or more
61 and up	\$435,000 or more

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 Feb. 1, 2008)

Age	Amount	Non-Med or Exam	UA	BLD	EKG	TMT
0-14	Up to \$300,000	Non-Med	No	No	No	No
	We 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	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	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	No	No	No	No
	\$75,001 to \$150,000	Exam*	Yes	No	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
56-65	To \$50,000	Non-Med	No	No	No	No
	\$50,001 to \$100,000	Exam*	Yes	No	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	No	No	No	No
	\$50,001 to \$100,000	Exam*	Yes	No	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 or if all questions to the app are completed, we can waive this and use an abbreviated exam in which the paramed records height, weight, blood pressure and pulse.*

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.

The non-medical and examination limits for life insurance is based upon the amount issued or administered by Assurity Life Insurance Company, including term riders, in the last **two** years and the amount **currently** being applied for. Exclude group insurance.

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.

Product Highlights

Issue Ages:	Non tobacco: 0 through 80 Tobacco: 16 through 80 (All applications submitted as non-medical)
Minimum Face Amount:	\$10,000 for issue ages 0 through 54 \$5,000 for issue ages 55 and older
Coverage:	To age 121
Policy Fee:	\$75
Dividend Options:	1. Paid in cash each year 2. Buy paid-up additions 3. Reduce loans with excess to buy paid-up additions

Automatic Riders Where Approved:

Accelerated Death Benefit: (Two options available)

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 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.

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. Benefit is not available if policy is issued substandard.

About Assurity

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, hospital indemnity, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail.

With assets 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.