



AssurityBalance
Century+ Disability Income Insurance – Form I H0920

UNDERWRITING REQUIREMENTS

The following represent some of Assurity's underwriting requirements. More information can be found in the Century+ Product Guide or by contacting the new business contact center at (800) 276-7619, Ext. 4264.

Non-Medical Limits and Exam Requirements

Upon completion of the application, arrangements should be made to fulfill any necessary medical underwriting requirements including:

- **Exam** – For most applicants, a paramedical exam is sufficient – refer to the Century+ Product Guide for a list of authorized firms. Some applicants with a history of rheumatic fever, heart murmurs or other extensive medical conditions are required to be examined by a physician. If in question, contact the new business contact center at the number provided above.
- **Urinalysis and Electrocardiogram (EKG)** – If required, will be included in the paramedical or physician exam.
- **Blood Draw** – A fasting full blood draw is required; a dried blood spot (DBS) is not acceptable.

Based on the insured's age and amount of coverage in force and applied for, the following requirements are necessary:

| Age | Amount of Coverage | Exam | Urinalysis | Blood Draw | EKG |
|-------|-------------------------|------|------------|------------|-----|
| 18-50 | \$500 through \$3,000 | No | No | No | No |
| | \$3,001 and over | Yes | Yes | Yes | No |
| 51-55 | \$500 through \$2,000 | No | No | No | No |
| | \$2,001 through \$5,000 | Yes | Yes | Yes | No |
| 56-60 | \$500 through \$1,500 | No | No | No | No |
| | \$1,501 through \$5,000 | Yes | Yes | Yes | No |
| | \$5,001 and over | Yes | Yes | Yes | 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.

Income Verification

Income verification will be required as part of the underwriting process as follows:

| Employment | Monthly Benefit Requested | Income Verification |
|---|---|--|
| Not self-employed | \$3,000 or less | None |
| | More than \$3,000 | Two most recent paystubs, most recent W-2 form or most recent tax return |
| Self-employed or commissioned salesperson | \$2,500 or less | None |
| | More than \$2,500 | Most recent tax return with all schedules and W-2 forms |
| | More than \$2,500 and to-age-65 or to-age-67 benefit period | Two years of most recent tax return with all schedules and W-2 forms |

NOTE: Any occupation class 2A applicant desiring a to-age-65 or to-age-67 benefit period (requirements listed in the Century+ Product Guide Policy Description section) must supply income verification regardless of the amount of monthly benefit requested.

Collection Limits

Premium may be collected with application when (a) the amount of insurance applied for and in force does not exceed \$5,000 monthly benefit and (b) the applicant has answered all application health questions with no adverse conditions or is scheduled to be medically examined.

Premium should not be collected with application when (a) the amount of insurance applied for and in force is at or above \$5,000 monthly benefit or (b) completion of application health questions identifies substantial health conditions.

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