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# Critical Illness Insurance

## PRODUCT GUIDE

**AssurityBalance<sup>®</sup>**

For agent use only. Not for use with consumers.  
Product availability, features and rates vary by state.



## Product Guide for AssurityBalance® Critical Illness

This is a generic product guide. Your state may require a state-specific contract. The contract is I H0820 or CI 007. This product or the optional benefits listed may not be available in all states.

The individual contract is your ultimate authority for any questions you may have about the requirements of this product. If your state requires a state-specific contract or applications, these will be given to you by your general agent or general manager.

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## AssurityBalance® Critical Illness Insurance – A cut above the rest!

- **Multiple Benefits** – up to triple the benefit amount – are paid if the insured suffers illnesses from each of the three categories.
- **Return of Premium Death Benefit** – a feature in the base policy with no extra charge! Returns 100 percent of premiums less any benefits paid if insured dies of *any* cause
- **No Waiting Period** – policy is effective on date of issue for all covered illnesses except cancer, which has a reduced benefit for the first 90 days.
- **Stroke** – covered after only 96 hours of impairment, most competitors require neurological deficit to last 30 days
- **Guaranteed Renewable for life**
- **Major Organ Transplant** – benefit payable as soon as registered with UNOS – do not have to undergo transplant before receiving benefits
- **21 Covered Conditions** – including aortic surgery, Lou Gehrig's Disease (ALS), and occupational HIV infection
- **Benefit for Cancer in situ** – pays 25 percent of benefit after first 90 days, reduced benefit during the first 90 days
- **Angioplasty and Heart Bypass Coverage** – pays 25 percent of benefit

## Product Highlights

### ISSUE AGE

18 through 64 (age last birthday)

### RATES

Male/Female, Tobacco/Non-Tobacco

### MINIMUM/MAXIMUM ISSUE

\$50,000 – \$500,000

### BENEFIT

Pays a lump-sum benefit for first-ever diagnosis of several specified critical illness and procedures.

The amount payable for each Specified Critical Illness within a category is the percentage of the Benefit Amount listed in the chart below multiplied by the Benefit Amount. The insured can receive up to 100 percent of the benefits for each category.

If the insured collects for an illness in one category, the policy remains in force to provide coverage against illness in other categories. Diagnosis for a subsequent illness must be separated by at least 180 days from the prior illness. If the insured receives partial payment for an illness in one category, the remaining percentage up to a total of 100 percent can still be collected for other illnesses in that category.

Benefits for Coronary Bypass Surgery, Angioplasty, and Cancer in Situ are payable only once per lifetime.

Category	Specified Critical Illness	Percentage of Benefit Amount Payable for each Specified Critical Illness	Maximum Percentage of Benefit Amount for Category
Category 1	Invasive Cancer Cancer in Situ	100% 25% up to maximum of \$25,000	100%
Category 2	Heart Attack Major Organ Transplant – Heart or Combination Transplant including Heart Aortic Surgery Heart Valve Replacement/ Repair Surgery Stroke Coronary Bypass Surgery Angioplasty	100% 100% 100% 100% 100% 25% up to a maximum of \$25,000 25% up to a maximum of \$25,000	100%

## Product Highlights (continued)

Category	Specified Critical Illness	Percentage of Benefit Amount Payable for each Specified Critical Illness	Maximum Percentage of Benefit Amount for Category
Category 3	Advanced Alzheimer's Disease	100%	100%
	Accidental Loss of Speech	100%	
	Benign Brain Tumor	100%	
	Blindness	100%	
	Coma – not as a result of Stroke	100%	
	Deafness	100%	
	End-Stage Renal Failure	100%	
	Loss of Limbs	100%	
	Major Burns	100%	
	Major Organ Transplant – Other Than Heart	100%	
	Motor Neuron Disease	100%	
	Occupational HIV Infection	100%	
	Paralysis – not as a result of Stroke	100%	

### RENEWABILITY

Guaranteed for life – 50 percent reduction in benefits on the policy anniversary date in the year the insured turns 65 or five years from the policy issue date, whichever is later.

### BENEFIT USE RESTRICTIONS

None!

### POLICY TERMINATION

Upon payment of the full benefit or death

### SURVIVAL PERIOD REQUIREMENTS

None. Beneficiaries receive benefit if insured meets disease definitions and dies of the first ever diagnosis of a covered disease or procedure

### WAITING PERIOD

**Coverage begins immediately for all illnesses or procedures** except for invasive cancer and cancer in situ, which have a reduced benefit for the first 90 days of the policy – 10 percent of the Benefit Amount for Invasive Cancer or 2.5 percent of the Benefit Amount for Cancer in Situ.

**After 90 days**, full benefit is payable – 100 percent of the Benefit Amount for Invasive Cancer or 25 percent of the Benefit Amount for Cancer in Situ.

### RETURN OF PREMIUM DEATH BENEFIT

If insured dies (**of any cause**), we will pay 100 percent of the premiums paid by the policy owner, less any benefits received, to the beneficiary.

### RIDERS AVAILABLE

**Disability Waiver of Premium Rider** – no premiums if insured becomes totally disabled  
**Accidental Death Benefit Rider**  
**Spouse Rider**  
**Children's Rider**

*Rates, benefits and policy provisions may vary by state and are subject to state approval.*

## Covered Illness Definitions

AssurityBalance® Critical Illness Insurance pays a lump sum benefit *directly to the insured* upon first-ever confirmed diagnosis of a covered illness or listed procedure. Diagnosis and procedures must be made and/or performed by board certified physicians in the corresponding specialty. The illnesses and procedures covered are:

### CANCER

#### Invasive Cancer

**Defined as:** A malignant tumor that demonstrates uncontrolled growth with the spread of malignant cells beyond the tumor's original site and the invasion of tissue.

Leukemia and lymphoma are considered invasive cancer.

**The following are not considered invasive cancer:**

- pre-malignant lesions (such as intraepithelial neoplasia)
- benign tumors or polyps
- early prostate cancer diagnosed as T1N0M0 or equivalent staging
- Cancer in situ
- any skin cancer (other than invasive malignant melanoma in the dermis or deeper or skin malignancies that have become metastatic).

Invasive cancer must be diagnosed pursuant to a pathological or clinical diagnosis.

#### Cancer in situ (Pays 25 percent of the benefit amount, maximum \$25,000)

**Defined as:** A diagnosis of cancer wherein the tumor cells still lie within the tissue of origin without having invaded neighboring tissue. Cancer in situ includes early prostate cancer diagnosed as T1N0M0 or equivalent staging and melanoma not invading the dermis.

**The following are not considered cancer in situ:**

- Other skin malignancies
- Pre-malignant lesions
- Benign tumors or polyps

### HEART ATTACK

**Defined as:** An Acute Myocardial Infarction resulting in the death of a portion of the heart muscle (myocardium) due to a blockage of one or more coronary arteries and resulting in the loss of the normal function of the heart. The diagnosis must be made by a legally qualified physician board certified in cardiology and based on both:

- new clinical presentation and electrocardiographic changes consistent with an evolving heart attack; and
- serial measurement of cardiac biomarkers showing a pattern and to a level consistent with a diagnosis of heart attack.

**Not covered:** Established (old) Myocardial Infarction.

## Covered Illness Definitions (continued)

### **CORONARY BYPASS SURGERY (Pays 25 percent of the benefit amount, maximum \$25,000)**

**Defined as:** The actual undergoing of coronary artery bypass surgery using either a saphenous vein or internal mammary artery graft for the treatment of coronary heart disease deemed medically necessary to correct a narrowing or blockage of one or more coronary arteries

**Not covered:** Other surgical or non-surgical techniques such as laser relief or other intra-arterial procedures.

### **ANGIOPLASTY (Pays 25 percent of the benefit amount, maximum \$25,000)**

**Defined as:** The actual undergoing of a percutaneous transluminal angioplasty deemed medically necessary to correct a narrowing or blockage of one or more coronary arteries. A legally qualified physician board certified in cardiology must perform the procedure.

**Not covered:** Other surgical or non-surgical techniques such as laser relief or other intra-arterial procedures.

### **STROKE**

**Defined as:** Any acute cerebrovascular accident producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for at least **96 hours** and expected to be permanent.

**Not covered:** TIAs (transient ischemic attacks), head injuries, chronic cerebrovascular insufficiency (restricted blood flow to the cerebrum), and reversible ischemic neurological deficits.

### **MAJOR ORGAN TRANSPLANT**

**Defined as:** The clinical evidence of major organ(s) failure which requires the malfunctioning organ(s) or tissue of the Insured to be replaced with an organ(s) or tissue from a suitable human donor. The Insured must be registered by the United Network of Organ Sharing (UNOS).

- Entire Heart
- Lung
- Liver
- Pancreas-Kidney
- Small intestine
- Pancreas
- Kidney
- Bone marrow

**Not covered:** Organ *donor* or organ not listed.

### **END-STAGE RENAL FAILURE**

**Defined as:** The chronic and irreversible failure of both kidneys requiring periodic and ongoing dialysis.

### **MAJOR BURNS**

**Defined as:** Third degree burns covering at least 20 percent of the body surface.

## Covered Illness Definitions (continued)

### ADVANCED ALZHEIMER'S DISEASE

*Defined as:* A progressive degenerative disease of the brain. In order to meet the definition of advanced Alzheimer's disease, the diagnosis must be supported by medical evidence that the Insured exhibits the loss of intellectual capacity resulting in impairment of memory and judgment. This impairment results in a significant reduction in mental and social functioning, such that the Insured requires permanent daily personal supervision and is unable to perform independently three or more of the following activities of daily living: transferring (moving in or out of a bed or chair), dressing, bathing, feeding, toileting, and continence. In order for advanced Alzheimer's disease to be covered under this Policy, the legally qualified physician making the diagnosis of advanced Alzheimer's disease must be a board certified neurologist.

#### Not Covered

No other dementing organic brain disorders or psychiatric illnesses shall meet the definition of Alzheimer's disease, nor will they be considered a critical illness covered condition.

### PARALYSIS

*Defined as:* Complete and permanent loss of the use of two or more limbs from a neurological injury for a continuous 180 days.

### COMA

*Defined as:* Loss of consciousness (external stimulation produces only primitive avoidance reflexes) for a continuous 96 hours.

### AORTIC SURGERY

*Defined as:* The actual undergoing of surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. The surgery must be deemed medically necessary and performed by a cardiologist, cardiovascular thoracic surgeon or vascular surgeon. Aorta refers to the thoracic and abdominal aorta but not its branches.

The diseased artery must be replaced.

### BENIGN BRAIN TUMOR

*Defined as:* The diagnosis, by a neurologist, of a non-malignant tumor within the substance of the brain or meninges resulting in permanent deficit to the neurological system. Permanent deficit is defined as a continuous residual neurological deficit as a result of the tumor, as evidenced by physical examination

### BLINDNESS

*Defined as:* Diagnosis by an ophthalmologist of a total and irreversible loss of vision in both eyes. The corrected visual acuity must be 20/200 or less in each eye or field of vision must be less than 20 degrees in both eyes.

Blindness is covered regardless of the cause.



## Covered Illness Definitions (continued)

### DEAFNESS

*Defined as:* Diagnosis by a physician of the total and irreversible loss of hearing in both ears, with an auditory threshold of 90 decibels or greater.

Total and permanent deafness is covered regardless of cause. The amount of hearing required under this definition can easily be measured and confirmed by professional testing.

### HEART VALVE REPLACEMENT/REPAIR SURGERY

*Defined as:* The actual undergoing of open-heart surgery to replace or repair one or more valves. The surgery must be deemed medically necessary and performed by a cardiologist or cardiovascular surgeon.

### LOSS OF LIMBS

*Defined as:* The diagnosis, by a legally qualified physician board-certified as medically appropriate for this condition, of a total and irreversible severance of two or more limbs from above the wrist or ankle joint as the result of an accident or medically required amputation.

### ACCIDENTAL LOSS OF SPEECH

*Defined as:* The diagnosis, by a legally qualified physician board-certified as medically appropriate for this condition, of the total, permanent and irreversible loss of your ability to speak as a result of an accidental injury.

### MOTOR NEURON DISEASE

*Defined as:* The unequivocal diagnosis, by a neurologist, of one of the following motor neuron diseases: amyotrophic lateral sclerosis (A.L.S. or Lou Gehrig's disease), primary lateral sclerosis, progressive spinal muscular atrophy, progressive bulbar palsy or pseudo bulbar palsy.

Motor Neuron Disease is a progressive disease involving degeneration of the motor nerves causing progressive muscle weakness and in some cases, reduced ability to speak and swallow.

### OCCUPATIONAL HIV INFECTION

*Defined as:* Infection with the Human Immunodeficiency Virus (HIV) resulting from an accidental injury which occurred in the United States after the issue date of the policy, and which exposed the Insured to HIV contaminated blood or bodily fluids during the course of the duties of the Insured's normal occupation.

Payment under this condition requires satisfaction of ALL of the following:

1. The accidental injury must be reported to the insurer within 14 days of the accidental injury.
2. An HIV test must be taken within 14 days of the accidental injury and the result must be negative.
3. An HIV test must be taken between 90 days and 180 days after the accidental injury and the result must be positive.
4. The accidental injury must have been reported, investigated and documented in accordance with workplace legislation and regulations.

The following are excluded:

- HIV infection acquired via sexual transmission
- HIV infection acquired via IV drug use
- HIV infection determined not to be the result of an accident.

## Covered Illness Definitions (continued)

The claimant must prove that the infection was a direct result of the accidental exposure by taking two HIV tests. It takes a certain amount of time before the presence of the HIV virus can be detected in the bloodstream. The first test will prove the insured was not infected prior to the injury, and the second test will confirm that the insured has since become infected with the virus.

### RETURN OF PREMIUM DEATH BENEFIT FEATURE

If the insured dies from a cause other than a covered condition while the policy is in force, we will return to the beneficiary 100 percent of premiums paid less any benefits paid under the policy.

### CRITICAL ILLNESS INSURANCE BASE PLAN

**Issue ages:** 18 through 64 (age last birthday)

**Issue Amounts:** \$50,000 – \$500,000

**Policy Fee:** \$50

<b>Underwriting Classes:</b>	Female Non-Tobacco	Male Non-Tobacco
	Female Tobacco	Male Tobacco

## Riders (May vary by state)

### SPOUSE RIDER

Same covered conditions as base policy including return of premium death benefit.

**Issue Ages:** 18 through 64 (age last birthday)

**Issue Amounts:** \$50,000 – \$500,000 cannot exceed amount purchased by primary insured

**Underwriting Classes:**      Female Non-Tobacco      Male Non-Tobacco  
   Female Tobacco              Male Tobacco

### CHILDREN'S RIDER

Same covered conditions as base plan. Covers all eligible children.

**Issue ages:** 15 days through 18 years (age last birthday)

**Issue Amounts:** Available in units of \$5,000 or \$10,000. Cannot exceed amount purchased by primary insured.

**Annual Premium:** \$14 per \$5,000 unit

Children are covered from 15 days until the child reaches age 21 (25 if a full time student) or is married.

### WAIVER OF PREMIUM RIDER

**Issue ages:** 18 *through* 55 (age last birthday)

**Underwriting Classes:** Male/female

Premiums are expressed as percentage of premiums. To calculate premium for waiver of premium multiply the applicable percentage by the total premium for the base policy and all riders (other than return of premium rider).

Waives premium payments due to total disability. If the insured is totally disabled after age 60, we will waive premiums as long as totally disabled or to age 65.

There is a six month retroactive Elimination Period. The Insured must be continuously disabled for 6 months before the benefit is payable. Once the Insured has qualified, the Company will refund any premium paid during the six-month elimination period.

Total disability is the inability of the Insured to engage in employment for which the Insured is reasonably qualified by education, training or experience.

### ACCIDENTAL DEATH BENEFIT RIDER

Provides accidental death benefit coverage to age 70, equal to the base plan death benefit (up to \$250,000).

**Issue Ages:** 18 through 59 (age last birthday)

**Issue Amounts:** \$50,000 – \$250,000 (cannot exceed the base policy amount)

# Field Underwriting Guidelines

Good field underwriting creates positive win/win situations. Asking your prospect a few questions before the application process can save time and frustration for everyone involved. If the information indicates your prospect will not qualify for Critical Illness Insurance, you can immediately shift gears to another product. Of course, underwriting is completed at the Home Office. It is a complex and in-depth process that weighs many health and risk factors.

## PRE-SCREENING

### Pre-screening Checklist

Please review the following checklist with your client. *These illnesses or conditions prevent the issuance of Critical Illness (CI) Insurance.* Other illnesses not listed may also make your client ineligible for coverage.

*Your client is not eligible for CI if there is a history of:*

- Cancer (some exceptions)\*
- Diabetes (insulin dependent or uncontrolled)
- Heart Disease, including heart attack, angina, vascular surgery or angioplasty
- Major Organ Transplant
- AIDS, HIV+
- Alcohol Abuse, treated within past 2 years
- Drug Abuse
- Stroke or Transient Ischemic Attack (TIA)
- Kidney Failure or Disease (other than kidney stone)
- Cystic Fibrosis
- Hepatitis other than A
- Multiple Sclerosis
- Muscular Dystrophy
- Huntington's Chorea
- Permanent Paralysis
- Systemic Lupus Erythematosus
- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis

\*Applicants with certain cancers, including skin cancers other than melanoma or certain early stage cancers, may still be eligible for coverage.

## Field Underwriting Guidelines (continued)

### CI UNDERWRITING REQUIREMENTS (Effective Oct. 1, 2009)

- Telephone inspections will be required on all applications.
- To calculate the amount of coverage used in determining underwriting requirements, add up the total amount of fully underwritten critical illness applied for on this application and/or pending coverage, plus other insurance in force with Assurity over the past two years, excluding Simplified Critical Illness policies and critical illness riders.

AMOUNTS	AGES				
	18-35	36-40	41-45	46-50	51-65
\$50,000-\$99,999	Non-Medical	Non-Medical	Non-Medical	Paramedical UA	Paramedical UA Full blood profile with PSA
\$100,000-\$250,000	Non-Medical UA	Paramedical UA	Paramedical UA Full blood profile	Paramedical UA Full blood profile with PSA	Paramedical UA Full blood profile with PSA ECG
\$250,001-\$500,000	Paramedical UA Full blood profile	Paramedical UA Full blood profile	Paramedical UA Full blood profile ECG	Paramedical UA Full blood profile with PSA ECG	Paramedical UA Full blood profile with PSA ECG

UA	Urinalysis
Full blood profile	Blood profile to include HIV test with other routine blood tests such as PSA where requested
ECG	Electrocardiogram

**We reserve the right to request additional information for underwriting assessment.**

## Field Underwriting Guidelines (continued)

### FINANCIAL GUIDELINES

*With earned income only:*

Take the maximum of the following:

- 7 times earned income up to a maximum of \$250,000
- 6 times earned income up to a maximum of \$500,000
- Nonworking spouse: 50 percent of working spouse limit up to a maximum of \$250,000

For business situations over \$100,000, please send a cover letter outlining purposed and justification for the amount.

Financial documentation may be required for amounts over \$250,000.

For amounts greater than the guidelines, please send a cover letter outlining justification for the amount.

### BUILD GUIDELINES

Build can result in an applicant being rated as a substandard risk or can cause the applicant to be declined. *Any combination of height and weight outside of this table will be declined.*

**Build Table: Males and Females Ages 18 and Over**

Height	Weight						
	Minimum	Maximum	Standard Range	Minimum	Maximum	Minimum	Maximum
4'8"	78	83	84-147	148	175	182	189
9"	81	86	87-151	152	180	188	195
10"	84	89	90-156	157	185	193	201
11"	87	92	93-161	162	190	199	207
5'0"	90	95	96-166	167	196	205	214
1"	93	98	99-172	173	202	212	221
2"	96	101	102-178	179	208	218	228
3"	99	104	105-184	185	214	225	235
4"	102	108	109-190	191	220	231	242
5"	105	111	112-196	197	226	238	249
6"	108	115	116-202	203	232	244	256
7"	111	118	119-208	209	238	251	263
8"	114	122	123-214	215	244	257	270
9"	118	126	127-220	221	250	264	277
10"	122	130	131-226	227	256	270	284
11"	126	134	135-232	233	262	277	291
6'0"	130	139	140-238	239	269	284	299
1"	134	143	144-245	246	276	292	307
2"	138	148	149-252	253	283	299	315
3"	143	153	154-259	260	290	307	323
4"	148	158	159-266	267	297	314	331
5"	153	163	164-273	274	304	322	339
6"	158	168	169-280	281	311	329	347
Rating Table: Male	(B)	(A)	STD	(A)	(B)	(C)	(D)
Rating Table: Female	(A)	STD	STD	(A)	(B)	(C)	(D)

Table rates in pounds and inches. Any final offer will depend on the results of the completed underwriting process.

## Field Underwriting Guidelines (continued)

### FAMILY HEALTH HISTORY AND RISK

Family history is an important predictive factor for many diseases. Family history can impact an applicant's ability to qualify for critical illness coverage.

Cancer, Heart Disease, Diabetes, Motor Neuron Disease and Alzheimer's all demonstrate a genetic disposition. If your client has a family history, you can call the Underwriting Contact Center for help in determining the possible rating.

Family history risk varies with:

- the number of affected first-degree relatives (mother, father, brothers, sisters)
- the relative's age at diagnosis (not at death)
- the current age of applicant
- the sex of the applicant (in some cases)

The following factors serve as a general guide for determining an applicant's rating. If you have any questions please check with the Underwriting Contact Center for complete information. (800) 276-7619, ext. 4264.

#### Cancer

- **One first-degree relative** diagnosed under age 60 ..... Generally STD
- **Two or more first-degree relatives** diagnosed under age 60 ..... Table B—Decline

Please check with the Contact Center for applicants with a family history of breast or colon cancer.

#### Cerebrovascular and cardiovascular

##### Heart Disease, Blood Vessel Disease or Stroke

- **One first-degree relative** diagnosed with disease of heart, blood vessels or stroke  
age 55+ ..... Generally STD  
under age 55 ..... STD-Table B
- **Two first-degree relatives** ..... STD-Table B

### BACKDATING POLICY ISSUE DATE

Assurity will backdate the policy issue date 30 days prior to application's signature date to "save age" (i.e. allow a lesser age to qualify for a lesser rate). However, Assurity will not backdate the policy issue date to "save eligibility" (i.e. allow a lesser age to meet eligibility requirements).

## Field Underwriting Guidelines (continued)

### **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 the bankruptcy is discharged.

### **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

#### **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



## Field Underwriting Guidelines (continued)

### 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

## Field Underwriting Guidelines (continued)

### 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

## Field Underwriting Guidelines (continued)

### Accidental Death Benefit Rider Rates

(Per thousand of Death Benefit)

<u>Issue Age</u>	<u>Rate Per \$1,000</u>
18	1.21
19	1.20
<b>20</b>	<b>1.19</b>
21	1.15
22	1.11
23	1.07
24	1.03
<b>25</b>	<b>1.00</b>
26	0.96
27	0.93
28	0.90
29	0.88
<b>30</b>	<b>0.85</b>
31	0.82
32	0.80
33	0.81
34	0.82
<b>35</b>	<b>0.82</b>
36	0.83
37	0.84
38	0.85
39	0.87
<b>40</b>	<b>0.88</b>
41	0.89
42	0.90
43	0.92
44	0.93
<b>45</b>	<b>0.95</b>
46	0.96
47	0.98
48	0.99
49	1.01
<b>50</b>	<b>1.03</b>
51	1.05
52	1.07
53	1.09
54	1.12
<b>55</b>	<b>1.14</b>
56	1.17
57	1.20
58	1.23
59	1.26

### Waiver of Premium Rider Rates

Apply percentage to premiums to be  
waived (including policy fee)

Coverage To Age 60

<u>Issue Age</u>	<u>Male</u>	<u>Female</u>
18	4%	5%
19	4%	5%
<b>20</b>	<b>4%</b>	<b>5%</b>
21	4%	5%
22	4%	5%
23	4%	5%
24	4%	5%
<b>25</b>	<b>4%</b>	<b>5%</b>
26	5%	6%
27	5%	6%
28	5%	6%
29	5%	6%
<b>30</b>	<b>5%</b>	<b>6%</b>
31	5%	6%
32	5%	6%
33	5%	6%
34	5%	6%
<b>35</b>	<b>5%</b>	<b>6%</b>
36	6%	7%
37	6%	7%
38	6%	7%
39	6%	7%
<b>40</b>	<b>6%</b>	<b>7%</b>
41	6%	8%
42	6%	8%
43	7%	8%
44	7%	8%
<b>45</b>	<b>7%</b>	<b>8%</b>
46	7%	9%
47	8%	9%
48	8%	9%
49	8%	10%
<b>50</b>	<b>9%</b>	<b>10%</b>
51	9%	11%
52	10%	11%
53	10%	12%
54	11%	13%
<b>55</b>	<b>12%</b>	<b>13%</b>

## Field Underwriting Guidelines (continued)

Annual Premium Rates per \$1,000 of Maximum Benefit Amount								
Issue Age	Male Lives				Female Lives			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Band 1	Band 2	Band 1	Band 2	Band 1	Band 2	Band 1	Band 2
18	4.69	4.14	5.38	4.69	3.86	3.45	4.42	4.00
19	4.69	4.14	5.38	4.69	3.86	3.45	4.42	4.00
20	<b>4.69</b>	<b>4.14</b>	<b>5.38</b>	<b>4.69</b>	<b>3.86</b>	<b>3.45</b>	<b>4.42</b>	<b>4.00</b>
21	4.97	4.28	5.66	4.97	4.00	3.59	4.69	4.14
22	5.11	4.55	5.93	5.24	4.14	3.59	4.97	4.42
23	5.38	4.69	6.35	5.52	4.28	3.73	5.24	4.55
24	5.52	4.83	6.62	5.80	4.42	3.86	5.52	4.83
25	<b>5.80</b>	<b>5.11</b>	<b>7.04</b>	<b>6.21</b>	<b>4.55</b>	<b>4.00</b>	<b>5.80</b>	<b>5.11</b>
26	5.93	5.24	7.31	6.49	4.83	4.14	6.07	5.38
27	6.21	5.38	7.73	6.90	4.97	4.42	6.35	5.66
28	6.35	5.66	8.14	7.18	5.11	4.55	6.76	5.93
29	6.62	5.80	8.69	7.59	5.38	4.69	7.04	6.21
30	<b>6.90</b>	<b>6.07</b>	<b>9.11</b>	<b>8.00</b>	<b>5.52</b>	<b>4.83</b>	<b>7.45</b>	<b>6.62</b>
31	7.04	6.21	9.52	8.42	5.80	5.11	7.80	6.90
32	7.31	6.49	10.07	8.83	5.93	5.24	8.28	7.31
33	7.59	6.62	10.63	9.38	6.21	5.38	8.69	7.73
34	7.87	6.90	11.18	9.80	6.35	5.66	9.25	8.14
35	<b>8.00</b>	<b>7.04</b>	<b>11.73</b>	<b>10.35</b>	<b>6.62</b>	<b>5.80</b>	<b>9.66</b>	<b>8.56</b>
36	8.42	7.45	12.70	11.18	6.90	6.07	10.49	9.25
37	8.83	7.73	13.80	12.14	7.31	6.35	11.32	9.94
38	9.25	8.14	14.90	13.11	7.59	6.76	12.14	10.63
39	9.66	8.56	16.15	14.21	8.00	7.04	12.97	11.45
40	<b>10.21</b>	<b>8.97</b>	<b>17.39</b>	<b>15.32</b>	<b>8.28</b>	<b>7.31</b>	<b>13.94</b>	<b>12.28</b>
41	10.63	9.38	18.63	16.42	8.69	7.73	14.90	13.11
42	11.18	9.80	20.01	17.66	9.11	8.00	14.95	13.94
43	11.59	10.21	21.53	18.91	9.52	8.42	16.97	14.90
44	12.14	10.63	23.05	20.29	9.94	8.69	18.08	15.87
45	<b>12.70</b>	<b>11.18</b>	<b>24.56</b>	<b>21.67</b>	<b>10.35</b>	<b>9.11</b>	<b>19.18</b>	<b>16.84</b>
46	13.25	11.59	26.08	22.91	10.63	9.38	20.01	17.66
47	13.94	12.14	27.74	24.43	11.04	9.66	20.98	18.32
48	14.49	12.83	29.39	25.81	11.32	9.94	21.80	19.18
49	15.18	13.39	31.05	27.32	11.59	10.21	22.77	20.01
50	<b>15.73</b>	<b>13.94</b>	<b>32.71</b>	<b>28.84</b>	<b>12.01</b>	<b>10.49</b>	<b>23.60</b>	<b>20.70</b>
51	16.42	14.49	34.50	30.36	12.28	10.76	24.43	21.53
52	17.11	15.04	36.16	31.88	12.56	11.04	25.39	22.22
53	17.66	15.59	37.95	33.40	12.83	11.18	26.22	23.05
54	18.22	16.15	39.61	34.91	12.97	11.45	27.05	23.74
55	<b>18.91</b>	<b>16.56</b>	<b>41.26</b>	<b>36.43</b>	<b>13.25</b>	<b>11.59</b>	<b>27.74</b>	<b>24.43</b>
56	19.73	17.39	42.78	37.54	13.66	12.01	28.57	25.12
57	20.56	18.08	44.16	38.78	13.94	12.28	29.39	25.94
58	21.39	18.91	45.54	40.02	14.35	12.70	30.22	26.63
59	22.36	19.60	46.92	41.26	14.77	12.97	31.05	27.32
60	<b>23.18</b>	<b>20.42</b>	<b>48.30</b>	<b>42.50</b>	<b>15.18</b>	<b>13.39</b>	<b>31.88</b>	<b>28.01</b>
61	24.01	21.11	49.68	43.61	15.59	13.66	32.71	28.67
62	24.84	21.94	51.06	44.85	15.87	14.08	33.40	29.39
63	25.67	22.63	52.44	46.09	16.28	14.35	34.22	30.22
64	26.63	23.46	53.82	47.33	16.70	14.63	35.05	30.91

Band 1: Initial Maximum Benefit Amount of \$50,000 to \$99,999  
Band 2: Initial Maximum Benefit Amount of \$100,000 to \$500,000

For individuals, add \$50 policy fee      Also use for spouse rates

*Some states require different rates. State-specific rates can be found on AssureLINK on the product page.*

Modal factors: Monthly = .088, Quarterly = .264, Semi-annual = .51 (Applied after the policy fee is added.)

# Field Underwriting Guidelines (continued)

## Critical Illness Premium Calculation Worksheet

(Round all premiums to 2 decimal places)

Base Premium: Benefit Amount \_\_\_\_\_ times \_\_\_\_\_ equals \$ \_\_\_\_\_  
 (# of thousands) Premium per thousand

Spouse Rider Premium: Benefit Amount \_\_\_\_\_ times \_\_\_\_\_ equals \$ \_\_\_\_\_  
 (# of thousands) Premium per thousand

Children's Rider Premium: \$5,000 - \$14.00  
 10,000 - \$28.00 \$ \_\_\_\_\_

Accidental Death Benefit Rider Premium: Benefit Amount \_\_\_\_\_ times \_\_\_\_\_ equals \$ \_\_\_\_\_  
 (# of thousands) Premium per thousand

Annual Policy Fee: \$50.00 \$ \_\_\_\_\_

Premium Subtotal: \$ \_\_\_\_\_

Waiver of Premium Rider Premium: \_\_\_\_\_ times \_\_\_\_\_ equals \$ \_\_\_\_\_  
 WP % Premium Subtotal

Total Annual Premium: \_\_\_\_\_ Premium Subtotal Plus \_\_\_\_\_ Waiver of Premium Rider Premium \$ \_\_\_\_\_

### Premium Calculations

- Semiannual: Multiply the Annual premium by .51
- Quarterly: Multiply the Annual premium by .264
- Monthly: Multiply the Annual premium by .088

Your state may have state-specific rates. Check AssureLINK (<https://assurelink.assurity.com>) under the product page.

## About Assurity

Assurity Life Insurance Company's origins are rooted in a 120-year 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 and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

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](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

## Revisions to this Product Guide

Date	Page	Update
9/4/2012	19	Corrected Child Rider rates
5/10/2012	14	Deleted Bankruptcy chart and changed text.
10/19/2011	4	Deleted partial benefit sentence under "Covered Illness Definitions" section
10/19/2011	14	Added "Bankruptcy"
10/19/2011	13	Added "Backdating Policy Issue Date"
4/19/2011	11	Telephone inspections and calculating amount coverage information added
3/8/2011	20	Removed State Specific Information
1/19/2010	20	State Specific Information section added
1/19/2010	13-16	Added the "Additional Underwriting Information to Expedite Processing" section