

Underwriting Guidelines

- MEDICAL EXAM REQUIREMENTS** Non-medical limits and examination requirements are based on:
1. Nearest age of Proposed Insured.
 2. Total Personal Disability Income Protection, Business Overhead Expense Protection, and Mortgage Disability Income Protection in force and applied for with Assurity and any of its affiliates.

Assurity Life Insurance Company reserves the right to require a medical examination and/or other medical requirements on any Proposed Insured.

ALL BENEFIT PERIODS

<u>Ages</u>	<u>Monthly Benefit</u>	<u>Exam</u>	<u>HOS</u>	<u>SMA</u>	<u>EKG</u>
18-30	500 to 2,500	No	No	No	No
	2,501 and over	Yes	Yes	Yes	No
31-40	500 to 2,000	No	No	No	No
	2,001 to 4,000	Yes	Yes	Yes	No
	4,001 and over	Yes	Yes	Yes	Yes
41-50	500 to 1,500	No	No	No	No
	1,501 to 3,000	Yes	Yes	Yes	No
	3,001 and over	Yes	Yes	Yes	Yes
51-55	500 to 1,000	No	No	No	No
	1,001 to 2,500	Yes	Yes	Yes	No
	2,501 and over	Yes	Yes	Yes	Yes
56-60	All Amounts	Yes	Yes	Yes	Yes

Applicants with a history of rheumatic fever or heart murmurs or an extensive medical history should not be examined by a Paramedic Examiner. These applicants should be examined by a Physician. If there is any question about having an applicant examined, contact Underwriting.

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Underwriting Guidelines *continued*

AUTHORIZED FIRMS American Paraprofessional System, Inc. (APPS) - 800-635-1677
 Examination Management Services (EMSI) - 800-872-3674
 ExamOne Worldwide (LabOne) – 800-873-8845
 HealthCheck – 785-273-4445
 Portamedic/HooperHolmes – 800-765-1010

LAB SERVICES Blood and urine kits are available through our office or our authorized paramedical firms. All blood and urine samples must be sent to our approved laboratory at the following address:

LabOne
10310 West 84th Terrace
Lenexa, KS 66214

Assurity will not accept blood chemistry and urinalysis test results from other laboratories.

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