Important Notice

Underwriting Guide for
Assurity Term Life Insurance

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance of New York, Albany, NY.

This is an underwriting guide for policy Form No. I L0880 (R01-13). Any prior guide does not apply to this product.

Policy Form No. I L1702 and Rider Form Nos. R l1506, R lo827-T, R l1706, R lo762, R I0763, R l1703, R l1705, R lo825-T, and R I1704 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy and riders may contain reductions of benefits and limitations. For costs and complete details of the coverage, please contact Assurity or review the policy. The specific policy is your ultimate authority for any questions about this product.

This is a generic underwriting guide. Product availability, features and rates may vary by state. Your state may require a state-specific contract and/or application. State-specific applications are available on AssureLINK, as detailed in the Contacts and Forms section.

This underwriting guide is for agent use only. It is not for use with consumers.
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Accelerated Underwriting Guidelines

Accelerated Underwriting (AUW) and Exam Requirements
Upon completion of the application, arrangements should be scheduled to fulfill underwriting requirements indicated in the chart below. When using the chart, please note the following:

Age
All age calculations should use the age last birthday

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 pending, including term riders, plus other insurance in force with Assurity over the past two years and excluding any group insurance, Acci-Flex Accidental Death, and Simplified Whole Life.
• Personal history interviews will be required on cases above $500,000.

<table>
<thead>
<tr>
<th>Age</th>
<th>Amount of Coverage</th>
<th>AUW or Exam</th>
<th>UA</th>
<th>BLD</th>
<th>EKG</th>
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<td>To $500,000</td>
<td>Accelerated UW</td>
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<td>Exam</td>
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<tr>
<td></td>
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<td>Accelerated UW</td>
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<td></td>
<td>$500,001 and above</td>
<td>Exam</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

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.

Accelerated Underwriting
Accelerated Underwriting from Assurity streamlines the application, underwriting and approval process. Our unique approach reduces processing time by quickly identifying which applicants can move straight to policy issue and which may require underwriter review or more traditional medical underwriting.

With Accelerated Underwriting, all applicants are considered for approval decision at time of application without further underwriting; not all will qualify. Any factor from the application information or third party data sources could contribute to an approval decision not being available at the time of application. However, Accelerated Underwriting seamlessly transitions those applications into a more traditional underwriting process for the same product with the same available premium classes.

Exam
• In the Accelerated Underwriting and Exam Limits Chart, “Exam” means paramedical exams.
• Applicants through age 65 applying for benefit amounts above $2,000,000 are required to have visited a physician within the last two years; Assurity will obtain medical records. If the applicant has not visited a physician within the last two years, Assurity may require a medical exam with a physician at the underwriter’s discretion.

• Applicants above age 65 applying for benefit amounts above $500,000 are required to have visited a physician within the last two years; Assurity will obtain medical records. If the applicant has not visited a physician within the last two years, Assurity will require a medical exam with a physician.

• If a TeleApp is completed, or if all questions on the application are completed, Assurity can waive the paramedical exam and use an abbreviated exam in which the paramed records height, weight, blood pressure and pulse.

Urinalysis (UA), Blood Requirements (BLD) and Electrocardiogram (EKG)
• If required, included in paramedical exam.

Authorized Paramedical Firms
Our authorized paramedical firms have the examination forms, containers and blood draw kits in stock.

For significant medical health histories or if the applicant has been declined previously, contact the new business contact center at (800) 869-0355, Ext. 4264, prior to scheduling an examination.

Paramedical firms authorized by Assurity are as follows:
American Paraprofessional Systems, Inc. (APPS) (800) 967-1499
Examination Management Services (EMSI) (800) 872-3674
Quest Diagnostics – ExamOne (800) 873-8845
Hooper Holmes Portamedic National Service Center (800) 765-1010

NOTE: To qualify for non-tobacco rates, the applicant must have not used any tobacco or nicotine-based products or substitutes for the last 12 months.

General Underwriting Guidelines

Accelerated Underwriting Eligibility Requirements
Common factors that automatically require additional underwriting include the following:
• Applicants over age 70
• Face amounts above $500,000 for ages 18-50, and over $350,000 for ages 51-65
• Height and weight build outside of allowable limits (see table below)
• History of bankruptcy in the last 2 years
• DUI or reckless driving charges in the last 2 years
• Prior felony conviction
• High-risk activities or hobbies like private aviation or skydiving
• Prescription drugs taken for, or a history of certain health condition can trigger additional underwriting, including the following:
  o AIDS/HIV
  o Cancer
  o Chronic pulmonary disease
  o Multiple Sclerosis (MS)
  o Heart disease
  o Parkinson’s Disease
Kidney disease  Stroke
Bipolar disorders

**ELIGIBLE HEIGHT / WEIGHT BUILD TABLE**

<table>
<thead>
<tr>
<th>Height</th>
<th>Maximum Weight (lbs.)</th>
<th>Height</th>
<th>Maximum Weight (lbs.)</th>
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</thead>
<tbody>
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<td>302</td>
<td>6'9&quot;</td>
<td>429</td>
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</table>

**Preferred Guidelines**

**Tobacco and Non-Tobacco**

For Preferred underwriting classification, the applicant must meet the following guidelines:

- Preferred Non-Tobacco not using tobacco products for three years;
- Preferred Tobacco currently using tobacco;
- no death of a parent, brother or sister under the age of 60 from cardiovascular disease or cancer;
- no private aviation, or hazardous avocations or occupations;
- no DUI or “reckless driving” convictions within the last five years, and no more than one moving violations in the past five years;
- only stable and mild anxiety or depression (subject to individual consideration);
- no personal history of vascular disease or life-threatening cancer (must be a standard risk);
- no treatment or counseling regarding drug or alcohol use within the last seven years;
- blood pressure, treated or untreated, no higher than 140/90;
- total cholesterol, treated or untreated, no higher than 250 mg/dl with chol/HDL ratio no higher than 5.0; and
- build not to exceed limits set forth in the chart below.
**Preferred Height / Weight Build Chart**

<table>
<thead>
<tr>
<th>Height</th>
<th>Maximum Weight (lbs.)</th>
<th>Height</th>
<th>Maximum Weight (lbs.)</th>
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</thead>
<tbody>
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<td></td>
<td>Males</td>
<td>Females</td>
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<tr>
<td>4'10&quot;</td>
<td>145</td>
<td>136</td>
<td>5'9&quot;</td>
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<tr>
<td>4'11&quot;</td>
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<td>5'7&quot;</td>
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<tr>
<td>5'8&quot;</td>
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</tr>
<tr>
<td>Body Mass Index</td>
<td>Maximum Body Mass Index</td>
<td>Males</td>
<td>Females</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30</td>
<td>28</td>
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</tbody>
</table>

**Preferred Plus Guidelines**

**Non-Tobacco**

For Preferred Plus underwriting classification, the applicant must meet the following guidelines:

- Preferred Non-Tobacco not using tobacco products for five years;
- no death of a parent, brother or sister under the age of 60 from cardiovascular disease, cancer or diabetes;
- no private aviation, or hazardous avocations or occupations;
- no DUI or “reckless driving” convictions within the last seven years, and no more than one moving violations in the past five years;
- no treatment for anxiety or depression;
- no personal history of vascular disease, life-threatening cancer or diabetes (must be a standard risk);
- no treatment or counseling regarding drug or alcohol use;
- blood pressure, untreated only, no higher than 130/80 (blood pressure treatment disqualifies);
- total cholesterol, untreated only, no higher than 210 mg/dl with chol/HDL ratio no higher than 4.5; and
- build not to exceed limits set forth in the chart below.
PREFERRED PLUS HEIGHT / WEIGHT BUILD TABLE

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<th>Maximum Weight (lbs.)</th>
<th>Height</th>
<th>Maximum Weight (lbs.)</th>
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<tr>
<td></td>
<td>Males</td>
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<table>
<thead>
<tr>
<th>Body Mass Index</th>
<th>Maximum Body Mass Index</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Males</td>
<td>Females</td>
</tr>
</tbody>
</table>

Non-U.S. Citizens
Applications may be taken for U.S. citizens who permanently reside in the U.S. or for permanent resident aliens who have lived in the U.S. for at least one year and do not plan to return to their native country on a permanent basis. The applicant’s resident alien card number must be submitted with the application for a permanent resident alien. A photocopy of the resident alien card can be included in case it is required.

Personal History Interview
Personal history interviews are ordered by the underwriting department for all applications with benefit amounts exceeding $500,000. Please inform every applicant that he/she may receive a phone call regarding an interview.

Backdating Policy Issue Date
Assurity will backdate the policy issue date six months prior to application’s signature date to “save age” (i.e. allow for a lesser age to qualify for a lesser rate). However, Assurity will not backdate the policy issue date to “save eligibility” (i.e. allow for a lesser age to meet eligibility requirements).

Financial Underwriting Guidelines

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 bankruptcy is discharged.

All other financial underwriting guidelines are available on AssureLINK at https://assurelink.assurity.com in the Product Center for this product by accessing the Product Specifications page and selecting Financial Underwriting Guidelines in the resource section.
Additional Underwriting Information

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

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

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

About Assurity
Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is
a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Revisions to this Underwriting Guide

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<th>Section</th>
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