Assurity®

Individual Disability Insurance

Long-Term | Income Protection+

Underwriting Guide

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Product availability, features and rates may vary by state.

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Important Notice

Underwriting Guide for
Income Protection+ Individual Disability Income Insurance

This is an underwriting guide for Policy Form No. I H2401. Any prior guide does not apply to this product.

Policy Form No. I H2401 and Rider Form Nos. R I2403, R I2404, R I2405, R I2406, R I2407, R I2408, R I2409, R I2410, R I2411, R I2412, R I2413, R I2414, and R I2415 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policies and riders may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is the ultimate authority for any questions about this product.**

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 Company of New York, Albany, NY.

This is a generic underwriting guide. **Product availability, features and rates may vary by state.** Key differences by state are summarized in the State Specific Information section. A state may require a state-specific contract and/or application. State-specific applications are also available on Agent Center on the product page under Quote/Apply in the Forms and Applications section.

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Introduction to Disability Insurance Underwriting

Setting the Stage

Successful disability insurance sales begin with clear expectations. Unlike life insurance, disability insurance (DI) underwriting is more complex, as it evaluates the likelihood of a disabling condition, not death. Agents who understand this process can better guide clients, set realistic expectations, and position cases for approval.

Key points to establish with clients from the outset:

- The underwriting process for DI often takes longer than for life insurance.
- Medical exams and income verification may be required (see underwriting limits below).
- Complete and accurate applications help avoid delays and surprises.
- Some policies may be issued with modified terms, such as adjusted benefits or exclusions.

Preparing clients for these possibilities builds trust and improves placement rates.

Life vs. Disability Underwriting

Most clients are familiar with life insurance underwriting, but DI requires a different lens:

- Medical: DI underwriting emphasizes morbidity risk (likelihood of disability), whereas life underwriting looks at mortality risk (likelihood of death). Conditions that pose little mortality risk (e.g., chronic back pain) may carry significant disability risk.
- Financial: Financial underwriting is central to DI. Benefits are based on replacing 50–70% of earned income. Proof such as tax returns or pay stubs is sometimes required. Life insurance rarely considers income except at very high amounts.
- Occupation: Occupation is a primary factor in DI. Job duties, not just titles, directly affect risk class, premiums, and benefit eligibility. In life insurance, occupation is far less critical unless hazardous.

Understanding these differences helps agents explain why DI underwriting may feel more detailed or restrictive to clients.

The Three Core Pillars of Disability Underwriting

1. Medical Underwriting

The primary focus is morbidity risk — the chance an applicant becomes disabled. Underwriters review medical history, build, lifestyle, and avocations.

Streamlined Underwriting Rules:

- No medical exams are required for applicants age 18–50 applying for up to $10,000/month in benefits.
- No medical exams are required for ages 51–64 applying for up to $6,000/month.
- Applications above these limits may require exams or labs.

2. Financial Underwriting

The purpose of financial underwriting is to ensure benefits align with income, preventing over-insurance.

Streamlined Underwriting Rule:

- No income verification is required for up to $8,000/month in benefits (reduced to $6,000 for 1099 or self-employed applicants).

For higher benefit levels, documentation is required:
- W-2 employees: typically a current pay stub and most recent tax return.
- Self-employed/business owners: usually two years of tax returns, profit/loss statements, and sometimes business records.

3. Occupational Underwriting

Occupation is one of the most important factors in DI pricing. Underwriters classify jobs by risk, which influences premiums, benefit limits, and available riders. They look beyond job titles to actual duties and tenure in the role. Higher-risk occupations may be limited to shorter benefit periods (e.g., two or five years). Lower-risk professional classes may have access to longer benefit periods and richer riders.

Typical Underwriting Outcomes

Agents should be aware of the possible decisions that can result from underwriting:
- Approved – Standard: Risk falls within expected norms.
- Approved – Rated: Extra premium applies due to higher risk.
- Benefit Reduction: Waiting period, benefit period, or benefit amount is adjusted.
- Exclusion: Specific medical conditions or activities are excluded from coverage.
- Alternate Offer: Coverage may be offered under a different product type (e.g., Graded Benefit Disability Insurance).
- Decline: If the risk cannot be reasonably priced.

Keys to Agent Success

- Use our quick Pre-Qualification Checklist to help pre-qualify your clients.
- Know and use the streamlined underwriting limits as selling points: no exam up to $10,000/$6,000 and no income verification up to $8,000 ($6,000 for 1099/self-employed).
- Collect complete details for cases that fall outside streamlined limits.
- Prepare clients for possible modified offers.
- Emphasize that underwriting protects both the client and the insurer by ensuring sustainable, fair coverage.

Patience, preparation, and clear communication improve placement rates and client satisfaction.

General Underwriting Guidelines

Multi-Life Discount

A 20% discount will be applied on DI policies issued at the same time to three or more insured persons working for a common employer. This discount is not available with the Spouses Discount.

The same discount may also be available for employer-employee groups desiring automatic bank withdrawal versus a list bill with approval from an Underwriting Manager or the Vice President of Underwriting prior to the submission of applications. In considering such a request, the following information will be required:

- Documentation establishing a significant level of employer support such as an employee communication from an officer of the company announcing the opportunity to apply for coverage, the details for doing so, and why the employer is making the opportunity available.
- Employer-provided documentation establishing the employer-employee relationship which includes each applicant, such as a current payroll ledger, a quarterly income tax withholding statement, or other employee tax reporting statements for the company.

The multi-life discount will continue for any insureds leaving a multi-life group and will be extended to any employees joining the group. If list bill is not used, it is the agent's responsibility to notify Assurity when subsequent applications are submitted for an established employer group after initial setup, as well as provide continuing evidence of significant employer support and a payroll ledger documenting the applicant's employment.

Spouses Discount

A 10% discount will be applied on both DI policies issued to two insured persons related in meeting the policy definition of spouse. This discount is not available with the Multi-Life Discount.

Avocations

Individuals involved in aviation, auto racing, hang gliding, sky diving, skin/scuba diving or similar activities on an amateur basis can be considered for coverage in most cases. The agent must report the activity on the application and complete the appropriate questionnaire. Usually, a policy amendment rider (exclusion rider) will be attached to the policy if the application is approved.

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 two years 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. Persons in the U.S. on government issued work related VISAs may be eligible for coverage. Contact Underwriting at Assurity to determine eligibility. Acceptable VISAs include:

B-1	E-1
H-1B	E-2
H-1C	H-3
K-1	L-1
O-1	O-2

Personal History Interviews

For applications with monthly benefits over $10,000, our team at Assurity will conduct a personal history interview with your client. An interview may be ordered on any benefit amount if necessary at the underwriter's discretion. Please inform every applicant that he/she may receive a phone call regarding an interview.

Collection Limits

Premium may be collected with the application when:

- the amount of insurance applied for, combined with in-force coverage, does not exceed $5,000 monthly benefit; and
- the applicant has answered all application health questions with no indication of adverse conditions or is scheduled to be medically examined.

Premium should not be collected with the application when:

- the amount of insurance applied for, combined with in-force coverage, exceeds $5,000 monthly benefit; or
- completion of application questions identifies substantial adverse health conditions.

Replacement Guidelines

If existing disability income insurance is to be replaced, the following states require that a replacement form be completed and submitted with the application, and that a completed copy be left with the applicant:

Arkansas	Illinois	New Jersey	Utah
Colorado	Iowa	Oklahoma	Vermont
Connecticut	Kentucky	Pennsylvania	Virginia
Delaware	Maine	Rhode Island	Washington
Florida	Massachusetts	South Carolina	West Virginia
Idaho	New Hampshire	Texas	Wisconsin

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 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).

Occupation Underwriting Guidelines

General Occupation Guidelines

Full-Time, Part-Time and Seasonal Occupations

- Applicants must be employed on a full-time basis (at least 30 hours per week) at the time of application.
- Applicants exclusively employed in seasonal occupations are not eligible for coverage.
- Applicants engaged in more than one occupation, even on a part-time or seasonal basis, will be classified according to their most hazardous occupation.

Self-Employed Occupations

Business Owner Upgrade

One occupation class upgrade is allowed for business owners meeting the following criteria:

- at least 10% ownership,
- self-employed for at least two years,

- net income of at least $30,000, and
- not a medical professional, farmer, trucker or roofing contractor.

Business in the Home

Self-employed applicants conducting business in their home 50% of the time or less will be underwritten with normal guidelines and eligible for full benefits.

Self-employed applicants conducting business more than 50% of the time in their home will be underwritten with the following guidelines:

- the applicant must be employed full time in the current home-based occupation for at least one year;
- income documentation is based on the benefit amount *(see Income Verification section)*;
- full benefits are available based on the applicant's occupation class;
- for issue ages 18 through 55, all benefit periods are available; and
- for issue ages 56 through 60, 1 Year, 2 Year, or 5 Year benefit period is available.
- for issue ages 61 through 64, 1 Year or 2 Year benefit period is available.

NOTE: W-2 employees working in the home more than 50% of the time will be underwritten with normal guidelines and eligible for full benefits.

Newly Self-Employed Applicants

Newly self-employed applicants without a full calendar year's tax return from self-employment will be required to demonstrate prior full-time employment in a related field. No offers for coverage will be made to newly self-employed applicants without related experience. Any offers made will be based on the following guidelines:

- income considered in underwriting will be 75% of the applicant's documented annual income for the last year;
- standard cases only – no exclusion riders or ratings;
- issue ages 18 through 55 are eligible;
- 1 Year, 2 Year, or 5 Year benefit period is available;
- 90, 180, 365 or 730 day elimination period is available;
- at the underwriter's discretion, Assurity may make offers on cases that would have ratings and/or exclusion riders.

After newly self-employed applicants have been in business for one year, they are eligible for normal underwriting and full benefits based on that year's tax returns. This period may be shortened at the underwriter's discretion if the applicant is taking over for a parent or has managed the business prior to ownership.

NOTE: W-2 employees transitioning to a contracted or consulting position with contracts showing a salary that will be paid for at least one year are eligible for full benefits based on their income. A copy of that contract must be provided to Assurity. If more than 50% of the applicant's work is conducted at home, Assurity will still allow full benefits.

Occupation Class Descriptions

All occupations are classified in the Occupation Guide found on Agent Center. Descriptions and examples of each occupation class are as follows.

Occupation Class 6A

Includes stable executive or professional occupations that are performed in an office setting with no exposure to environmental hazards, no direct supervision of associates with manual duties, and no or minimal travel required for work.

- Accountant
- Architect
- Attorney
- Auditor
- Banking Officer
- College Professor (tenured)
- Computer Programmer
- Optometrist
- Pharmacist

Occupation Class 5A

Includes executive or professional occupations that are performed in an office setting with no exposure to environmental hazards, and no supervision of associates with manual duties.

- Advertising Executive
- Biologist
- Clergy
- Insurance Agent/Broker
- New Car Sales Manager (office only)
- Nurse (clinic)
- Office Clerk
- Real Estate Agent
- Receptionist
- Sales Manager (office only)
- Small Animal Veterinarian
- Travel Agent

Occupation Class 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Some examples include the following:

- Car Sales
- Construction Superintendent (supervisor only)
- Nurse (RN/LPN - Hosp/Surg)
- Physician (clinic, GP)
- Secretary
- Studio Photographer
- Traveling Salesperson

Occupation Class 3A

Includes occupations similar to occupation class 4A but with certain activities or hazards involving laboratory, technical, supervisory and service work. Some examples include the following:

- Construction Foreman/Superintendent (onsite supervision)
- Dental Hygienist
- Graphic Designer
- Hotel Clerk
- Lab Tech
- Large Animal Veterinarian
- Real Estate Appraiser

Occupation Class 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators. Some examples include the following:

- Acupuncturist
- Auto Mechanic
- Carpenter
- Chef/Cook/Waiter
- Electrician
- Farmer (owner)
- Hairdresser/Barber
- Landscaper
- Plumber

Occupation Class 1A

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident. Some examples include the following:

- Auto Body Repair/Painting
- Bartender
- Bus Driver
- Chiropractor
- Custodian/Janitor
- Exterminator
- Firefighter (no forestry)
- Police Officer
- Roofer

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. Some examples include the following:

- Armed Forces
- Athlete
- Entertainer
- Longshoreman

- Pilot
- Student

Special Occupations

Federal Government Employees

The following guidelines apply to federal government employees listed in the Occupation Guide in the Government and Legal Services section by job duties.

Coverage is available up to normal limits posted in the Maximum Issue Limits by Income Chart *(see Financial Underwriting Guidelines section)*; however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 40% of the applicant's monthly income.

Benefit Increase Rider, Cost-of-Living Adjustment Rider, Guaranteed Insurability Rider are not available.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Income Protection+ DI coverage to prevent over-insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Income Protection+ DI coverage offered.

State Government Employees and Teachers

The following guidelines apply to state government employees listed in the Occupation Guide in the Government and Legal Services section by job duties, and teachers covered under any type of teachers' disability programs.

Coverage is available up to normal limits posted in the Maximum Issues Limits by Income Chart *(See Financial Underwriting Guidelines section)*; however, offset assuming existing coverage of employer-paid group long-term disability (LTD) replacing 60% of the applicant's monthly income.

Benefit Increase Rider, Cost-of-Living Adjustment Rider, and Guaranteed Insurability Rider are not available.

Since applicants over age 55 are likely vested in their retirement plan providing disability benefits, they are not eligible for Income Protection+ DI coverage to prevent over-insurance. Any pension payment, VA disability benefit, other group disability income insurance or other individual disability income insurance will be offset against any Income Protection+ DI coverage offered.

Railroad Employees

The following guidelines apply to railroad employees. Coverage may include up to $1,000 base policy monthly benefit and the SDIR monthly benefit based on their income. *(See Financial Underwriting Guidelines section.)*

Benefit Increase Rider and Guaranteed Insurability Rider are not available.

In general, if the applicant has any pension payment from a previous occupation, some type of permanent government disability benefit, other group disability income insurance, or other individual disability income insurance in addition to their current group long-term disability, coverage will not be available.

Casino Employees

Casino employees directly involved in gaming activities are considered occupation class 1A and eligible for full benefits if gambling is legalized in that state and the casino is operated in accordance with the law.

Casino employees not directly involved with gaming activities are not considered "casino employees," and are classified by other responsibilities of their employment and not subject to casino employee guidelines. For example, a casino restaurant manager would be considered as a restaurant manager, occupation class 3A.

Financial Underwriting Guidelines

Income Descriptions

Earned Income

Earned income is the gross income from the applicant's occupation, including salary, wages, bonuses, commissions, fees and any other pay for personal services. If the applicant is self-employed or owns any part of a business, earned income is the applicant's share of gross income earned by the business, plus any salary or draw from the business, minus the applicant's share of normal and customary business expenses specified as deductible for tax purposes.

Unearned Income

Any kind of unearned income, such as rental property or interest income that continues even if the insured is totally disabled, does not qualify as earned income. Pension or retirement benefits are also considered unearned income.

If unearned income, other than pension or retirement benefits, is greater than 15% of earned income, the base policy monthly benefit available at issue is reduced by one-half of the monthly unearned income.

Pension or retirement benefits, even under 15% of earned income, will be counted dollar for dollar against the "Individual Paid I&P Total Max" column in the Maximum Issue Limits by Income Chart below, and will not be discounted.

Income Verification

Income verification will be required as part of the underwriting process. Copies of complete tax returns may be submitted but generally, the information suggested in the table below will suffice. State tax returns are usually unnecessary. Assurity may request additional information if necessary.

It is important to provide the most recent documentation. Since income typically increases each year, the most recent documentation will allow for our most favorable consideration. If you have questions, please contact Customer Connections, as detailed in the About Assurity section.

INCOME VERIFICATION CHART FOR EMPLOYEES		
Employee Only	**Monthly Benefit Requested**	**Income Verification**
Not self-employed	$8,000 or less	None
	More than $8,000	Two pay stubs, Federal Tax Form W-2 or Federal Tax Return
Self-employed or commissioned salesperson	$6,000 or less	None
	More than $6,000 and 1 Year, 2 Year, 5 Year, or 10 Year benefit period	Federal tax return with all schedules and a Federal Tax Form W-2
	More than $6,000 and To Age 65, To Age 67 or To Age 70 benefit period	Two years Federal Tax Returns with all schedules and a Federal Tax Form W-2

INCOME VERIFICATION CHART FOR BUSINESSES		
	Income Verification	
Business	**Personal Information**	**Business Information**
Sole proprietor	Federal Tax Form 1040 including Schedule C	None
Farmer or Rancher	Federal Tax Form 1040 including Schedule F	None
Owner of C Corporation	Federal Tax Form W-2	Federal Corporate Tax Form 1120 including Schedule E
Owner of S Corporation	Federal Tax Form W-2 and Federal Tax Form 1040 including Schedule E, Part II	Federal Corporate Tax Form 1120S including Schedule K-1
Partner of Partnership	Federal Tax Form 1040 including Schedule E, Part II	Federal Partnership Tax Form 1065 including Schedule K-1

Bankruptcy

Consideration of financial stability is an important part of the underwriting process. Where bankruptcy is concerned, here are some of the guidelines that apply:

BANKRUPTCY GUIDELINES CHART	
Applicant Status	**Underwriting Decision**
Ongoing or pending bankruptcy	Decline
Single bankruptcy, less than two years since discharge	Decline
Single bankruptcy, more than two years since discharge	Available on a case-by-case basis with copies of discharge documentation and two most recent years' tax returns.

	If discharged two to five years ago coverage available with 5 Year benefit period and no less than 90-day elimination period. Maximum benefit amount is $7,500. If discharged over five years ago, coverage available with no benefit period or elimination period restrictions.
Multiple bankruptcies, less than seven years since discharge	Decline
Multiple bankruptcies, more than seven years since discharge	Available on a case-by-case basis with copies of discharge documentation and two most recent years' tax returns. Coverage offered on a case-by-case basis.
Any history of bankruptcy and fraud or psychiatric disorders	Decline

Medical Professional Residents
Medical professionals transitioning from residency to a full-time contracted position in their field of study can be considered for coverage up to 100% of the income outlined in their signed employment contract if the contracted position starts within six months of the date of application for insurance.

New Professionals
Professionals in these listed occupations who are within 180 days of graduation from residency or accreditation programs are eligible for up to $4,000 in monthly benefit. Occupations considered include the following:

- Accountant
- Architect
- Dentist
- Medical Doctor
- Nurse Practitioner
- Pharmacist
- Physical Therapist
- Physician Assistant

Professionals in these occupations who are within 180 days of graduation from an accreditation program are eligible for up to $3,000 in monthly benefit. Some occupations considered include the following:

- Software Engineer
- Cyber Security
- Actuary
- Industrial Testing

Maximum Issue and Participation Limits by Occupation Class

Coverage is limited by occupation class are as follows (subject to availability of reinsurance):

For all states where approved:

MAXIMUM ISSUE AND PARTICIPATION LIMIT BY OCCUPATION CLASS CHART				
	All Other Occupations		Medical Professionals*	
Occupation Class	Maximum Issue Limit	Maximum Participation Limit	Maximum Issue Limit	Maximum Participation Limit
6A, 5A, 4A, 3A	$30,000	$30,000	$30,000	$30,000
2A	15,000	15,000	15,000	15,000
1A	10,000	10,000	10,000	10,000

* Includes physicians, dentists, orthodontists, etc.

The maximum participation limits in each occupation class are determined by the availability of reinsurance and other coverage in force or applied for by the applicant. Other sources of income protection must be considered to avoid over-insurance. Those sources include group disability income insurance, salary continuation plans, social insurance disability benefits, retirement disability coverage and other individual disability income insurance.

Business Owner Income Enhancement

For business owners with at least 10% ownership, net income utilized in determining the maximum issue limits by income can be increased by 20% (tax returns required). With this enhancement, the base policy and total maximum limits (individual and employer paid) may be increased by up to $1,500, and the SDIR may be increased up to the $3,000 limit. Issue and participation limits by occupation classes still apply.

Maximum Issue Limits by Income

The minimum issue limit is $500 of total monthly benefit from at least $200 base policy monthly benefit and at least $100 SDIR monthly benefit, if selected. The maximum issue limit is determined by the applicant's occupation class, income and in-force disability coverage. *(See the following Maximum Issue Limits by Income Chart.)*

Applicants with less than $1,200 monthly earned income are not eligible for coverage. If the applicant's income is between listed income amounts, the maximum issue limits are according to the higher listed income amount.

Other sources of income protection will be considered to avoid over-insurance including group disability income, salary continuation, social insurance disability, retirement disability, and other individual disability income. Unless being replaced, these in-force coverages must be subtracted from the maximum issue limits allowed per the table below.

If the applicant has group long-term disability (LTD) coverage in force or applied for, the total benefit allowable is the amount listed in the Employer Paid Issue & Participation column minus the in-force group LTD and any individual disability income insurance in force or applied for.

MAXIMUM ISSUE LIMITS BY INCOME CHART					
* Individuals with a 3A, 4A, 5A or 6A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI. *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Income Protection+ DI coverage is posted limit less amount of employer-paid coverage.					
		Monthly Benefit			
Annual Income	**Monthly Income**	**Base Policy Max***	**SDIR Max**	**Individual Paid** I&P Total Max**	**Employer Paid*** I&P Total Max**
Not available below $1,200 monthly income					
$14,400	$1,200	$490	$550	$1,040	$1,140
15,600	1,300	510	600	1,110	1,230
16,800	1,400	580	600	1,180	1,330
18,000	1,500	600	650	1,250	1,425
19,200	1,600	670	650	1,320	1,520
20,400	1,700	690	700	1,390	1,615
21,600	1,800	760	700	1,460	1,710
22,800	1,900	790	800	1,530	1,805
24,000	2,000	840	900	1,600	1,900
25,200	2,100	890	900	1,670	2,000
26,400	2,200	940	950	1,740	2,090
27,600	2,300	1,000	1,000	1,810	2,190
28,800	2,400	1,050	1,050	1,880	2,280
30,000	2,500	1,100	1,100	1,950	2,380
31,200	2,600	1,150	1,150	2,030	2,470
32,400	2,700	1,210	1,200	2,110	2,570
33,600	2,800	1,260	1,250	2,190	2,660
34,800	2,900	1,320	1,300	2,270	2,740
36,000	3,000	1,370	1,300	2,350	2,810
37,200	3,100	1,430	1,350	2,410	2,880
38,400	3,200	1,490	1,350	2,470	2,970
39,600	3,300	1,550	1,400	2,530	3,050
40,800	3,400	1,610	1,400	2,590	3,100
42,000	3,500	1,670	1,400	2,650	3,220
43,200	3,600	1,730	1,500	2,710	3,290
44,400	3,700	1,790	1,500	2,770	3,340
45,600	3,800	1,850	1,550	2,830	3,440
46,800	3,900	1,910	1,600	2,890	3,500
48,000	4,000	1,980	1,600	2,950	3,620
49,200	4,100	2,040	1,600	3,020	3,670
50,400	4,200	2,100	1,600	3,080	3,730
51,600	4,300	2,160	1,600	3,150	3,820
52,800	4,400	2,210	1,650	3,210	3,920
54,000	4,500	2,260	1,650	3,280	3,940

MAXIMUM ISSUE LIMITS BY INCOME CHART

* Individuals with a 3A, 4A, 5A or 6A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR.
** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI.
*** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Income Protection+ DI coverage is posted limit less amount of employer-paid coverage.

		Monthly Benefit			
Annual Income	Monthly Income	Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
55,200	4,600	2,320	1,700	3,330	4,030
56,400	4,700	2,370	1,700	3,380	4,120
57,600	4,800	2,430	1,700	3,430	4,130
58,800	4,900	2,480	1,700	3,480	4,230
60,000	5,000	2,540	1,750	3,530	4,250
61,200	5,100	2,600	1,750	3,580	4,320
62,400	5,200	2,650	1,750	3,630	4,440
63,600	5,300	2,710	1,750	3,690	4,500
64,800	5,400	2,760	1,800	3,740	4,530
66,000	5,500	2,820	1,800	3,790	4,600
67,200	5,600	2,880	1,800	3,850	4,650
68,400	5,700	2,930	1,800	3,900	4,740
69,600	5,800	2,990	1,900	3,960	4,750
70,800	5,900	3,050	1,900	4,010	4,820
72,000	6,000	3,110	1,950	4,060	4,920
74,400	6,200	3,220	1,950	4,170	5,090
76,800	6,400	3,340	2,000	4,280	5,260
79,200	6,600	3,450	2,000	4,390	5,440
81,600	6,800	3,570	2,050	4,490	5,610
84,000	7,000	3,690	2,050	4,600	5,780
86,400	7,200	3,810	2,100	4,720	5,960
88,800	7,400	3,930	2,100	4,840	6,130
91,200	7,600	4,050	2,150	4,960	6,300
93,600	7,800	4,080	2,150	5,080	6,480
96,000	8,000	4,200	2,200	5,200	6,680
98,400	8,200	4,320	2,200	5,320	6,890
100,800	8,400	4,440	2,250	5,440	7,080
103,200	8,600	4,560	2,250	5,560	7,260
105,600	8,800	4,680	2,300	5,680	7,430
108,000	9,000	4,800	2,300	5,800	7,600
110,400	9,200	4,920	2,350	5,920	7,770
112,800	9,400	5,040	2,350	6,040	7,940
115,200	9,600	5,160	2,400	6,160	8,110
117,600	9,800	5,280	2,400	6,280	8,270
120,000	10,000	5,400	2,450	6,400	8,440

MAXIMUM ISSUE LIMITS BY INCOME CHART					
* Individuals with a 3A, 4A, 5A or 6A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI. *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Income Protection+ DI coverage is posted limit less amount of employer-paid coverage.					
		Monthly Benefit			
Annual Income	Monthly Income	Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
122,400	10,200	5,520	2,450	6,520	8,600
124,800	10,400	5,640	2,500	6,640	8,760
127,200	10,600	5,760	2,500	6,760	8,910
129,600	10,800	5,880	2,550	6,880	9,070
132,000	11,000	6,000	2,550	7,000	9,220
134,400	11,200	6,120	2,600	7,120	9,370
136,800	11,400	6,240	2,600	7,240	9,520
139,200	11,600	6,360	2,650	7,360	9,670
141,600	11,800	6,480	2,650	7,480	9,820
144,000	12,000	6,600	2,700	7,600	9,960
146,400	12,200	6,680	2,700	7,680	10,100
148,800	12,400	6,760	2,750	7,760	10,240
151,200	12,600	6,840	2,750	7,840	10,390
153,600	12,800	6,920	2,800	7,920	10,550
156,000	13,000	7,000	2,800	8,000	10,710
158,400	13,200	7,150	2,850	8,150	10,870
160,800	13,400	7,290	2,850	8,290	11,030
163,200	13,600	7,440	2,900	8,440	11,190
165,600	13,800	7,590	2,900	8,590	11,340
168,000	14,000	7,730	2,950	8,730	11,490
174,000	14,500	8,100	2,950	9,100	11,870
180,000	15,000	8,400	3,000	9,400	12,250
186,000	15,500	8,700	3,000	9,700	12,630
192,000	16,000	9,000	3,000	10,000	13,060
198,000	16,500	9,300	3,000	10,300	13,490
204,000	17,000	9,550	3,000	10,550	13,940
210,000	17,500	9,800	3,000	10,800	14,390
216,000	18,000	10,030	3,000	11,030	14,840
222,000	18,500	10,270	3,000	11,270	15,290
228,000	19,000	10,500	3,000	11,500	15,730
234,000	19,500	10,750	3,000	11,750	16,160
240,000	20,000	11,000	3,000	12,000	16,590
246,000	20,500	11,230	3,000	12,230	17,020
252,000	21,000	11,470	3,000	12,470	17,440
258,000	21,500	11,700	3,000	12,700	17,850

MAXIMUM ISSUE LIMITS BY INCOME CHART

* Individuals with a 3A, 4A, 5A or 6A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR.
** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI.
*** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Income Protection+ DI coverage is posted limit less amount of employer-paid coverage.

		Monthly Benefit			
Annual Income	**Monthly Income**	**Base Policy Max***	**SDIR Max**	**Individual Paid** I&P Total Max**	**Employer Paid*** I&P Total Max**
264,000	22,000	11,850	3,000	12,850	18,260
270,000	22,500	12,000	3,000	13,000	18,670
276,000	23,000	12,170	3,000	13,170	19,070
282,000	23,500	12,330	3,000	13,330	19,470
288,000	24,000	12,500	3,000	13,500	19,860
294,000	24,500	12,700	3,000	13,700	20,250
300,000	25,000	12,900	3,000	13,900	20,630
306,000	25,500	13,080	3,000	14,080	21,010
312,000	26,000	13,260	3,000	14,260	21,380
318,000	26,500	13,440	3,000	14,440	21,750
324,000	27,000	13,620	3,000	14,620	22,110
330,000	27,500	13,800	3,000	14,800	22,470
336,000	28,000	14,030	3,000	15,030	22,820
342,000	28,500	14,270	3,000	15,270	23,170
348,000	29,000	14,500	3,000	15,500	23,520
354,000	29,500	14,750	3,000	15,750	23,860
360,000	30,000	15,000	3,000	16,000	24,190
366,000	30,500	15,100	3,000	16,100	24,520
372,000	31,000	15,200	3,000	16,200	24,850
378,000	31,500	15,300	3,000	16,300	25,170
384,000	32,000	15,450	3,000	16,450	25,480
390,000	32,500	15,600	3,000	16,600	25,790
396,000	33,000	15,700	3,000	16,700	26,100
402,000	33,500	15,800	3,000	16,800	26,410
408,000	34,000	15,900	3,000	16,900	26,750
414,000	34,500	16,000	3,000	17,000	27,080
420,000	35,000	16,100	3,000	17,100	27,410
426,000	35,500	16,230	3,000	17,230	27,740
432,000	36,000	16,370	3,000	17,370	28,060
438,000	36,500	16,500	3,000	17,500	28,380
444,000	37,000	16,700	3,000	17,700	28,690
450,000	37,500	16,900	3,000	17,900	29,010
456,000	38,000	17,030	3,000	18,030	29,310
462,000	38,500	17,170	3,000	18,170	29,620
468,000	39,000	17,300	3,000	18,300	29,920

MAXIMUM ISSUE LIMITS BY INCOME CHART					
* Individuals with a 3A, 4A, 5A or 6A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI. *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Income Protection+ DI coverage is posted limit less amount of employer-paid coverage.					
		Monthly Benefit			
Annual Income	Monthly Income	Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
474,000	39,500	17,450	3,000	18,450	30,000
480,000	40,000	17,600	3,000	18,600	30,000
486,000	40,500	17,730	3,000	18,730	30,000
492,000	41,000	17,870	3,000	18,870	30,000
498,000	41,500	18,000	3,000	19,000	30,000
504,000	42,000	18,130	3,000	19,130	30,000
510,000	42,500	18,250	3,000	19,250	30,000
516,000	43,000	18,380	3,000	19,380	30,000
522,000	43,500	18,500	3,000	19,500	30,000
528,000	44,000	18,600	3,000	19,600	30,000
534,000	44,500	18,700	3,000	19,700	30,000
540,000	45,000	18,800	3,000	19,800	30,000
550,000	45,900	18,960	3,000	19,960	30,000
560,000	46,700	19,100	3,000	20,100	30,000
570,000	47,500	19,290	3,000	20,290	30,000
580,000	48,400	19,500	3,000	20,500	30,000
590,000	49,200	19,580	3,000	20,580	30,000
600,000	50,000	19,660	3,000	20,660	30,000
620,000	51,700	19,830	3,000	20,830	30,000
640,000	53,400	20,000	3,000	21,000	30,000
660,000	55,000	20,290	3,000	21,290	30,000
680,000	56,700	20,590	3,000	21,590	30,000
700,000	58,400	20,900	3,000	21,900	30,000
720,000	60,000	21,190	3,000	22,190	30,000
740,000	61,700	21,490	3,000	22,490	30,000
760,000	63,400	21,800	3,000	22,800	30,000
780,000	65,000	22,240	3,000	23,240	30,000
800,000	66,700	22,700	3,000	23,700	30,000
820,000	68,400	22,970	3,000	23,970	30,000
840,000	70,000	23,230	3,000	24,230	30,000
860,000	71,700	23,500	3,000	24,500	30,000
880,000	73,400	23,910	3,000	24,910	30,000
900,000	75,000	24,300	3,000	25,300	30,000
920,000	76,700	25,310	3,000	26,310	30,000
940,000	78,400	25,670	3,000	26,670	30,000

MAXIMUM ISSUE LIMITS BY INCOME CHART					
* Individuals with a 3A, 4A, 5A or 6A occupation class are eligible to receive the Total Maximum benefit amount in all base benefit without SDIR. ** **Individual Paid** limit applies (1) if no other DI coverage, (2) for individual paid DI or (3) for employee paid group DI. *** **Employer Paid** limit applies (1) for employer-paid group DI or (2) for employer-paid individual DI. Available Income Protection+ DI coverage is posted limit less amount of employer-paid coverage.					
		Monthly Benefit			
Annual Income	Monthly Income	Base Policy Max*	SDIR Max	Individual Paid** I&P Total Max	Employer Paid*** I&P Total Max
960,000	80,000	26,000	3,000	27,000	30,000
980,000	81,700	26,400	3,000	27,400	30,000
1,000,000	83,400	26,800	3,000	27,800	30,000
1,020,000	85,000	27,060	3,000	28,060	30,000
1,040,000	86,700	27,330	3,000	28,330	30,000
1,060,000	88,400	27,600	3,000	28,600	30,000
1,080,000	90,000	29,000	3,000	30,000	30,000
1,100,000	91,700	29,000	3,000	30,000	30,000
1,120,000	93,400	29,000	3,000	30,000	30,000
1,140,000	95,000	29,000	3,000	30,000	30,000
1,160,000	96,700	29,000	3,000	30,000	30,000
1,180,000	98,400	29,000	3,000	30,000	30,000
1,200,000	100,000	29,000	3,000	30,000	30,000

MAXIMUM ISSUE LIMITS FOR FARM/RANCH HOUSEHOLD WITH MINIMAL NET INCOME CHART							
		Primary Farmer/Rancher			Spouse Working Full-Time on Farm/Ranch		
		Monthly Benefit			Monthly Benefit		
Total Acres	Herd Size	Base Policy Max	SDIR Max	Total Max	Base Policy Max	SDIR Max	Total Max
240-319	24-49	$1,000	$1,000	$2,000	$300	$300	$600
320-499	50-74	1,250	1,250	2,500	400	400	800
500+	75+	1,500	1,500	3,000	500	500	1,000

NOTE: Farmers and ranchers that qualify based on acres or herd size are eligible for all benefit periods (except To age 65, To age 67, and To age 70), all elimination periods, and all riders; they are not eligible for the Business Owner Upgrade of one occupation class.

Medical Underwriting Guidelines

Non-Medical Limits and Exam Requirements

Upon completion of the application for the proposed insured, arrangements should be scheduled to fulfill underwriting requirements indicated on the following chart. When using the chart, please note the following:

Age

- All age calculations should use age last birthday.

Amount of Coverage

- To calculate the amount of coverage used in determining underwriting requirements, add up the total amount of coverage applied for on this application plus other disability income and business overhead insurance in force with Assurity.

Exam

- In the chart below, “Exam” means paramedical exams for most applicants. Applicants with a history of rheumatic fever, heart murmurs or other extensive medical conditions should be examined by a physician. If there is any question about an applicant’s examination, please contact Customer Connections as detailed in the About Assurity section.

- If Assurity's interview team completes the application questions with a client, Assurity may waive the paramedical exam and use an abbreviated exam in which the paramedical records height, weight, blood pressure and pulse.

Urinalysis (UA)

- If required, included in paramedical exam.

Blood Requirements (BLD)

- A full blood draw is required; a dried blood spot (DBS) is not acceptable.

Electrocardiogram (EKG)

- If required, included in paramedical exam.

EXAM LIMITS CHART				
Age	**Amount of Coverage**	**Exam**	**UA**	**BLD**
18 - 50	$500 - $10,000	No	No	No
	$10,001 and above	Yes	Yes	Yes
51 – 64	$500 - $6,000	No	No	No
	$6,001 and above	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.

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 previously been declined, contact Customer Connections, as detailed in the About Assurity section, 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

Build Rating Chart

This chart provides a guideline for policy issue and table rating. The actual underwriting decision incorporates other factors and may not exactly match this table.

BUILD RATING CHART		
BMI	**Rating**	**Elimination Period (EP) / Benefit Period (BP) Restrictions**
<17.5	Decline	-
17.5-18.4	Individual Consideration	No EP/BP Restrictions
18.5-35.0	0	No EP/BP Restrictions
35.1-37.6	25	No EP/BP Restrictions
37.7-38.9	50	90-day EP/No BP Restrictions
39.0-40.0	50	90-day EP / 5 Year BP
40.1-40.9	75	90-day EP / 2 Year BP
>40.9	Decline	-

Note: Acceptable heights between 4’8” and 6’9”

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, provide the information as specified for conditions or situations listed under conditions 1 through 13 in the following section. For any condition or situations not listed, please provide information according to No. 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**

- Applicant's name
- 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

Revisions to this Underwriting Guide

Date	Section	Update
06/03/2026	Income verification chart for employees; Exam limits chart; Max issue limits income chart	Exam limits, income verification numbers and max issue income limits
02/25/2026	All	Underwriting Guide created

About Assurity

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Connections

(800) 276-7619
Mon - Thurs: 7 a.m. - 6:30 p.m. CT
Friday: 7 a.m. - 5 p.m. CT

Application Questions
Phone: (800) 276-7619 **Ext. 4264**
Email: underwriting@assurity.com
Fax: (402) 437-4606

In-Force Policy Questions
Phone: (800) 276-7619 **Ext. 4279**
Email: clientservices@assurity.com
Fax: (402) 437-4658

Claims Questions
Phone: (800) 276-7619 **Ext. 4484**
Email: claimsinfo@assurity.com
Fax: (800) 869-0368

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