

LifeScape®
Acci-Flex Accidental
Death Benefit Insurance

UNDERWRITING GUIDE

FOR AGENT USE ONLY. Not for use with consumers.
Product availability, features and rates may vary by state.

Important Notice

Underwriting Guide for LifeScape® Acci-Flex Accidental Death Benefit Insurance

Producers selling Acci-Flex must have a health insurance license

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 an underwriting guide for policy Form Nos. L T02-E and I H1513 NY. Any prior guide does not apply to this product.

Policy Form No. L T02-E and Rider Form Nos. R I0827-W, R T29 and A-R 125 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy Form No. I H1513 NY and Rider Form Nos. R I1514 NY and R I1515 NY are underwritten by Assurity Life Insurance Company of New York, Albany, New York. 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 your ultimate authority for any questions about this product.**

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. Your state may require a state-specific contract and/or application. State-specific applications are also available on AssureLINK, as detailed in the Contacts and Forms section.

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General Underwriting Guidelines

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).

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.

Occupational Underwriting Guidelines

Unacceptable Occupations for Accident-Only Disability Income Rider

Applicants employed in the following occupations are not eligible for the Accident Only Disability Income Rider:

Actor/Actress	Explosive Handler	Model
Air Traffic Controller	FBI Agent	Musician
Armed Forces	First Mate (cruise ship)	Nanny
Asbestos Remover	Fisherman	Offshore Driller
Athlete	Flight Attendant	Photographer (aerial, war, or stunt)
Author/Writer	Flight Service Specialist	Pilot (for pay)
Bartender, waiter, waitress	Freelance Artist	Powerline Construction or Maintenance
Big Game Guide	Garbage Collector	Private Nurse
Boilermaker	Government Officials	Process Server
Bridge Construction or Maintenance	Guide (hunting, fishing)	Repossessing Agent
Chauffeur (self-employed)	Homemaker	Retired
Commercial Pilot	Horse Trainer	Sales (door to door)
Day Trader (stocks)	Jockey	Sculptor
Detective (private)	Karate Instructor	Servant
Diver	Longshoreman	Steeplejack
Disabled (currently)	Merchant Marine	Stevedore
Dock Worker	Military	Student
Domestic Servant	Mining (below ground)	Underwater Search and Rescue
Entertainer	Missionary	

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.

Contacts

Assurity Life Insurance Company

Address: Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

Assurity Life Insurance Company of New York

Address: Assurity Life Insurance Company of New York Administrative Office
P.O. Box 82533
Lincoln, NE 68501-2533

New Business Contact Center

Phone: (800) 276-7619, Ext. 4264 for Assurity Life Insurance Company
(844) 401-7585, Ext. 4264 for Assurity Life Insurance Company of New York
Hours: 7:00 a.m. to 5:00 p.m. Central Time
Email: underwriting@assurity.com
Fax: (402) 437-4606

Client Services Contact Center

Phone: (800) 869-0355, Ext. 4279 for Assurity Life Insurance Company
(844) 401-7585, Ext. 4279 for Assurity Life Insurance Company of New York
Hours: 7:00 a.m. to 5:00 p.m. Central Time
Email: ClientServiceCenterRequests@assurity.com
Fax: (888) 255-2060

Claims Department

Phone: (800) 869-0355, Ext. 4484 for Assurity Life Insurance Company
(844) 401-7585, Ext. 4484 for Assurity Life Insurance Company of New York
Hours: 7:00 a.m. to 5:00 p.m. Central Time
Email: claimsinfo@assurity.com
Fax: (800) 869-0368

State Specific Information

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

The following chart represents some of those key differences:

State Specific Information for Acci-Flex Policy and Riders.	
California	<ul style="list-style-type: none"> • Accident Only Disability Income Rider is not available.
Florida	<ul style="list-style-type: none"> • Waiver of Premium Rider is not available. • Return of Premium Rider is not available. • Policy has state-specific rates (included in the illustration system).
Georgia	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Hawaii	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Louisiana	<ul style="list-style-type: none"> • Payment of Proceeds provision stipulates that death must occur within 60 days of the date of the insured's accidental bodily injury.
Montana	<ul style="list-style-type: none"> • Policy has state specific rates (included in the illustration system)
New Hampshire	<ul style="list-style-type: none"> • Accident Only Disability Income Rider is not available.
New Jersey	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
New York	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Pennsylvania	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Tennessee	<ul style="list-style-type: none"> • Return of Premium Rider is not available.
Vermont	<ul style="list-style-type: none"> • Policy has state specific rates (included in the illustration system)
Virginia	<ul style="list-style-type: none"> • Return of Premium Rider is not available.

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

Date	Section	Update
04/01/17	All	Added content for Assurity Life Insurance Company of New York.