



**HIV ANTIBODY TEST
 CONSENT FORM FOR INSURANCE APPLICANT**

INSURER: Assurity Life Insurance Company • P.O. Box 82533 • 1526 K Street • Lincoln, Nebraska 68501-2533

To determine your insurability, the Insurer named above has requested that you provide a blood sample, oral specimen or urine specimen for testing and analysis.

AIDS

Acquired Immunodeficiency Syndrome (*AIDS*) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant or by exposure to infected blood (*as in needle sharing during intravenous drug use*). Persons at high risk for contracting AIDS include males who have had sexual contact with another male, intravenous drug users, hemophiliacs and sexual contacts with any of these persons. AIDS does not typically develop until a person has been infected with HIV for several years. A person may remain free of symptoms for years after becoming infected. An infected person has a significant chance of developing AIDS over the next 10 years.

SCREENING

Prior to performing any blood test, the insurer may require a screening of one or more of your bodily fluids other than blood. The results of any such screening will not adversely affect your application.

THE HIV ANTIBODY TEST

Before you consent to testing, please read the following important information:

1. Purpose. This test is being run to determine whether you may have been infected with HIV. If you are infected, you are probably not insurable. This test is not a test for AIDS; AIDS can only be diagnosed by a medical evaluation.
2. Positive Test Results. If you test positive, you should seek medical follow-up with your personal physician because you may be infected with HIV.
3. Accuracy. An HIV test will be considered positive only after confirmation by a laboratory procedure that the state health officer has determined to be highly accurate. This Procedure normally entails two Enzyme-Linked Immunosorbent Serologic Assay (*ELISA*) tests confirmed by a Western Blot Test. Nonetheless, the HIV antibody test is not 100 percent accurate. Possible errors include:
 - a. False positives: The test gives a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high-risk behavior. Retesting should be done to help confirm the validity of a positive test.
 - b. False negatives: The test gives a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least four to 12 weeks for a positive test result to develop after a person has been infected.
4. Possible Adverse Effects of Test. A positive test result may cause you significant anxiety. A positive test may result in uninsurability for life, health or disability insurance policies for which you may apply in the future. Although prohibited by law, discrimination in housing, employment or public accommodations may result if your test results were to become known to others. A negative result may create a false sense of security.
5. Disclosure of Results. A positive test result will be disclosed to you or the physician or county health department that you designate.

Name of person or health department to report a positive test result to

Address



6. Confidentiality. Like all medical information, HIV test results are confidential. An insurer, insurance agent or insurance-support organization is required to maintain the confidentiality of HIV test results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you may have signed as part of your overall application. Your test results may be provided to affiliates, reinsurers, employees and contractors of the insurer in relation to the underwriting of the insurance application. In addition, a report of a nonspecific blood disorder may be made to the Medical Information Bureau (MIB), Inc., a national insurance data bank.
7. Prevention. Persons who have a history of high-risk behavior should change these behaviors to prevent getting or giving AIDS, regardless of whether they are tested. Specific important changes in behavior include safe sex practices (including condom use for sexual contact with someone other than a long-term monogamous partner) and not sharing needles.
8. Information. Further information about HIV testing and AIDS can be obtained by calling the Oregon AIDS hotline within the Portland area at 223-AIDS and outside the Portland area at 1-800-777-AIDS.

CONSENT

I have read and I understand this Notice and Consent form. I voluntarily consent to testing and disclosure as described above. I understand that I have the right to request and receive a copy of this form. A photocopy of this form will be as valid as the original.

Proposed Insured (Printed)

Signature of Proposed Insured or Parent/Guardian

Date Signed (MM/DD/YYYY)

Address

THIS CONSENT FORM SHALL ONLY BE VALID FOR SIX MONTHS FOLLOWING THE DATE (SHOWN ABOVE) THE CONSENT FORM WAS SIGNED.





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LEAVE THIS PAGE WITH THE APPLICANT





Toll Free: 1-800-276-7619, Ext. 4264

AssureLINK Address: <http://assurelink.assurity.com>

Oregon Application for Graded Benefit Disability Income Insurance

This application includes all forms needed to apply for Graded Benefit Disability Income Insurance.

Thank you for your interest in writing business with Assurity Life Insurance Company.

To enable us to process your application more quickly, please review the following checklist:

- ✓ The application should coincide with the **state where the application is signed**. State specific applications and state forms can be found on AssureLINK.
- ✓ To comply with state regulations and protect your interest, you must be properly licensed and appointed by Assurity **in the state coinciding with the application used**.
- ✓ On Disability applications, the Proposed Insured and the policy Owner must be the same person.
- ✓ Print the application in black ink for faxing and photo copying purposes.
- ✓ Please verify that all questions on the application are answered. Obtain all required signatures.
- ✓ Have the Proposed Insured initial any changes. (Corrections with white correction fluid/tape are not acceptable.)
- ✓ Comply with all state regulations
 1. Complete all other pertinent and applicable forms padded together in this application.
- ✓ If the Proposed Insured has a history of heart trouble, stroke, or cancer, do not collect the initial premium.
- ✓ If faxing an application directly to the Home Office, fax to (877) 864-6630.
- ✓ If mailing directly to the Home Office, address to:
Assurity Life Insurance Company
Attn: New Business Unit
PO Box 82533
Lincoln NE 68501-2533

TO CHECK THE STATUS OF AN APPLICATION, ASK QUESTIONS RELATING TO UNDERWRITING (INCLUDING "WHAT IF" SCENARIOS) CALL TOLL FREE 800-276-7619, EXT. 4264 OR EMAIL TO underwriting@assurity.com.



1. PROPOSED INSURED

Legal Name <i>First Middle Last</i>			Date of Birth <i>(MM/DD/YYYY)</i> / /	
Social Security No.	<input type="checkbox"/> Male <input type="checkbox"/> Female	E-mail		Age
Home Address <i>Street Address</i>		<i>City</i>	<i>State</i>	<i>ZIP+4</i>
Personal Phone No. ()	Birth State/Country	Height ft. in.	Weight lbs.	
Has the Proposed Insured ever used any form of tobacco or nicotine-based products, or substitutes such as patches or gum? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If YES, please list type: amount per day: last date of use <i>(MM/DD/YYYY)</i> / /				
Is the Proposed Insured a United States citizen, or does the Proposed Insured have permanent resident (<i>green card</i>) status? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If the Proposed Insured has permanent resident status, please list permanent resident (<i>green card</i>) number.				
Does the Proposed Insured have a valid driver's license? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, please list state of issue and number.				
Is the Proposed Insured currently working at least 30 hours per week in primary occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No Length of employment				<i>Years</i> / <i>Months</i>
Primary Employer	Employer's Address <i>Street Address</i>	<i>City</i>	<i>State</i>	<i>ZIP+4</i>
Full-time Employment <i>Occupation Duties</i>	Part-time Employment <i>Occupation Duties</i>			
Gross monthly income \$		If self-employed, net monthly income \$		

2. POLICYOWNER (Policyowner is the Proposed Insured unless otherwise indicated)

If Ownership is a trust, complete the Trust Information/Additional Beneficiary form rather than this section.

Legal Name <i>First Middle Last</i>			Date of Birth <i>(MM/DD/YYYY)</i> / /	
Social Security No.	Relationship to Insured		Birth State/Country	
Home Address <i>Street Address</i>	<i>City</i>	<i>State</i>	<i>ZIP+4</i>	
Contingent Owner's Name <i>First Middle Last</i>			Contingent Owner's Relationship to Insured	

3. BENEFICIARIES (Do not complete if applying for Reversionary Annuity coverage)

If Beneficiary is a trust, or if additional space is needed, complete the Trust Information/Additional Beneficiary form.

Primary Beneficiary Name (<i>First, Middle, Last</i>)	Relationship	Soc. Sec. No.	Date of Birth	Share %
			/ /	
			/ /	
Contingent Beneficiary Name (<i>First, Middle, Last</i>)	Relationship	Soc. Sec. No.	Date of Birth	Share %
			/ /	
			/ /	

4. PREMIUM PAYMENT

Please indicate preference for payment type and billing frequency below:

Type <input type="checkbox"/> Direct Billing <input type="checkbox"/> List Billing (<i>employer</i>)		<input type="checkbox"/> Automatic Credit Card <input type="checkbox"/> Automatic Bank Withdrawal		Frequency <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (<i>not available with Direct Billing</i>)	
Payor Name <i>First Middle Last</i>			Billing Address <i>Street Address</i>		
			<i>City State ZIP+4</i>		
Secondary Payor Info. <i>First Middle Last</i>			Billing Address <i>Street Address</i>		
			<i>City State ZIP+4</i>		

GENERAL SECTION

Please answer the following questions:

1. Does any Proposed Insured belong to or intend to join the National Guard or military? Yes No

2. During the past **5 years** or within the next **12 months**:

a. Has any Proposed Insured flown other than as a fare-paying passenger, or is any Proposed Insured contemplating flying as a pilot, crew member or student? Yes No

b. Has any Proposed Insured participated in, or contemplated participation in, any hazardous sport or activities? Yes No

If YES, check all that apply: Skin/Scuba Diving Bungee Jumping Skydiving/Parachuting/Hang Gliding
 Motor-powered Racing Boxing Rodeo Professional, Semi-professional or Club Sports
 Cave Exploration Mountain/Rock/Ice Climbing Hot Air Ballooning

3. During the next **12 months**, does any Proposed Insured contemplate residence or travel outside of the United States? Yes No

If YES, please explain _____

4. During the past **12 months**, has any Proposed Insured had a change in weight of more than 10 pounds? Yes No

If YES, please list Proposed Insured's name, amount of weight change and reason for change:

5. During the past **5 years**, has any Proposed Insured:

a. Had a life, health or hospital expense insurance application postponed, rated up or declined; had a condition excluded; or had insurance renewal or reinstatement refused? Yes No

If YES, please explain _____

b. Received benefit payments for accident or sickness, or applied to any government or insurance organization for such benefits? Yes No

If YES, please explain _____

6. Is any Proposed Insured currently negotiating for other insurance coverage? Yes No

If YES, please explain _____

7. During the past **5 years**, has any Proposed Insured:

a. Had their driver's license suspended or revoked, been convicted of or entered a plea of "guilty" or "no contest" to driving under the influence (DUI/DWI), or had more than 3 moving violations? Yes No

If YES, please explain _____

b. Been convicted of a felony? Yes No

If YES, please explain _____

8. Is any Proposed Insured currently on probation? Yes No

If YES, please list Proposed Insured's name, reason for probation and length of probationary period:

9. a. Is other insurance coverage in force for any Proposed Insured? Yes No
 If YES, provide details below. If any Proposed Insured is applying for life coverage, complete and return the appropriate State Replacement Form.

b. If this insurance is issued, will it replace, modify or borrow against existing or pending coverage? Yes No

Insured's Name	Company Name	Policy No.	Individual (I) Group (G)	Benefits (monthly benefit and benefit period for DI or face amount for Life)	Issue Date (MM/DD/YYYY)	DI Coverage Only	
						Coordinates w/ Soc. Sec.?	Employer Paid?
			<input type="checkbox"/> I <input type="checkbox"/> G		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> I <input type="checkbox"/> G		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> I <input type="checkbox"/> G		/ /	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

10. If the Proposed Insured is a juvenile, please list the total amount of life insurance in force and pending on all family members. If additional space is needed, attach a separate sheet of paper.

Father	Mother	Sibling 1	Sibling 2	Sibling 3	Sibling 4	Sibling 5
\$	\$	\$	\$	\$	\$	\$



HEALTH SECTION

Please answer the following questions. If YES to any of the following, please provide details on page 2.

1. During the past **10 years**, has any Proposed Insured consulted with or been diagnosed, treated, hospitalized or prescribed medication by a medical professional for any of the following:
- a. Heart disorder, including a heart attack (*myocardial infarction*), angina, irregular heartbeat or abnormal heart rhythm (*arrhythmia*), chest pain, hypertension (*high blood pressure*), heart murmur, any blockage or narrowing of the arteries, any aneurysm, stroke or transient ischemic attack (*TIA or mini-stroke*), or rheumatic fever? Yes No
 - b. Diabetes, high blood sugar or sugar in the urine, anemia, blood or platelet disorders, elevated cholesterol, liver disease, hemophilia, kidney disease (*other than kidney stones*), protein or blood in the urine, Crohn's disease, ulcerative colitis, disease or disorder of the stomach, gall bladder, bladder or prostate, other intestinal or digestive tract disease, or pancreatitis? Yes No
 - c. Internal cancer or tumor, cyst, melanoma, lymphoma, leukemia, disorder of lymph nodes or any glandular disorder? Yes No
 - d. Alzheimer's disease, dementia, memory loss, seizures, mental retardation (*including Down's syndrome*), multiple sclerosis (*MS*), muscular dystrophy (*MD*), Parkinson's disease, amyotrophic lateral sclerosis (*ALS*), any brain or nervous system disorder, cerebral palsy or any form of muscular atrophy?..... Yes No
 - e. Sleep apnea, cystic fibrosis, emphysema or chronic obstructive pulmonary disease (*COPD*), shortness of breath, asthma or other respiratory disorder, rheumatoid arthritis, paralysis or connective tissue disorder (*lupus or scleroderma*)? Yes No
 - f. Dizziness, fainting spells, anxiety, depression, eating disorders or any other psychological or emotional disorder? Yes No
 - g. Arthritis, rheumatism or any disease or disorder of the back, spine, bones, joints or muscles? Yes No
 - h. Varicose veins, varicose ulcer or phlebitis, syphilis or a hernia? Yes No
 - i. Any disease or disorder of the eyes, ears, nose or throat? Yes No
 - j. Any other illness or injury requiring medical attention or blood transfusions? Yes No

2. During the past **5 years**, has any Proposed Insured:
- a. Been a patient in any hospital, clinic, dependency program, halfway house or other medical facility?..... Yes No
 - b. Used controlled substances such as cocaine, heroin, amphetamines, barbiturates, hallucinogens or any other controlled substance not prescribed by a physician? Yes No
 - c. Been treated by a physician, or advised by a physician to seek treatment, for drug or alcohol use? Yes No
 - d. Been advised to have any test (*except HIV tests*), treatment, surgery, hospitalization or consultation with a medical professional which has not been completed, or for which results have not been received?..... Yes No
 - e. Had any special examinations or laboratory tests such as X-rays, electrocardiograms, blood tests (*other than AIDS-related blood tests*) or urine tests? Yes No

3. During the past **10 years**, has any Proposed Insured been diagnosed or treated by a medical professional for acquired immune deficiency syndrome (*AIDS*), AIDS-related complex (*ARC*) or antibodies to human T-lymphotropic virus type III (*HTLV*); or had a positive test for human immunodeficiency virus (*HIV*) antibodies? Yes No

4. Has any Proposed Insured had a natural parent or sibling who was diagnosed with or died of cancer, heart disease or diabetes prior to the age of 60? If YES, please identify family member, relationship to Proposed Insured, disorder and age at death. Yes No
- _____

5. a. Has any Proposed Insured **ever** had any disorder of any genital or reproductive organ, or had a miscarriage, stillbirth or Caesarean section? Yes No
- b. Is any Proposed Insured currently pregnant? Yes No
- If YES, date child is expected (*MM/DD/YYYY*) ____ / ____ / ____

DETAILS: Enter complete details from questions #1-5 on page 2. If more space is needed, attach additional Supplemental Information form.



SUPPLEMENTAL INFORMATION

Question #/Letter	Name <i>(First, Middle, Last)</i>	Onset Date <i>(MM/DD/YYYY)</i>	Duration <i>(Days, Mos, Yrs)</i>	Health Condition and Details	Medical Care Provider's Name/Address/Phone
		/ /			
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Additional Information:

Home Office Use Only



GRADED BENEFIT DISABILITY INCOME PRODUCT SECTION

Plan of Insurance: (Check one): Graded Benefit Disability Income Other (Please specify) _____

Monthly Base Amount \$ _____ Occupation Class: 4 A 3 A 2 A 1 A

Elimination Period: 30 days 60 days 90 days 180 days 365 days (Only available with 5 or 10 year Benefit Periods.)

Benefit Period: 2 Years 5 Years 10 Years

Person to receive Survivor Benefits: Name _____
First Middle Last

Relationship to Insured _____ Date of Birth / /
(MM/DD/YYYY)

ADDITIONAL BENEFITS (If available)

Check benefit(s) desired and indicate amount requested.

Supplemental Disability Income Graded Benefit Rider \$ _____

5-Year Own Occupation Rider

Non-Graded Injury Benefit



PHYSICIAN INFORMATION

Please list the last physician seen:

Name _____ Date last consulted _____ / _____ / _____
MM/DD/YYYY

Address _____
Street Address Suite

City State ZIP+4

Phone No. (_____) Fax No. (_____) _____

Is this your primary physician? Yes No

Reason for consultation _____

Results _____

AGREEMENT

I (We) have read the above questions and answers and declare that they are complete and true to the best of my (our) knowledge and belief. I (We) agree that this application shall form a part of the policy if attached thereto.

I (We) agree that:

- a. In the event the first full premium on the policy applied for is paid upon the date of this application, the insurance under such policy shall take effect as provided in the Temporary Conditional Insurance Agreement delivered by the Company's agent in exchange for such payment.
- b. In the event the first full premium on the policy applied for is not paid upon the date of this application, the insurance under such policy shall not take effect unless: a) The application is approved by the Company at its home office, b) Such policy is issued and delivered to the Proposed Insured/ Owner, and c) Such first full premium is paid during the Proposed Insured's lifetime and continued good health and the life and continued good health of any other person(s) covered under the policy. When such approval, issue, delivery and payment have occurred, the insurance under such policy shall take effect as of the date of issue specified in the policy.
- c. No agent or medical examiner is authorized or has power to change or waive any term, provision or condition of this application, the Temporary Conditional Insurance Agreement or the policy applied for, or to pass upon or approve insurability of any person for whom insurance is applied for.

Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, may be guilty of insurance fraud, and may be subject to a substantial civil penalty where and to the extent allowed by state law.

Substitute Form W-9 information (Request for Taxpayer Identification Number and Certification): I, the Owner (or each Joint Owner), certify under penalties of perjury that the number shown is my correct Taxpayer Identification Number. I am not subject to backup withholding due to failure to report interest and dividend income, and I am a U.S. Person (including a U.S. resident alien). The Internal Revenue Service does not require my consent to any provision of this document other than the certification required to avoid backup withholding.

Signed at _____ on _____ / _____ / _____
City State Date (MM/DD/YYYY)

Signature of Proposed Insured

Signature of Additional Proposed Insured

Signature of Parent/Guardian of Minor Child

Signature of Additional Proposed Insured

Signature of Owner(s) (If other than Proposed Insured)

Signature of Beneficiary (If applying for Reversionary Annuity)

Signature of Licensed Agent

Print Agent Name and Agent No.



FIELD UNDERWRITER'S STATEMENT

- 1. a. What amount was collected with this application? \$ _____
b. Has a Temporary Conditional Insurance Agreement been given to the Policyowner? ... Yes No
c. Has the Proposed Insured signed a Confidential Information Authorization and been given a Consumer Notice? ... Yes No
2. a. Did you personally see all Proposed Insured(s) on the date of application? ... Yes No
b. How well do you know the Proposed Insured(s)? Well Slightly Not at all
c. Are you aware of anything about the health, habits, hobbies or mode of living which might affect the insurability of the Proposed Insured? If YES, please provide details below. ... Yes No
3. Is this application being submitted on a non-medical basis? If NO, check items below for which arrangements have been made. ... Yes No
Agent is responsible for scheduling exam items.
NOTE: ANY PREFERRED PLANS REQUIRE AN EXAM, BLOOD SAMPLE (NOT A DRIED BLOOD SPOT) AND URINE SAMPLE.
Paramedical examination Blood Sample Urine Sample Electrocardiogram (EKG) Treadmill EKG Medical exam by physician
4. Is other insurance coverage in force for any Proposed Insured? ... Yes No
5. If this insurance is issued, will it replace, modify or borrow against existing or pending coverage? ... Yes No
6. Was sales material used in soliciting this application? ... Yes No
7. Was the sales material left with the applicant? ... Yes No
8. Was the sales material approved by Assurity Life Insurance Company? ... Yes No
9. Are commissions to be split? Yes No Agent No. % Agent No. %

AUTOMATIC PAYMENT OPTIONS

- Set up NEW bank withdrawal—submit signed authorization and to ensure accuracy, a voided check.
Add to existing bank withdrawal—indicate other applicant and/or policy numbers
Set up NEW credit card payment—submit signed authorization with the application.

LIST BILL

- Set up NEW list bill— submit signed authorization with the application.
Add to existing list bill; indicate list bill no. and/or name of company

FOR TERM LIFE APPLICATION

The premiums for this application were quoted on the following underwriting classification:
\$350,000 and under: Select + NT Select NT Standard NT Select + T Select T Standard T
\$350,001 and over: Preferred + NT Preferred NT Standard NT Preferred T Standard T
Other Insured's underwriting classification

FOR WHOLE LIFE APPLICATION (either a signed illustration or a signed Illustration Disclosure Statement must be submitted with the application)

The premiums for this application were quoted on the following underwriting classification:
\$99,999 and under: Select NT Standard T
\$100,000 and over: Preferred + NT Preferred NT Select NT Preferred T Standard T
Other Insured's underwriting classification

FOR UNIVERSAL LIFE APPLICATION (either a signed illustration or a signed Illustration Disclosure Statement must be submitted with the application)

The premiums for this application were quoted on the following underwriting classification:
Preferred + NT Preferred NT Select NT Preferred T Standard T
Additional Insured's underwriting classification

FOR REVERSIONARY ANNUITY APPLICATION (either a signed illustration or a signed Illustration Disclosure Statement must be submitted with the application)

The premiums for this application were quoted on the following underwriting classification: Preferred NT Standard NT Tobacco

I hereby certify that to the best of my knowledge and belief, the answers on the application and in this statement are true and correct.

Signature of Soliciting Agent Date (MM/DD/YYYY) Business Phone No. and Fax No.
Soliciting Agent's Printed Name Agent No. Agent's E-mail





Name of Applicant/Insured/Claimant (Please print)

_____/_____/_____
Date of Birth (MM/DD/YYYY)

Name of Additional Applicant/Insured/Claimant (Please print)

_____/_____/_____
Date of Birth (MM/DD/YYYY)

Applicant/Insured/Claimant Child(ren)			
Name	Date of Birth	Name	Date of Birth
_____	_____	_____	_____
_____	_____	_____	_____

I, on behalf of myself or the person named above (*Individual*), authorize any licensed physician, medical practitioner, hospital, clinic, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, insurance or reinsurance company, the Medical Information Bureau (*MIB*), consumer reporting agency, clearinghouse, employer or other organization or person that has any records or knowledge of the Individual or their health to disclose to Assurity Life Insurance Company (*Assurity*), its reinsurers and/or consumer reporting agencies and their authorized representatives (*provided, however, consumer reporting agencies may not collect information under this authorization from the MIB*):

- Information as to diagnosis, treatment and prognosis pertaining to medical history, mental or physical condition, pharmacy and/or prescription drug records, or treatment and information pertaining to mode of living (*except as may be related directly or indirectly to sexual orientation*), occupation, finances, avocations and other characteristics.
- Information on the diagnosis or treatment of human immunodeficiency virus (*HIV*) infection and sexually transmitted diseases (**Except information about human immunodeficiency virus (*HIV*) infection for Individuals residing in Maine or Vermont.** **For residents of Maine:** this authorization excludes disclosure of the results of a test for HIV if the Individual has tested HIV positive but has not developed symptoms of the disease AIDS. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact that the Individual has AIDS. **For residents of Vermont:** this authorization excludes the release of any information about previously administered tests for HIV antibodies, T-cell counts, AIDS or ARC. The Individual is NOT authorizing Assurity to forward the results from any new test requested by Assurity to any outside, non-affiliated company or any entity not under specific contract to perform underwriting services.
- Information on diagnosis and treatment for alcohol, drug and tobacco use, and mental illness. Excluded are psychotherapy notes, but included are medication prescription and monitoring, counseling session start and stop times, the modalities and frequencies of treatment furnished, results of clinical tests and any summary of the following items: diagnosis, functional status, treatment plan, symptoms, prognosis and progress to date.
- Information provided on applications to obtain driving records and credit information. The records obtained will be used to determine eligibility for insurance, including additional coverage to an existing policy. I authorize the release of any information contained in credit reports and driving records, including but not limited to information on motor vehicle accidents and/or violations.

I understand that this information may be released by Assurity and/or its reinsurers to their consulting physicians, their attorneys, the MIB and to other insurance companies in which the Individual has policies or to whom applications may be made, or to whom claims for benefits have been made or may be submitted.

By my signature below, I acknowledge that any agreements I have made to restrict protected health information of the Individual do not apply to this authorization, and I instruct any licensed physician, medical practitioner, hospital, clinic, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, insurance or reinsurance company, the Medical Information Bureau (*MIB*), consumer reporting agency, clearinghouse, employer or other organization or person that has any records or knowledge of the Individual or their health to release and disclose the Individual's entire medical record as described above without restriction. The medical information so acquired will be used to determine eligibility for insurance, including additional coverage to an existing policy and/or eligibility for benefits under a policy. I understand that this information may be subject to re-disclosure by Assurity and may no longer be protected by the federal rules governing privacy of health information, and that this information may only be redisclosed in accordance with other applicable laws or regulations.

This authorization is valid for twenty-four (24) months from the date of signature below (**Except for residents of Arizona, authorization to disclose HIV-related information is valid for 180 days from the date of the signature below**), for collecting information in connection with an application for an insurance policy, policy reinstatement or claim. A copy of this authorization is as valid as the original. I understand that I, or my authorized representative, will receive a copy of this authorization if requested. I understand that I have the right to revoke this authorization at any time by providing written notice to Assurity. I understand that a revocation is not effective to the extent that action has been taken in reliance on this authorization. I further understand that if I refuse to sign this authorization, Assurity may not be able to process this application, or if coverage has been issued, may not be able to make any benefit payments.

This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Date (MM/DD/YYYY)

Signature of Applicant/Insured/Claimant, Legal Representative or Parent of Child(ren) under age 18

Signature of Additional Applicant/Insured/Claimant or Legal Representative

Signature of Applicant/Insured/Claimant Child (if age 18 or older)

Description of Legal Representative's Authority for Applicant/Insured/Claimant (please indicate which Individual is represented)





MIB Pre-Notice

Information regarding your insurability will be treated as confidential. Assurity or its reinsurers may, however, make a brief report thereon to the MIB Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at (866) 692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB to seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill Park, Ste. 400, Braintree, MA 02184-8734.

Assurity, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its Web site at www.mib.com.

Insurance Information Practices

To issue an insurance policy, we need to obtain information about you. Some of that information will come from you, and some will come from other sources. This information may in certain circumstances be disclosed to third parties without your specific authorization as permitted or required by law. You have the right to access and correct this information, except information that relates to a claim or a civil or criminal proceeding.

Upon your written request, Assurity will provide you with a more detailed written notice explaining the types of information that may be collected, the types of sources and investigative techniques that may be used, the types of disclosures that may be made and the circumstances under which they may be made without your authorization, a description of your rights to access and correct information and the role of insurance support organizations with regard to your information.

If you desire additional information on insurance information practices, please direct your requests to Assurity Life Insurance Company, P.O. Box 82533, Lincoln, NE 68501-2533.

Fair Credit Reporting Act

Pursuant to the Federal Fair Credit Reporting Act, as amended (15 U.S.C. 1681d), notice is hereby given that, as a component of our underwriting process relating to your application for life or health insurance, Assurity Life Insurance Company (Assurity) may request an investigative consumer report that may include information about your character, general reputation, personal characteristics and mode of living, except as may be related directly or indirectly to sexual orientation.

This information may be obtained through personal interviews with your neighbors, friends, associates and others with whom you are acquainted or who may have knowledge concerning any such items of information. You have a right to request in writing, within a reasonable period of time after receiving this notice, a complete and accurate disclosure of the nature and scope of the investigation Assurity requests. Please direct this written request to Assurity Life Insurance Company, P.O. Box 82533, Lincoln, NE 68501-2533.

Upon receipt of such a request, Assurity will respond by mail within five business days.

Telephone Interview Information

Assurity may require that you complete a confidential telephone interview as a part of your application for insurance. The interview will be conducted by a trained professional and may include (*but is not limited to*) the following topics: occupation, job history, income, personal and business financial information and medical history. All information obtained will be used for underwriting purposes only and will not be released without your written consent.





Proposed Insured No. 1 _____ Date Application Signed ____/____/____
Proposed Insured No. 2 _____ Date Application Signed ____/____/____

In consideration of the premium received with the health insurance application listed above (Application), Assurity Life Insurance Company (Assurity) will provide temporary health insurance coverage subject to the terms and conditions contained in this Agreement. Make all checks payable to Assurity. Do not make checks payable to the agent. Do not leave the check payee blank.

If questions 3 a-d are answered YES or are left BLANK, there will be NO CONDITIONAL COVERAGE
The agent is not authorized to accept a premium under these circumstances.

- 1. Is any Proposed Insured younger than 15 days old or older than 75 years old?
2. Does the Proposed Insured:
a. Have Assurity policies for disability income or business overhead expense that, combined with the applied for coverage, exceeds \$4,000 per month?
b. Have Assurity hospital indemnity or Assurity critical illness coverage?
3. Has any Proposed Insured:
a. Ever had a heart, lung, liver or kidney disease or disorder; diabetes; stroke; paralysis or cancer?
b. Ever been diagnosed or treated by a medical professional for acquired immune deficiency syndrome (AIDS) or AIDS-related complex (ARC)?
c. During the past 5 years been treated, counseled or advised to seek treatment for drug/alcohol abuse?
d. During the past 90 days been admitted, or advised by a medical professional to be admitted to a hospital or other licensed health care facility; had surgery or had surgery recommended by a medical professional; or been advised by a medical professional to have any diagnostic test that was not completed (excluding an AIDS-related test)?

No coverage starts:

- ◆ Until the later of 1) the date the Proposed Insured completed and signed the Application and paid the first full modal premium (a check is not payment unless honored by the issuing institution when first presented); or 2) the date the Proposed Insured completed all medical tests required by Assurity and
◆ Unless the Proposed Insured is insurable on the date coverage starts at Assurity's standard or better than average rates (no ratings included), according to its underwriting practices for the amount of insurance and any additional benefits applied for.

If the Proposed Insured is diagnosed by a medical professional with a covered medical condition, Assurity shall not be liable for:

- ◆ More than \$2,500 of disability coverage or business overhead coverage; or
◆ More than the applied for amount of hospital indemnity; or
◆ More than \$50,000 of critical illness coverage. This includes any other critical illness coverage applied for with Assurity.

If no Policy is issued and delivered and no benefit is paid under this Agreement, all premiums paid will be returned. If the Policy is issued as applied for, or if a Policy amendment is accepted by the Proposed Owner, premium paid will be applied to that Policy. No change in health will be used to deny a Policy if the change occurs after the later of: 1) the date of the Application; or 2) completion of all medical tests required by Assurity.

Coverage under this Agreement terminates automatically on the earliest of the date:

- ◆ 90 days from the date of the Application;
◆ Premium is returned by Assurity (return is effective on being postmarked, properly addressed and postage prepaid);
◆ Coverage starts under any Policy resulting from the Application; or
◆ A Policy resulting from the Application is refused by the Proposed Owner.

The undersigned states that the answers on this Agreement and the Application are true and complete to the best of his/her knowledge and belief, and understands that the answers are relied upon for coverage under this Agreement. Assurity's liability will be limited to a return of the premium submitted if: 1) the Proposed Insured dies by suicide; or 2) the Application or this Agreement contains a material misrepresentation to Assurity.

Dated at _____ City, State

On _____ Date (MM/DD/YYYY)

Signature of Proposed Insured No. 1

Signature of Proposed Insured No. 2

Signature of Agent or Witness (disinterested person)

Print Agent or Witness Name

Signature of Owner (if other than Proposed Insured)





**HIV ANTIBODY TEST
 CONSENT FORM FOR INSURANCE APPLICANT**

INSURER: Assurity Life Insurance Company • P.O. Box 82533 • 1526 K Street • Lincoln, Nebraska 68501-2533

To determine your insurability, the Insurer named above has requested that you provide a blood sample, oral specimen or urine specimen for testing and analysis.

AIDS

Acquired Immunodeficiency Syndrome (*AIDS*) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant or by exposure to infected blood (*as in needle sharing during intravenous drug use*). Persons at high risk for contracting AIDS include males who have had sexual contact with another male, intravenous drug users, hemophiliacs and sexual contacts with any of these persons. AIDS does not typically develop until a person has been infected with HIV for several years. A person may remain free of symptoms for years after becoming infected. An infected person has a significant chance of developing AIDS over the next 10 years.

SCREENING

Prior to performing any blood test, the insurer may require a screening of one or more of your bodily fluids other than blood. The results of any such screening will not adversely affect your application.

THE HIV ANTIBODY TEST

Before you consent to testing, please read the following important information:

1. Purpose. This test is being run to determine whether you may have been infected with HIV. If you are infected, you are probably not insurable. This test is not a test for AIDS; AIDS can only be diagnosed by a medical evaluation.
2. Positive Test Results. If you test positive, you should seek medical follow-up with your personal physician because you may be infected with HIV.
3. Accuracy. An HIV test will be considered positive only after confirmation by a laboratory procedure that the state health officer has determined to be highly accurate. This Procedure normally entails two Enzyme-Linked Immunosorbent Serologic Assay (*ELISA*) tests confirmed by a Western Blot Test. Nonetheless, the HIV antibody test is not 100 percent accurate. Possible errors include:
 - a. False positives: The test gives a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high-risk behavior. Retesting should be done to help confirm the validity of a positive test.
 - b. False negatives: The test gives a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least four to 12 weeks for a positive test result to develop after a person has been infected.
4. Possible Adverse Effects of Test. A positive test result may cause you significant anxiety. A positive test may result in uninsurability for life, health or disability insurance policies for which you may apply in the future. Although prohibited by law, discrimination in housing, employment or public accommodations may result if your test results were to become known to others. A negative result may create a false sense of security.
5. Disclosure of Results. A positive test result will be disclosed to you or the physician or county health department that you designate.

Name of person or health department to report a positive test result to

Address



6. Confidentiality. Like all medical information, HIV test results are confidential. An insurer, insurance agent or insurance-support organization is required to maintain the confidentiality of HIV test results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you may have signed as part of your overall application. Your test results may be provided to affiliates, reinsurers, employees and contractors of the insurer in relation to the underwriting of the insurance application. In addition, a report of a nonspecific blood disorder may be made to the Medical Information Bureau (MIB), Inc., a national insurance data bank.
7. Prevention. Persons who have a history of high-risk behavior should change these behaviors to prevent getting or giving AIDS, regardless of whether they are tested. Specific important changes in behavior include safe sex practices (including condom use for sexual contact with someone other than a long-term monogamous partner) and not sharing needles.
8. Information. Further information about HIV testing and AIDS can be obtained by calling the Oregon AIDS hotline within the Portland area at 223-AIDS and outside the Portland area at 1-800-777-AIDS.

CONSENT

I have read and I understand this Notice and Consent form. I voluntarily consent to testing and disclosure as described above. I understand that I have the right to request and receive a copy of this form. A photocopy of this form will be as valid as the original.

Proposed Insured (Printed)

Signature of Proposed Insured or Parent/Guardian

Date Signed (MM/DD/YYYY)

Address

THIS CONSENT FORM SHALL ONLY BE VALID FOR SIX MONTHS FOLLOWING THE DATE (SHOWN ABOVE) THE CONSENT FORM WAS SIGNED.





**HIV ANTIBODY TEST
INFORMATION FORM FOR INSURANCE APPLICANT**

INSURER: Assurity Life Insurance Company • P.O. Box 82533 • 1526 K Street • Lincoln, Nebraska 68501-2533

AIDS

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5. Disclosure of Results. A positive test result will be disclosed to you or the physician or county health department that you designate.
6. Confidentiality. Like all medical information, HIV test results are confidential. An insurer, insurance agent or insurance-support organization is required to maintain the confidentiality of HIV test results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you may have signed as part of your overall application. Your test results may be provided to affiliates, reinsurers, employees and contractors of the insurer in relation to the underwriting of the insurance application. In addition, a report of a nonspecific blood disorder may be made to the Medical Information Bureau (*MIB*), Inc., a national insurance data bank.
7. Prevention. Persons who have a history of high-risk behavior should change these behaviors to prevent getting or giving AIDS, regardless of whether they are tested. Specific important changes in behavior include safe sex practices (*including condom use for sexual contact with someone other than a long-term monogamous partner*) and not sharing needles.
8. Information. Further information about HIV testing and AIDS can be obtained by calling the Oregon AIDS hotline within the Portland area at 223-AIDS and outside the Portland area at 1-800-777-AIDS.

LEAVE THIS PAGE WITH THE APPLICANT





ASSURITY® LIFE INSURANCE COMPANY
 Post Office Box 82533, Lincoln, NE 68501-2533
 (402) 476-6500 • (800) 276-7619 • FAX (877) 864-6630

**Automatic
 PREMIUM PAYMENT**
PLEASE PRINT WITH BLACK INK

Name of Proposed Insured _____
First *Middle* *Last*

AUTOMATIC BANK WITHDRAWAL AUTHORIZATION

The company's authority to debit from your account the first premium for this insurance does not begin until the date the policy is issued. No coverage will be in force until the premium is paid.

Day of Withdrawal _____ Day **cannot** be the 29th, 30th or 31st. If no day is entered, the policy issue date will be used. Assurity will begin processing your bank draft on the day selected. Due to the bank's processing time, the actual day a withdrawal is posted to your account could be two or more days after the day selected.

I hereby request and authorize Assurity Life Insurance Company, Lincoln, Nebraska, to initiate debit entries to my account listed below for all premiums. I understand that initiating automatic payments may result in additional drafts to bring my account current. This authorization shall remain in effect until revoked by me in the manner provided by law. Until it receives notice of such revocation, I agree that Assurity Life Insurance Company shall be fully protected in honoring any debit to my account. I further understand that if the date of the withdrawal is after the policy issue date and the premium is not honored, my policy may lapse and require evidence of insurability for reinstatement.

Do not draft initial premium: Payment enclosed or Payment collected on delivery

Type of Account: Checking Savings

Name of Financial Institution *Routing No. (9-digit number)* *Account No.*

Account Holder's Printed Name (if other than Proposed Insured/Owner) *Relationship (if other than Proposed Insured/Owner)*

Account Holder's Address (Street Address, P.O. Box, City, State, Zip+4) *Name of Authorized Officer (if any)*

Signature of Account Holder or Authorized Officer */ /* *()*
Date (MM/DD/YYYY) *Telephone No.*

TO ENSURE ACCURACY, SUBMIT VOIDED CHECK
(unless application is submitted electronically)



ASSURITY LIFE INSURANCE COMPANY
Administrative Office
1526 K Street, P. O. Box 82533
Lincoln, Nebraska 68501-2533
Telephone Toll-Free (800) 869-0355

OUTLINE OF COVERAGE

GRADED BENEFIT DISABILITY INCOME POLICY FORM NO. A-D 120 (OR)

Prepared for: _____

Prepared by: _____

Date: _____

"We" are **Assurity Life Insurance Company**, the company providing this Outline of Coverage. The address is P.O. Box 82533, Lincoln, Nebraska, 68501-2533. Our toll free telephone number is (800) 869-0355. We are required to give You the following information:

- **THIS OUTLINE OF COVERAGE IS ONLY A SUMMARY OF THE COVERAGE PROVIDED. CONSULT THE POLICY TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.**
- **CAPITALIZED WORDS ARE USED AS DEFINED IN THE POLICY.**
- **RETAIN THIS OUTLINE OF COVERAGE FOR YOUR RECORDS.**
- **READ YOUR POLICY CAREFULLY.** This Outline of Coverage gives a summary of the important features of Your Policy. This is not the insurance contract. Only the actual Policy provisions will control. The Policy details both Your rights and obligations and Our rights and obligations as Your insurance company.
- **GRADED BENEFIT DISABILITY INCOME COVERAGE** is designed to provide You with loss of income coverage for disabilities resulting from an Insured Injury or Insured Sickness, subject to any limitations stated in the Policy. Coverage is not provided for basic hospital, medical-surgical, or major medical expenses. The following pages give a summary of the benefits, limitations, conditions and costs of Your Policy.

Countersigned: _____
(Licensed Resident Agent)

Date: _____

POLICY BENEFITS

Total Disability Benefit. This Policy pays a Monthly Benefit for each month of Total Disability. Total Disability is a condition due to an Insured Injury that happens or an Insured Sickness that begins while Your Policy is in force and requires a doctor's care. For the first 24 months after the Elimination Period, Total Disability keeps You from doing the important, substantial and material duties of Your own occupation. After Benefits have been paid for 24 months, the condition keeps you from doing the substantial and material duties of any occupation which fits You by education, training or experience and You are not working in any job for wage or profit.

Payment of the Monthly Benefit begins with the first day of Total Disability following the Elimination Period and continues until Your Total Disability ends or until the end of the Policy's Maximum Benefit Period, whichever is first. For Monthly Benefit Payments beginning after Your age 64, the Maximum Benefit Period is limited to 12 months. Otherwise, Monthly Benefits will not be paid past Your age 65.

Total Disabilities beginning in the first 24 months the Policy is in force will be paid at a lesser amount (graded benefit) as shown on page 4. Total Disabilities beginning after the first 24 months the Policy is in force will not be reduced (non-graded). See page 4.

Partial Disability Benefit. This Policy pays a Monthly Benefit if You are Partially Disabled. Partial Disability is condition due to an Insured Injury that happens or an Insured Sickness that begins while Your Policy is in force and requires a doctor's care. Partial Disability must follow a period of Total Disability during which Monthly Benefits were paid. The condition keeps You from doing one or more, but not all, of the important, substantial and material duties of Your own occupation, or results in the loss of 50% or more of the time spent by You in the duties of Your own occupation. The Benefit will be 50% of the Monthly Benefit last paid. Monthly Benefits for this condition are limited to 6 months.

Presumptive Disability Benefit. If You suffer loss of speech, hearing, sight in both eyes, both feet (amputated at or above the ankle), both hands (amputated at or above the wrist) or one hand and one foot, We will presume You are Totally Disabled. This Policy will pay the Monthly Benefit otherwise payable for the Maximum Benefit Period, whether or not You are able to work. The Elimination Period does not apply to this Benefit.

Survivor Benefit. If You die while Totally Disabled and after receiving Monthly Benefits for at least 12 months before your death, Your Beneficiary will receive a lump sum of 6 times the Monthly Benefit last paid.

Home Modification Benefit. This Policy will pay a one-time benefit of \$1,000 to change Your home to improve access or use while You are Totally Disabled. This Benefit will be paid in addition to the Monthly Benefit paid by Your Policy and will not reduce the maximum amount under Your Policy.

Vocational Rehabilitation Benefit. If You are Totally Disabled and receiving Monthly Benefits, this Policy will pay the costs of a rehabilitation program. This benefit will be equal to the Vocational Rehabilitation expenses up to a total of 6 times the Monthly Benefit last paid.

OPTIONAL BENEFITS

Supplemental Disability Income Rider, Graded Benefit. This Rider provides Monthly Benefits if You are Totally Disabled and are not receiving Social Insurance Benefits more than the Rider Benefit Amount. The Rider Monthly Benefit amount for an Insured Injury or Insured Sickness during the first 24 months of the Policy's coverage will be paid at a lesser amount (graded benefit). No Rider Monthly Benefits will be paid until after the Elimination Period. Rider Monthly Benefits will be paid only while Your Total Disability lasts or until the end of the Maximum Benefit Period, whichever is first.

Before any Rider Benefit Amount is paid, You must first apply for Social Insurance Benefits, give Us written proof You have applied, and give Us permission to obtain information about your Social Insurance Benefits. We will pay the Rider Benefit Amount if You are not qualified for Social Insurance Benefits. If You are receiving, or are qualified to receive Social Insurance Benefits, We will reduce the Rider Benefit Amount by the amount of Social Insurance Benefits You receive. Rider Benefit Amounts will not be less than zero.

Five Year Own Occupation Rider. This Rider extends Your Policy's "own occupation" portion of the definition of Total Disability from 24 months to 60 months.

Non-Graded Injury Benefit Option. If you chose the Non-Graded Injury Benefit when you applied for this Policy, Monthly Benefits for Insured Injuries will not be graded during the first 24 months from the Date of Issue.

PREMIUMS

Premium Payments. The first Premium is due on the Issue Date. Premiums due after the first Premium are Renewal Premiums. Renewal Premiums are paid at the Premium Payment interval. You can change this. The date the next Renewal Premium is due is the Due Date. Renewal Premiums are paid before the Due Date.

Grace Period. You have a Grace Period to pay Renewal Premium payments. The Grace Period starts on the Due Date and ends 31 days later. During the Grace Period, Your Policy stays in force. If You do not pay the Renewal Premium by the end of the Grace Period, Your Policy will end.

Reinstatement. If Your Policy ends for nonpayment of a Renewal Premium, You can reinstate it if We agree You are insurable based on Your application for reinstatement. You must apply for Reinstatement within 12 months of the lapse and pay a Renewal Premium.

The Reinstated Policy will only cover Total and Partial Disability due to Injury that happens after the Policy is put back in force or Sickness that begins more than 10 days after the Policy is put back in force. The Preexisting Condition limits apply to the application for Reinstatement.

Premium for this Policy. The Premium shown below is payment for the Policy Benefits based on the Monthly Benefit, Elimination Period and Maximum Benefit Period of Your Policy. The Premium shown also includes Premium for any of the Optional Benefits. Other Premium Payment Periods are shown under Premium Payment Modes.

TOTAL DISABILITY

MAXIMUM BENEFIT PERIOD

ELIMINATION PERIOD

Monthly Benefit for Disabilities beginning during the first Policy Year after the Date of Issue:

Monthly Benefit for Disabilities beginning during the second Policy Year after the Date of Issue:

Monthly Benefit for Disabilities beginning during the third Policy Year after the Date of Issue and thereafter:

Policy Fee:

Total Premium:

Premium Payment Modes:

- Annual
- Semi-Annual
- Quarterly
- Monthly

LIMITATIONS

Mental/Nervous Disorders; Drug and Alcohol Abuse Limit. The Monthly Benefit for Total Disability caused by a Mental/Nervous Disorder or by chronic drug and alcohol abuse will be 50% of the Monthly Benefit amount otherwise payable and limited to 12 months in Your life time.

Foreign Travel. Monthly Benefits for a Total Disability suffered and/or continued outside the United States will be paid only when You return to the United States.

Preexisting Conditions. If Your Total Disability is within 2 years from the Date of Issue and is due to a Preexisting Condition, no Monthly Benefits will be paid unless You told Us about the condition and did not misrepresent it on Your Application.

EXCLUSIONS

We will not pay Monthly Benefits for Total or Partial Disability caused by or the result of

- war or act of war, whether or not declared;
- military service of any country or authority, except during active duty for training of less than 60 days;
- intentional self-inflicted Insured Injury or self-induced Insured Sickness;
- committing or attempting to commit a felony;
- engaging in an illegal occupation;
- elective abortion or childbirth;
- Complications of Pregnancy;
- loss of occupational or professional license or certification;
- non-commercial passenger aviation;
- participation in parachute or hang gliding sports, bungee jumping, rock climbing, any motorized race or speed contest, or hazardous avocations identified and excluded by Policy Amendment.

RENEWABILITY

This Policy is Guaranteed Renewable to age 65. That means as long as You pay Premiums, We cannot cancel or change Your Policy. We can change the Premium rates. If We do this, We can only do it after receiving approval from Your state. We will give you 31 days notice if We change Premium rates. If You are over age 65 and Employed on a Full-Time Basis, You can continue to renew Your Policy up to age 70. There will be a limited Benefit Period.

RIGHT TO CANCEL

You may cancel the Policy within 30 days of receiving it. Return the Policy to Assurity's Home Office or Your Assurity sales agent. As soon as You deliver or mail the Policy to Us, it is treated as if it was never issued. We will give back Your Premium payment. After the first 30 days, You may cancel this Policy at any time by telling Us in writing. The Policy will be cancelled on the date We receive Your written notice or the date You tell Us in Your notice. We will give back any unearned Premium.

**THIS OUTLINE OF COVERAGE IS ONLY A SUMMARY OF THE COVERAGE PROVIDED.
CONSULT THE POLICY TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.**