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Important Notice

This is a generic product guide. Your state may require a state-specific contract. The contract is **D100** for Woodmen and **A-D100** for Assurity individual disability income insurance. This product or the optional benefits listed may not be available in all states.

AssurityBalanceSM I Individual Disability Income Insurance

The individual contract is your ultimate authority for any questions you may have about the requirements of this product.

If your state requires a state-specific contract or applications, these will be given to you by your General Agent or General Manager.

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General Guidelines

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|---|---|-------|---------|------|
| PRODUCT TYPE | Individual guaranteed renewable disability policy with a traditional definition of disability. | | | |
| INTENDED MARKET | Individuals 25 to 50 years old employed in blue, gray, and white collar occupations earning from \$15,000 to \$50,000 annually. Small business (under 100 employees) owners, managers, and/or employees. | | | |
| ISSUE AGES | <ul style="list-style-type: none"> ■ 18-55 — 1-, 2-, 5-year and To Age 65 Benefit Periods. (For limitations under Classes 2A and 1A, see “Available Benefit Periods” on page 4.) ■ 56-60 — 1-, 2-, and 5-year Benefit Periods Available to Classes 4A and 3A 1- and 2-year Benefit Periods Available to Classes 2A and 1A | | | |
| PREMIUMS | Level, based on <i>nearest</i> age (age as of nearest birthday), Occupational Class, Elimination Period, Monthly Disability Benefit Amount, Benefit Period, and any Optional Benefits selected. | | | |
| Non-Tobacco | If no tobacco in last 12 months. | | | |
| Volume Factor | \$40 | | | |
| Rate Increases | Premiums may only be raised on a class basis with each state’s approval. | | | |
| Mode Premium Factors as Percentage of Annual Premium | Semi-Annual | 51.0% | Monthly | 8.8% |
| | Quarterly | 26.4% | | |
| RENEWABILITY | <p>Guaranteed renewable to Age 65. Until the Policy Anniversary after the Insured’s 65th birthday, as long as the premiums are paid, the policy cannot be canceled. However, the premium rates can be changed.</p> <p>If the Insured is employed on a full-time basis on each renewal date after age 65, the policy can be renewed up to age 70. The benefit period is limited to one (1) year.</p> | | | |

Continued

General Guidelines *continued*

ELIMINATION PERIODS

The number of consecutive days that an Insured must be totally disabled before the Monthly Disability Benefit amount becomes payable. The elimination periods available are 30, 60, 90, 180, and 365 days.

AVAILABLE BENEFIT PERIODS

- **Class 4A** — 1-, 2-, 5-year and To Age 65
- **Class 3A** — 1-, 2-, 5-year and To Age 65
- **Class 2A** — 1-, 2-, 5-year and To Age 65 IF
Self-employed.
Under age 56, and
working in, and owning, the same business for the last 2 years, with an annual net income of *at least* \$24,000 for *each* of the last two years.
- **Class 1A** — 1-, 2-, 5-year

UNDERWRITING

Traditional approach, Underwriting will order medical records if needed. See Medical Exam Requirements on page 20.

Coverage may be offered with a policy Amendment Rider, Special Class premium, longer Elimination Period, shorter Benefit Period or a combination of any of these.

TABLE RATINGS

Special Class premiums are determined based on the following table ratings:

- A. = 25% increase
- B. = 50% increase
- C. = 75% increase
- D. = 100% increase

Policy Provisions — may vary by state

DEFINITION OF TOTAL DISABILITY During the first 24 months after the Elimination Period, benefits are paid to the Insured if unable because of sickness or injury to perform the important substantial and material duties of **own** occupation and requires a physician's care.

After benefits have been paid for 24 months, benefits are paid to the Insured if unable to perform the substantial and material duties of any occupation for which fitted by education, training, and experience, requires a physician's care and not engaged in any job for wage or profit.

PRESUMPTIVE DISABILITY A presumptive disability provision is included that presumes total disability if the insured suffers loss of speech, loss of hearing, loss of sight, severance and loss of both feet, severance and loss of both hands, or severance and loss of one hand and one foot.

The Elimination Period is waived and the full Monthly Benefits will be paid for the Maximum Benefit Period whether or not able to work.

RECURRENT DISABILITY A second disability is considered a continuation of a previous disability unless it is due to an unrelated sickness or injury, or the Insured has returned to work full-time for at least 12 months.

PARTIAL DISABILITY This provision pays 50% of the Monthly Benefit amount for each month of a partial disability from an insured injury or sickness for up to 6 months, if following a period of compensable total disability. The combined Total and Partial Disability benefits cannot extend beyond the Maximum Benefit Period. Partial Disability is a sickness or injury that keeps the Insured from being employed on a full-time basis.

REHABILITATION BENEFIT If the Insured is totally disabled, Assurity or Woodmen, as applicable, will consider helping to pay the costs of a rehabilitation program. Assurity or Woodmen, as applicable, will determine the amount paid but it will not exceed 6 Monthly Benefits. If the Insured's physician advises that the Insured would likely return to work with a rehabilitation program, it will be required. Monthly Benefits will not be paid if the Insured does not take part. If Assurity or Woodmen, as applicable, require such a program, Assurity or Woodmen, as applicable, may pay more than the "6 times the Monthly Benefit" limit.

SURVIVOR BENEFIT A survivor benefit is available at no additional cost that pays a lump sum benefit to a named beneficiary in the event the Insured has been receiving disability benefits for 12 months and then dies. The lump sum death benefit is 6 times the Monthly Benefit.

WAIVER OF PREMIUM Premiums are waived following 90 days of total disability, or following the Elimination Period, if longer. Any premium paid that should have been waived will be refunded. Waiver stops when total disability stops **or** at the end of the Maximum Benefit Period, whichever is first.

Optional Benefits —

Available only at time of application

SUPPLEMENTAL DISABILITY INCOME RIDER (S.D.I.R.)

This rider coordinates with Social Insurance Program Benefits and offsets this Rider's benefits dollar for dollar. Social Insurance Benefits include the following:

- A. SOCIAL SECURITY DISABILITY BENEFITS — Includes primary or family disability benefits for which the insured may become eligible under the U.S. Social Security Act, as amended from time to time, or a similar law of any other country. Any payment under Social Security Retirement provisions will be considered as a Social Security Disability Benefit.
- B. WORKER'S COMPENSATION — Includes compensation benefits under any Worker's Compensation Act or Law or Occupational Disease Law, for which the insured may become eligible. It also includes insurance that provides benefits under any such Law — in any of the States or Territories of the United States, or similar act or law of any other country.
- C. GOVERNMENT RETIREMENT AND DISABILITY FUND BENEFIT— Includes disability compensation, including amounts for dependents, under any Federal, State, County, Municipal or other government subdivision retirement and disability fund for which the insured may be eligible. Any payment resulting from retirement will be considered a Government Retirement and Disability Fund Benefit.
- D. RAILROAD RETIREMENT DISABILITY FUND BENEFIT — Includes primary or family disability benefits under the Railroad Retirement Act as amended from time to time. Any payment resulting from the Retirement option will be considered as Railroad Retirement Disability Income.

Benefits under S.D.I.R. start after the Elimination Period has been satisfied and payments will be made only while the Monthly Benefit is being paid under the base policy for total disability.

A lump sum payment of Social Insurance Benefits will be treated as if it was received over several months. The lump sum will be *divided* by the Supplemental Disability Income Benefit and the result will be the number of months the benefit is not paid. Any remainder reduces the next payable month's benefit. Assurity or Woodmen, as applicable, will not seek a refund of benefits paid before the lump sum was received.

Continued

Optional Benefits *continued*

NON-CANCELABLE RIDER

Available only in Classes 4A and 3A to Standard risks.

When the Non-Cancelable Rider is added to the 1-, 2-, and 5-year benefit periods, the policy becomes non-cancelable all the way to Age 65.

The non-cancelable rider is **not** available for the “To Age 65” Benefit Period.

Non-cancelable coverage may be obtained at an additional cost. Coverage would be guaranteed renewable with guaranteed rates.

5-YEAR OWN OCCUPATION RIDER

Available only for Classes 4A and 3A and for the 5-Year and “To Age 65” Benefit Period.

Extends own occupation definition from 2 years to 5 years at an additional cost.

HOSPITAL BENEFIT RIDER

Available in all Classes. The Monthly Hospital Benefit will equal the Monthly Benefit under the base policy only.

Pays a monthly hospital benefit for each month of confinement for up to 6 months for an insured injury or sickness. Benefits begin on the first day of hospital confinement without regard to the elimination period of the base policy. If in the hospital less than a month, payment will be 1/30th of the Monthly Hospital Benefit for each day you are in the hospital.

Hospital: An institution which

- is licensed as a Hospital (if required)
- is open at all times;
- provides medical care on an inpatient basis;
- has nursing services at all times;
- has diagnosis and major surgery facilities; and
- is not a clinic, nursing home, long-term care facility or similar institution.

A Hospital can meet the major surgery requirement by arrangement with another Hospital.

Continued

Optional Benefits *continued*

GUARANTEED INSURABILITY RIDER

**Available in all Classes to Standard risks.
The maximum issue age is 37.**

- Minimum Amount — 2 Units
- Maximum Amount — 5 Units

The number of units of GIR must at least equal the number of hundreds of base policy Monthly Benefit, subject to the maximum of 5 Units of GIR. Choose the units at the time of application.

Enables coverage to be increased by a non-disabled Insured on Option Dates of ages 25, 28, 31, 34, 37, 40, regardless of occupation. Special Option Dates are provided for the Insured's marriage date or the date a child is born to or adopted by the Insured or within three months after any of those Special Option Dates. A Special Option Date must occur before the policy anniversary nearest Insured's 40th birthday. Use of a Special Option Date cancels the next option date.

Each unit of GIR can purchase \$100 of additional base policy Monthly Benefit on an option date. Combined total of all increases may not exceed 2 times the original base policy monthly Benefit or \$1,500, whichever is less. Increases are subject to the Issue and Participation Limits.

An option cannot be exercised if the Insured is totally disabled or receiving total or partial Monthly Benefits. The policy and this rider must be in force when an option is taken.

A new policy is issued for extra coverage.

Optional Benefits *continued*

AUTOMATIC BENEFIT INCREASE RIDER

Available in all Classes.

This rider provides for an annual increase equal to **5%** of the original base policy Monthly Benefit amount on each anniversary of the date of total disability, if an Insured is continuously totally disabled for more than 12 months. The lifetime cap on Monthly Benefit amounts is two times the original base policy Monthly Benefit.

If the Insured recovers from total disability and there was a Monthly Benefit increase under this rider, the Insured can increase the base policy Monthly Benefit to the amount of the last Monthly Benefit payment.

To obtain the increase, the Insured must:

- Be under age 60.
- Apply within 90 days of the end of total disability.
- Have a full-time job.

A new premium for the increase will be charged, based on our then current rates and the Insured's attained age. The new premium must be paid within 31 days of the increase.

RESIDUAL BENEFIT RIDER

Available on Classes 2A, 3A, 4A and to Standard cases only.

This rider will provide a Monthly Benefit for Residual Disability, subject to the qualification period. Payment of the benefit is subject to the maximum benefit period shown on the policy schedule, less any period in which total disability benefits were payable, not to exceed five (5) years. The same elimination period as the policy and the supplemental disability income rider apply to this rider.

This rider provides a monthly benefit payment, which is equal to the percentage of income loss caused by a residual disability. The minimum percentage of income loss needed to qualify for residual benefit is 25% of prior earnings. Residual disability benefits are not payable when a total disability monthly benefit is payable. In no event will the residual disability benefit be greater than the total disability benefit.

We may require any evidence which is needed to determine prior earnings and current earnings prior to and during a period of residual disability. From time to time, we may require certified audits to verify such evidence.

Optional Benefits *continued*

RETURN OF PREMIUM RIDER

Available with all Classes for both Standard and Substandard cases.

Issue ages are 18 through 55

This rider will provide a return of premium paid on the policy to the insured minus any claims paid. The amount of premium returned will be based on a scale determined by the issue age of the policyholder and the amount of time the policy was in force. There is no refund available until the policy has been in force for three (3) full policy years.

For applicants age 18 through 44 years at the time of issue, the minimum return percentage is five, (5) after three complete years, continuing on a defined schedule up to 100 percent after 25 years or more. For applicants age 45 through 55 years of age, the minimum return percentage is five (5) percent after three full years, continuing on a defined schedule up to 50 percent after ten (10) years.

All return premium amounts will be calculated as all premium paid, multiplied by the total percentage shown in the schedule, less the total of all benefits paid, including all premiums waived under the waiver of premium provision.

HOME MODIFICATION BENEFIT

Available with all occupational Classes for both Standard and Substandard cases.

This is a no cost rider.

This rider will provide a one time benefit of \$1000 for the modification of the policyholder's current existing residence due to the insured present total disability. This rider is intended to assist with the improvement of access to or more fully use the facilities of the insured's existing residence due to a present disability.

Exclusions

— Assurity and Woodmen will **not** pay benefits on the following:
(may vary by state)

| | |
|---------------------------|--|
| PREGNANCY | Disability due to normal pregnancy or childbirth. Assurity or Woodmen, as applicable, will pay Disability Benefits for a disability caused by: <ol style="list-style-type: none">1. Complications of pregnancy OR2. Pregnancy or childbirth, in which the period of disability extends beyond the later of 90 days or the policy's elimination period. |
| WAR | Disability due to war or act of war, whether or not declared. |
| SELF-INFLICTED | Disability due to an intentional, self-inflicted injury or sickness. |
| FELONY | Disability due to committing or attempting to commit a felony. |
| ILLEGAL OCCUPATION | Disability due to engaging in an illegal occupation. |
| INCARCERATION | Disability which starts while incarcerated in a penal institution or government detention facility. |

Limitations — Limits on benefits are as follows: (may vary by state)

MENTAL, NERVOUS, DRUG, ALCOHOL

Two year per lifetime limitation for disabilities related to mental, nervous, drug and alcohol disorders and conditions. Conditions included under the mental/nervous part of this limitation shall be any disorder classified in the *Diagnostic and Statistical Manual of Mental Disorders* published by the American Psychiatric Association.

Assurity or Woodmen, as applicable, will pay normal policy benefits for mental, nervous, drug, and alcohol disorders or conditions as long as the Insured is confined in a hospital under a physician's care.

FOREIGN TRAVEL

This policy will only pay up to 3 Monthly Benefits for any total disability sustained or continued outside the United /States, Canada or Mexico.

PRE-EXISTING CONDITIONS

A disability due to health conditions not disclosed on the application for which medical advice, treatment or medicine was received or symptoms existed before the effective date of coverage is **not** covered for the first 2 years after coverage is in force. **(Definition may vary by state.)**

Benefits will be paid if the condition was disclosed and not misrepresented on the Insured's application and is not excluded by a policy Amendment Rider.

Financial Guidelines

EARNED INCOME Earned income is the gross income from the applicant's occupation, including salary, wages, bonuses, fees and any other compensation received from all sources for work performed by the applicant. If the applicant is self-employed or owns any part of a business, earned income is the applicant's share of income earned by the business, plus the salary or draw from the business, minus the applicant's share of business expenses that are deductible for income tax.

**INCOME
VERIFICATION**

Income verification will be required as part of the underwriting process:

If the applicant is not self-employed and the amount applied for exceeds \$2,000 of monthly income, a copy of either:

- the two most recent pay stubs
- a W-2 Form **or**
- a tax return is required.

B. When the applicant is self-employed or a commissioned salesperson and the amount applied for exceeds \$1,500 of monthly income, a copy of the most recent Tax Return, with all Schedules and W-2 Forms, is required.

C. When the applicant is self-employed or is a commissioned salesperson, and he or she is applying for the "To Age 65" Benefit Period, copies of two years' Tax Returns, with all Schedules and W-2 Forms, are required. An average of the two years will be used.

**UNEARNED
INCOME**

Any kind of unearned income, such as rental property or interest income, that continues even if the Insured is disabled, does not qualify as earned income. Pension or retirement benefits would also be considered as unearned income. If unearned income is greater than 15% of earned income, the total Monthly Benefits available at issue is reduced by one half of the monthly unearned income.

**OTHER INCOME
PROTECTION**

Other sources of income protection need to be taken into consideration in order to avoid overinsurance. Other sources include: 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 total amount of Monthly Benefit being applied for.

Continued

Financial Guidelines *continued*

SELF-EMPLOYED APPLICANTS

Many self-employed individuals capitalize on depreciation and expenses to report little or no income for income tax purposes. However, these individuals may be eligible for a small Disability Income policy if:

- A. Self-employed in the same business for two years.
- B. Self-employed on a full-time basis.
- C. Under age 50 at the time of the application.
- D. Not showing a business loss on the most recent tax return.

Assurity or Woodmen, as applicable, will consider up to \$600 (\$300 Base, \$300 SDIR) of Monthly Income with a 1-, 2-, or 5-year Benefit Period for these applicants. The elimination period must be at least 60 days and no other benefits or riders are available.

MAXIMUM ISSUE AND PARTICIPATION LIMITS

The maximum issue and participation limits are those indicated below. Requests for higher limits may be made in Classes 4A and 3A, but are subject to availability off reinsurance

- **Class 4A** — \$6,000
- **Class 3A** — \$5,000
- **Class 2A** — \$4,000
- **Class 1A** — \$2,000

The participation limit includes all monthly disability income already in force with Assurity Life Insurance Company, Woodmen Accident and Life Company, or with any other company under individual or group policies.

Continued

Financial Guidelines *continued*

TABLE OF ISSUE LIMITS BY INCOME LEVEL

The minimum issue is \$500 of Monthly Income. The \$500 minimum issue limit may be met through a combination of Base policy and SDI Rider, but the Base policy must be at least \$200 and the SDIR must be at least \$100. Prospects earning less than \$1,200 of monthly earned income are not eligible.

The maximum issue limit will depend on the applicant's occupation class, earned income and existing disability coverage. The application must clearly list all other disability coverages in force and applied for.

| Monthly Earned Income | MONTHLY BENEFIT | |
|-----------------------|-----------------|-----------|
| | Base Policy | SDI Rider |
| 1,200 | 350 | 550 |
| 1,300 | 380 | 600 |
| 1,400 | 450 | 600 |
| 1,500 | 480 | 650 |
| 1,600 | 550 | 650 |
| 1,700 | 580 | 700 |
| 1,800 | 650 | 700 |
| 1,900 | 730 | 700 |
| 2,000 | 750 | 750 |
| 2,100 | 800 | 750 |
| 2,200 | 830 | 800 |
| 2,300 | 900 | 800 |
| 2,400 | 930 | 850 |
| 2,500 | 1,000 | 850 |
| 2,600 | 1,030 | 900 |
| 2,700 | 1,100 | 900 |
| 2,800 | 1,130 | 950 |
| 2,900 | 1,200 | 950 |
| 3,000 | 1,270 | 950 |
| 3,100 | 1,300 | 1,000 |
| 3,200 | 1,370 | 1,000 |
| 3,300 | 1,440 | 1,000 |
| 3,400 | 1,480 | 1,000 |
| 3,500 | 1,520 | 1,050 |
| 3,600 | 1,580 | 1,050 |
| 3,700 | 1,620 | 1,050 |
| 3,800 | 1,650 | 1,100 |
| 3,900 | 1,700 | 1,100 |
| 3,900 | 1,700 | 1,100 |
| 4,000 | 1,740 | 1,150 |
| 4,100 | 1,780 | 1,150 |
| 4,200 | 1,830 | 1,150 |
| 4,300 | 1,900 | 1,150 |
| 4,400 | 1,980 | 1,150 |
| 4,500 | 2,000 | 1,150 |
| 4,600 | 2,020 | 1,200 |

Financial Guidelines *continued*

| Monthly Earned Income | MONTHLY BENEFIT | |
|--------------------------|-----------------|-----------|
| | Base Policy | SDI Rider |
| 4,700 | 2,090 | 1,200 |
| 4,800 | 2,100 | 1,200 |
| 4,900 | 2,180 | 1,200 |
| 5,000 | 2,200 | 1,200 |
| 5,100 | 2,220 | 1,200 |
| 5,200 | 2,230 | 1,200 |
| 5,300 | 2,250 | 1,200 |
| 5,400 | 2,260 | 1,200 |
| 5,500 | 2,270 | 1,200 |
| 5,600 | 2,320 | 1,200 |
| 5,700 | 2,360 | 1,200 |
| 5,800 | 2,390 | 1,200 |
| 5,900 | 2,430 | 1,200 |
| 6,000 | 2,460 | 1,200 |
| 6,200 | 2,520 | 1,200 |
| 6,400 | 2,600 | 1,200 |
| 6,600 | 2,690 | 1,200 |
| 6,800 | 2,770 | 1,200 |
| 7,000 | 2,860 | 1,200 |
| 7,200 | 2,980 | 1,200 |
| 7,400 | 3,090 | 1,200 |
| 7,600 | 3,210 | 1,200 |
| 7,800 | 3,320 | 1,200 |
| 8,000 | 3,400 | 1,200 |
| 8,200 | 3,470 | 1,200 |
| 8,400 | 3,520 | 1,200 |
| 8,600 | 3,570 | 1,200 |
| 8,800 | 3,620 | 1,200 |
| 9,000 | 3,660 | 1,200 |
| 9,200 | 3,680 | 1,200 |
| 9,400 | 3,750 | 1,200 |
| 9,600 | 3,810 | 1,200 |
| 9,800 | 3,880 | 1,200 |
| 10,000 | 3,950 | 1,200 |
| 10,200 | 4,000 | 1,200 |
| 10,400 | 4,090 | 1,200 |
| 10,600 | 4,180 | 1,200 |
| 10,800 | 4,270 | 1,200 |
| 11,000 | 4,360 | 1,200 |
| 11,200 | 4,370 | 1,200 |
| 11,400 | 4,450 | 1,200 |
| 11,600 | 4,545 | 1,200 |
| 11,800 | 4,620 | 1,200 |
| 12,000 | 4,710 | 1,200 |
| 12,200 | 4,800 | 1,200 |

Higher limits in Classes 4A and 3A are subject to the availability of reinsurance. The Maximum Issue Limits for SDIR do not increase over those shown.

Occupational Classification

GUIDELINES

Applicants must be employed on a full-time basis (at least 30 hours per week) at time of application.

Applicants employed only in seasonal occupations are not eligible for coverage.

Applicants engaged in more than one occupation, even on a part-time or seasonal basis, are to be classified according to the most hazardous occupation.

BUSINESS IN THE HOME

Generally, persons who work at a business in their home are not eligible for disability income coverage, unless **at least 50%** of the job duties are performed away from the home.

NEW OCCUPATION OR BUSINESS

Individuals just entering a profession, business, occupation, or becoming associated with a new business must have a minimum of 12 to 24 months in their new field in order to obtain the maximum amount of individual disability income insurance available. However, this requirement may be waived if the applicant has been in a similar occupation for at least two years. Individuals who do not fall into one of the above categories may be given individual consideration, but Underwriting should be consulted prior to submitting an application.

AVIATION/AVOCATIONS

Persons involved in aviation, auto racing, hang gliding, sky diving, skin/scuba diving, or similar activities on an amateur basis can be considered for Individual Disability Income insurance, in most cases. Report the activity on the application and complete the appropriate questionnaire. Usually, a Policy Amendment Rider (waiver) will be attached to the policy if the application is approved.

FOREIGN NATIONALS

Applications may be taken on U.S. citizens who permanently reside in the U.S. or on permanent resident aliens who have lived in the U.S. for at least three years and do not plan to return to their native country on a permanent basis. A photocopy of both sides of the applicant's resident alien card must be submitted with an application on a permanent resident alien.

Continued

Occupational Classification *continued*

DESCRIPTION OF CLASSES

CLASS 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Examples include:

| | |
|-------------------|-------------------|
| Accountant | Librarian |
| Architect | Pharmacist |
| Biologist | Real Estate Agent |
| Commercial Artist | Secretary |

CLASS 3A

Includes occupations similar to Class 4A but with certain activities or hazards involving laboratory, technical, supervisory, and service work.

Examples include:

| | |
|----------------|------------------|
| Clergy | RN/LPN |
| Horticulturist | Sales Clerk |
| Lab Technician | Speech Therapist |
| Locksmith | Surveyor |

CLASS 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators. Examples include:

| | |
|---------------|-------------|
| Auto Mechanic | Electrician |
| Beautician | Farmer |
| Bricklayer | Plumber |
| Carpenter | Tailor |

CLASS 1A

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident. Examples

| | |
|------------------|---------------------|
| Auto Body Repair | Painter |
| Crane Operator | Paramedic |
| Custodian | Roofer |
| Furniture Mover | Used Car Dealership |

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. Examples include:

| | |
|------------------------|----------------------|
| Air Traffic Controller | Entertainer |
| Armed Forces | Pilot |
| Author | Self-employed Artist |
| Bartender | Student |

Continued

Occupational Classification *continued*

SPECIAL OCCUPATIONS

GOVERNMENT EMPLOYEES

Federal, State, County, and City employees are considered in the Occupational Schedule under appropriate classification for their job duties. This section also includes Law Enforcement, Fire Fighters, and Postal Workers.

Benefits allowed under our plan take into account that the SDIR offsets **dollar for dollar** any Social Insurance benefits received, while the Base Plan benefit does not. Therefore, Assurity or Woodmen, as applicable, will allow up to a maximum of \$500 Base benefit and up to the maximum SDIR benefit, both based on what their salary qualifies them for.

RAILROAD EMPLOYEES

The benefit maximums for Railroad employees will be the same as those used for Government employees.

TEACHERS

If teachers are covered under any type of Teachers' Disability Retirement Plan, the benefit maximums will be the same as those used for Government employees.

CASINO EMPLOYEES

The normal benefit maximums for casino employees will be allowed based on salary, with the following guidelines:

- Gambling must be legalized in that state.
- The casino must be operated in accordance with the law.
- All applicants must have a minimum of one year of employment with that casino.
- All applicants, regardless of duties, will be **Class 1A**.

→ **NOTE:** See the separate **Occupational Schedule** for a complete listing of occupations and their classes.

Hospital Benefit Rider

Annual Rates per \$100 of Base Monthly Benefit

| ISSUE AGE | MALE | FEMALE |
|-----------|-------|--------|
| 18 | 3.10 | 4.04 |
| 19 | 3.14 | 4.13 |
| 20 | 3.19 | 4.24 |
| 21 | 3.25 | 4.35 |
| 22 | 3.30 | 4.47 |
| 23 | 3.36 | 4.60 |
| 24 | 3.42 | 4.73 |
| 25 | 3.49 | 4.85 |
| 26 | 3.56 | 4.98 |
| 27 | 3.63 | 5.10 |
| 28 | 3.71 | 5.22 |
| 29 | 3.79 | 5.22 |
| 30 | 3.87 | 5.43 |
| 31 | 3.95 | 5.53 |
| 32 | 4.04 | 5.63 |
| 33 | 4.13 | 5.72 |
| 34 | 4.23 | 5.80 |
| 35 | 4.34 | 5.88 |
| 36 | 4.45 | 5.97 |
| 37 | 4.57 | 6.05 |
| 38 | 4.71 | 6.13 |
| 39 | 4.85 | 6.21 |
| 40 | 5.01 | 6.29 |
| 41 | 5.18 | 6.37 |
| 42 | 5.37 | 6.46 |
| 43 | 5.57 | 6.55 |
| 44 | 5.78 | 6.65 |
| 45 | 6.01 | 6.76 |
| 46 | 6.26 | 6.88 |
| 47 | 6.52 | 7.02 |
| 48 | 6.80 | 7.17 |
| 49 | 7.09 | 7.34 |
| 50 | 7.40 | 7.52 |
| 51 | 7.73 | 7.73 |
| 52 | 8.08 | 7.95 |
| 53 | 8.46 | 8.20 |
| 54 | 8.86 | 8.47 |
| 55 | 9.31 | 8.78 |
| 56 | 9.77 | 9.09 |
| 57 | 10.28 | 9.44 |
| 58 | 10.83 | 9.83 |
| 59 | 11.46 | 10.27 |
| 60 | 12.17 | 10.80 |

Automatic Increase Benefit Rider

1-Year Benefit Period — Not Applicable

2-Year Benefit Period — 1.5% of Base Policy Premium (without policy fee)

5-Year Benefit Period — 7.5% of Base Policy Premium (without policy fee)

To Age 65 Benefit Period —

18-24 — 30% of Base Policy Premium (without policy fee)

25-34 — 25% of Base Policy Premium (without policy fee)

35-44 — 20% of Base Policy Premium (without policy fee)

45-49 — 15% of Base Policy Premium (without policy fee)

50-55 — 10% of Base Policy Premium (without policy fee)

Underwriting Guidelines

MEDICAL EXAM REQUIREMENTS Non-medical limits and examination requirements are based on:

1. Insurance age of proposed insured.
2. Benefit period.
3. Total Individual Monthly Income in force and applied for with Assurity Life Insurance and its parent company, Woodmen Accident and Life Company.

The Assurity Life Insurance Company and Woodmen Accident and Life Company reserve the right to require a medical examination and or other medical requirements on any proposed insured.

1-,2-, AND 5-YEAR BENEFIT PERIODS

| <u>Ages</u> | <u>Monthly Benefit</u> | <u>Exam</u> | <u>HOS</u> | <u>SMA</u> | <u>EKG</u> |
|-------------|------------------------|-------------|------------|------------|------------|
| 18-30 | 500 to 2,500 | No | No | No | No |
| | 2,501 and over | Yes | Yes | Yes | No |
| 31-40 | 500 to 2,000 | No | No | No | No |
| | 2,001 to 5,000 | Yes | Yes | Yes | No |
| | 5,001 and over | Yes | Yes | Yes | Yes |
| 41-50 | 500 to 1,500 | No | No | No | No |
| | 1,500 to 3,500 | Yes | Yes | Yes | No |
| | 3,501 and over | Yes | Yes | Yes | Yes |
| 51-55 | 500 to 1,000 | No | No | No | No |
| | 1,001 to 2,500 | Yes | Yes | Yes | No |
| | 2,501 and over | Yes | Yes | Yes | Yes |
| 56-60 | 500 and over | Yes | Yes | Yes | Yes |

("To Age 65" Requirements next page)

Underwriting Guidelines *continued*

| MEDICAL EXAM REQUIREMENTS <i>continued</i> | TO AGE 65 BENEFIT PERIOD | | | | | |
|--|--------------------------|------------------------|-------------|------------|------------|------------|
| | <u>Ages</u> | <u>Monthly Benefit</u> | <u>Exam</u> | <u>Hos</u> | <u>SMA</u> | <u>EKG</u> |
| | 18-30 | 500 to 2,000 | No | No | No | No |
| | | 2,001 and over | Yes | Yes | Yes | No |
| | 31-40 | 500 to 1,500 | No | No | No | No |
| | | 1,501 to 3,500 | Yes | Yes | Yes | No |
| | | 3,501 and over | Yes | Yes | Yes | Yes |
| | 41-50 | 500 to 1,000 | No | No | No | No |
| | | 1,000 to 3,000 | Yes | Yes | Yes | No |
| | | 3,001 and over | Yes | Yes | Yes | Yes |
| | 51-55 | 500 to 2,000 | Yes | Yes | Yes | No |
| | | 2,001 and over | Yes | Yes | Yes | Yes |
| | 56-60 | 500 and over | Yes | Yes | Yes | Yes |

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

Authorized Firms: American Paraprofessional System (APPS)
American Service Bureau (MEDITEST)
Examination Management Services (EMSI)
HealthCheck
Life Data Medical Services
Physical Measurements, Inc. (PMI)
Portamedic
World Health Services

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

Assurity Life Insurance Company: Osborn Laboratories
14901 West 117th
Olathe, KS 66062

Woodmen Accident and Life: LabOne (HORL)
10310 West 84th Terrace
Lenexa, KS 66214

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

Continued

Underwriting Guidelines *continued*

INSPECTION REPORTS

Telephone inspection reports are ordered by Underwriting on all cases exceeding \$1,000 of total coverage applied for. The phone inspection will be completed by a commercial inspection company.

An inspection report may be ordered by Underwriting on any amount, if necessary. Please inform every applicant that a phone call may be received.

COLLECTION LIMITS

A full initial premium may be collected at time of application when the amount of all in-force and applied-for disability coverage with our company does not exceed \$2,500. The \$2,500 limit applies to applications that have the health questions answered or the applicant is to be medically examined.

On applications with in-force and applied-for amounts that exceed the \$2,500 limit, or where the proposed Insured has significant health problems, the case must be handled on a C.O.D. basis.

REPLACEMENT GUIDELINES

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

| | | |
|----------|----------------|---------------|
| Arkansas | Kentucky | Utah |
| Colorado | Oklahoma | Washington |
| Delaware | Pennsylvania | West Virginia |
| Idaho | Rhode Island | Wisconsin |
| Illinois | South Carolina | |
| Iowa | Texas | |

A copy of the complete replacement form must be left with the proposed Insured.

Customer Service

CHANGES IN COVERAGE

Increasing Coverage

To **increase** the amount of the Base benefit or the SDIR benefit, to **increase** the Benefit Period or to **decrease** the Elimination Period, a new application for coverage is required.

There are two methods for increasing an in-force disability policy:

1. Complete an application for the amount of the increase in monthly disability benefits and make arrangements for any needed medical requirements. When the application is approved, the new policy will be issued for the amount of the increase. The Insured will then have two disability policies in force with Assurity or Woodmen. **OR**
2. Complete an application for the total amount of monthly disability benefits. Indicate on the application that the new policy is to replace an in-force policy. Return the in-force policy to the Home Office with the application and make arrangements for any needed medical requirements. **PLEASE NOTE:** Replacement forms are required in the states listed on the previous page.

When the application is approved, the new policy will be issued for the total amount of monthly disability benefits with a current date and the in-force policy will be terminated. Commissions will be adjusted according to our normal replacement rules. The incontestable period for the new policy will be two years from the date of issue.

Decreasing Coverage

To **decrease** the Monthly Benefit or **increase** the Elimination Period, a written request from the Insured indicating the change is required. When the request is approved, an Endorsement showing the changes is sent to the policyowner for addition to the policy.

REINSTATEMENT OF A LAPSED POLICY

If a disability income policy lapses for nonpayment of a renewal premium, reinstatement can be applied for within 12 months after the date of lapse. In order to reinstate, the following items are required:

- A completed reinstatement application.
- A signed medical authorization.
- One renewal premium.

If the application is approved, the effective date of reinstatement is the date of approval.