Assurity

Checklist for Submitting a Completed App

Long-Term Disability Insurance | Income Protection+

Here are some tips from our Underwriting Department to help increase your success!
We're always available if you have questions at: 800-276-7619 Ext. 4264 or underwriting@assurity.com.

Income Documentation

Include the required income documentation indicated below with your client's application.

Employees

Employee Only	Monthly Benefit Amount	Documents Needed
Not Self-Employed	$6,000 or less	None
	More than $6,000	☐ 2 pay stubs, Federal Tax Form W-2 or Federal Tax Return
Self-Employed or Commissioned Salesperson	$4,000 or less	None
	More than $4,000 and 1 Year, 2 Year, 5 Year, or 10 Year benefit period	☐ Federal Tax Return with all schedules ☐ Federal Tax Form W-2
	More than $4,000	☐ 2 years Federal Tax Returns with all schedules ☐ Federal Tax Form W-2

Businesses

Business	Personal Documents Needed	Business Documents Needed
Sole Proprietor	☐ Federal Tax Form 1040, including Schedule C	None
Farmer or Rancher	☐ Federal Tax Form 1040, including Schedule F	None
Owner of C Corporation	☐ Federal Tax Form W-2	☐ Federal Corporate Tax Form 1120, including Schedule E
Owner of S Corporation	☐ Federal Tax Form W-2 ☐ Federal Tax Form 1040, including Schedule E, Part II	☐ Federal Corporate Tax Form 1120S, including Schedule K-1
Partner of Partnership	☐ Federal Tax Form 1040, including Schedule E, Part II	☐ Federal Partnership Tax Form 1065, including Schedule K-1

Health History

Please use the Pre-Qualification Checklist if your client has any health history. Also, make sure to provide the doctor's information with the application.

Non-Medical Limits & Exam Requirements

Age	Monthly Benefit Amount	Exam Paramedical Exam	UA Urinalysis	BLD Blood Requirements
18-50	$500 - $8,000	No	No	No
	$8,001 and above	Yes	Yes	Yes
51-64	$500 - $6,000	No	No	No
	$6,001 and above	Yes	Yes	Yes

NOTE: These limits are subject to change at any time. Assurity reserves the right to require a medical exam and/or other medical requirements on any applicant.

Authorized Paramedical Firms

Our authorized paramedical firms have the examination forms, containers and blood draw kits in stock. For significant medical health histories or if the applicant has previously been declined, contact the Customer Connections prior to scheduling an examination.

American Paraprofessional Systems, Inc. (APPS)	**800-967-1499**
Examination Management Services (EMSI)	**800-872-3674**
Quest Diagnostics – ExamOne	**800-873-8845**
Hooper Holmes Portamedic National Service Center	**800-765-1010**

Personal History Interviews

For applications with monthly benefits over $10,000, our team at Assurity will conduct a personal history interview with your client. An interview may be ordered on any benefit amount if necessary at the underwriter's discretion.

- ☐ **Inform your client that he/she may receive a phone call regarding a Personal Health Interview.**
- ☐ **If applicable, indicate your client's time preference for the interview on the application.**

Assurity Interview Department:	**877-611-4701**
Monday – Thursday:	7 a.m – 8 p.m. CST
Friday:	7 a.m. – 6 p.m. CST
Saturday:	9 a.m. – 1 p.m. CST

For complete details, please refer to Assurity's Underwriting Guide on the Agent Center.