Assurity®

Field Underwriting Reference Guide

Income Protection+

Everything you need to submit LTDI in good order and move cases from submission to decision with fewer follow-ups.



How to use this guide

Keep this open while you build a case. Work top to bottom, or jump to the section you need:

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This guide covers Income Protection+ (Policy Form No. I H2401) only. For the full details, see the Underwriting, Occupation and Product Guides on Agent Center.

Limits at a glance

Issue Ages

18 to 64 (age last birthday)

Minimum Issue

$500 total monthly benefit

Maximum issue

By class (see Class chart) and by income (Maximum Issue Limits by Income chart in the Underwriting Guide)

No exam

Ages 18 to 50: up to $10,000/mo.;
Ages 51 to 64: up to $6,000/mo.

No income verification

Employees: up to $8,000/mo.; Self-employed or commissioned: up to $6,000/mo.

Counting coverage

Add the amount applied for to other Assurity DI and BOE coverage in force

Personal history interview

Over $10,000 a month. May be ordered at any amount.

Premium with application

When total in-force plus applied-for benefit is $5,000 a month or less, and the health questions show no adverse conditions or an exam is scheduled

Backdating

Up to 30 days before the application signature date, to save age



Limits are subject to change. Assurity may require an exam or other evidence on any applicant.

Eligibility: know who can write before you quote

Hours

Full time, at least 30 hours a week at application

Seasonal work

Exclusively seasonal occupations are not eligible

Earned income

At least $1,200 a month

Occupations not eligible (NE)

Armed Forces, Athlete, Entertainer, Longshoreman, Pilot, Student, and others. See the full NE list in page 5-6 before you quote.

Working at height

Work above ground level is considered up to 40 feet (4 stories)

Citizenship

U.S. citizens who permanently reside in the U.S.; permanent resident aliens who have lived in the U.S. at least two years and do not plan to leave permanently (resident alien card number required). Some work visas may qualify. Contact Underwriting.

Newly self-employed

Without a full calendar year of self-employed tax returns, related prior full-time experience is required. Offers follow special guidelines, including 75% of documented annual income, issue ages 18 to 55, and 1, 2 or 5 Year benefit periods.

Bankruptcy

Pending or recent bankruptcy is handled under set guidelines. Discharged over five years ago: no benefit period or elimination period restrictions. See the Underwriting Guide chart for every case.

Documentation by client type

Employees (not self-employed)

Monthly benefit requested	Income documents to send
$8,000 or less	None required
Over $8,000	Two pay stubs, W-2, or federal tax return

Self-employed or commissioned

Monthly benefit requested	Income documents to send
$6,000 or less	None required
Over $6,000 and 1, 2, 5 or 10 Year benefit period	Federal tax return with all schedules, plus W-2
Over $6,000 and To Age 65, 67 or 70 benefit period	Two years of federal tax returns with all schedules, plus W-2

Business owners

Business type	Personal	Business
Sole proprietor	1040 with Schedule C	None
Farmer or rancher	1040 with Schedule F	None
C corporation	W-2	1120 with Schedule E
S corporation	W-2 and 1040 with Schedule E, Part II	1120S with Schedule K-1
Partner	1040 with Schedule E, Part II	1065 with Schedule K-1

Send the most recent documents. Newer income can mean a larger benefit.

Determine the class

Classes run from 6A to 1A. Duties set the class, not the title. Clients with more than one occupation are classified by their most hazardous one.

Class	What it covers	Examples	Max issue limit
6A	Executive or professional occupations in an office, no environmental hazards, no supervision of manual-duty associates, little or no travel	Accountant, Architect, Attorney, Computer Programmer, Pharmacist, Optometrist	$30,000
5A	Executive or professional occupations in an office, no environmental hazards, no supervision of manual-duty associates	Real Estate Agent, Nurse (clinic), Insurance Agent/Broker, Clergy, Small Animal Veterinarian	$30,000
4A	Professional or office occupations, rarely exposed to physical or occupational hazards	Nurse (RN/LPN, hospital or surgical), Physician (clinic, GP), Secretary, Car Sales	$30,000
3A	Similar to 4A, with certain activities or hazards involving laboratory, technical, supervisory and service work	Dental Hygienist, Graphic Designer, Lab Tech, Real Estate Appraiser, Construction Foreman	$30,000
2A	Skilled and manual occupations in lighter industries, most machine operators	Carpenter, Electrician, Plumber, Auto Mechanic, Landscaper, Hairdresser/Barber, Chef/Cook/ Waiter	$15,000
1A	Heavy manual labor or unskilled work with increased accident risk	Roofer, Chiropractor, Bartender, Bus Driver, Firefighter (no forestry), Police Officer, Custodian	$10,000



The Occupation Guide on Agent Center lists every occupation alphabetically. Call Underwriting before you submit if you have questions.

Occupations not eligible (NE):

Where only certain duties are NE, the duties are noted.

Not eligible for any duties

- Actor/Actress
- Air Traffic Controller
- Armed Forces
- Asbestos Remover
- Athlete
- Big Game Guide
- Bridge Building and/or Maintenance
- Cell Phone Tower Climber
- Chauffeur
- Check Cashing Company
- Crop Duster
- Day Trader
- Detective (private or undercover)
- Diver
- Dock Worker
- Dog Catcher
- Domestic Servant
- Entertainer
- Explosive Handler
- Fencing Instructor
- First Mate (cruise ship)
- Flight Attendant
- Flight Service Specialist
- Garbage Collector (government)
- Government Official (elected or appointed)
- Guide (hunting and fishing)
- Hazardous Waste Clean-up or Supervision
- Homemaker
- House Flipper
- Hunting Guide
- Internet Sales (eBay, etc.)
- Jockey
- Karate Instructor
- Longshoreman
- Merchant Marines
- Military (all personnel)
- Missionary
- Model
- Musician
- Pilot
- Private Investigator
- Private Nurse
- Process Server
- Professional Referee
- Sculptor
- Servant
- Sky Marshal
- Steeplejack
- Stevedore (on dock crane operator)
- Stock Trader
- Stock/Bond Trader
- Structural Iron and Steel Worker
- Student
- SWAT Team Member
- Tour Manager (touring musical bands)
- Underwater Search/Rescue Trainer
- Wind Turbine Builder/ Repair

Not eligible for certain duties

Occupation	Not eligible when
Bill Collector or Repossessor	Repossessing
Broker	Commodity or “on the floor”
Coach	Professional
Courier and Parcel Service	“Other” duties
CIA	Field agent (office-only duties are classified by the work performed)
FBI	Field agent, detective duties, Air Marshal, ATF (office-only duties are classified by the work performed)
Food Industry	Fisherman; meat industry (packing, slaughterhouse) “Other” duties
Gambling	Poker player or consultant
Geologist	Offshore
Hotel/Motel (Hospitality) Industry	“Other” duties
Inspector	Structural steel; structural metal (government)
Lumber Industry	Certain “Other” duties; see the guide
Metallurgist, Mineralogist	Underground
Mining Industry	Below ground

Occupation	Not eligible when
Nanny	Not returning to own home each night
Newspaper Industry	Foreign war correspondent
Nuclear Facilities	Handling or exposed to hazardous materials
Oil and Natural Gas Industries	Offshore and other duties
Photographer	Aerial, war, stunt
Police	Detective working undercover
Radio/Television Sales and Service	On-air salesperson
Real Estate	Developer
Sales (not listed elsewhere)	Door to door; on-air salesperson
Signs, Billboards	“Other” duties
Steel Industry	Laborer, unskilled worker, other
Utility Industries (non-municipal)	Power line construction and maintenance; “Other” duties
Zookeeper	Large animals

Other duties for some of these occupations may be eligible in a different class. The Occupation Guide on Agent Center is the final word. If an occupation is not listed in the guide, call Underwriting.

Business owners: what qualifies

Business Owner Upgrade. One occupation class upgrade when the client has:

- ☑ at least 10% ownership
- ☑ at least two years self-employed
- ☑ at least $30,000 of net income
- ☑ an occupation other than medical professional, farmer, trucker or roofing contractor

Upgraded clients are eligible for the benefit periods and riders of the new occupation class.

Business Owner Income Enhancement. For owners with at least 10% ownership, net income used to set the maximum issue limit can increase 20% (tax returns required). Base and total limits can go up to $1,500, and the SDIR up to $3,000. Class limits still apply.

Working from home. At 50% or less of the time at home, standard guidelines apply. Over 50%, the client needs at least one year full time in the current home-based occupation, and benefit periods narrow at ages 56 and up.

Farm and ranch. Qualifying farmers and ranchers are eligible for all riders and elimination periods but not the class upgrade. Limits follow acres and herd size.

Special occupations

Client	What changes
Federal government employee	Normal limits, offset for assumed employer-paid group LTD at 40% of monthly income. No Benefit Increase Rider, COLA Rider, or Guaranteed Insurability Rider. Over age 55 not eligible.
State government employee or teacher with a disability program	Normal limits, offset for assumed employer-paid group LTD at 60% of monthly income. No Benefit Increase Rider, COLA Rider, or Guaranteed Insurability Rider. Over age 55 not eligible.
Railroad employee	Base monthly benefit up to $1,000 plus SDIR by income. No Benefit Increase Rider or Guaranteed Insurability Rider.
Casino employee in gaming	Class 1A, full benefits, where gambling is legal in that state and the casino operates lawfully
New professionals (within 180 days of graduation)	Up to $4,000 monthly benefit for listed professions (such as Accountant, Pharmacist, Physician Assistant). Up to $3,000 monthly benefit for others (such as Software Engineer).
Medical residents moving to a contracted position	Up to 100% of contracted income when the position starts within six months of the application

Paper application: occupation clarity is key

The e-App occupation field auto-completes from the Occupation Guide, so electronic submissions are matched the moment they are typed. On paper, the field is free text. A clear entry skips the lookup and lets underwriting start sooner.

1. **Spell it out.** No abbreviations. “Chiropractor” not “Chiro”
2. **Say W-2 or Self-Employed in words**. It decides which rules apply.
3. **If self-employed, add three numbers.** Years in business, percent ownership and approximate net income. They decide whether the Business Owner Upgrade applies.
4. **Describe the duties behind generic titles.** Manager, Sales, Construction, Supervisor and Maintenance classify differently by duty. Add one line: office only, onsite supervision, or hands on.
5. **Name the employer for State, Federal or Railroad work.** These follow the special occupation rules in section 7.

Examples we’ve received	What we needed
Chiro (W2)	Chiropractor – W-2 Employee
S/E T Driver	Truck Driver – Self-Employed
Business Owner	Self-Employed Electrician – 4 yrs in business, 100% owner, ~$70k net income
Manager	Construction Site Manager – onsite supervision, or Office Manager – office duties only
Court Clerk	Court Clerk – State Government, or Court Clerk – Private Law Firm



Not sure the occupation is in the guide?
Check Agent Center for the full Occupation Guide.

Medical screens: exam limits and build chart

Exam limits (age last birthday)

Age	Amount of Coverage	Exam, urinalysis, blood
18 to 50	$500 to $10,000 $10,001 and above	None Yes
51 to 64	$500 to $6,000 $6,001 and above	None Yes

A full blood draw is required when blood is needed. A dried blood spot is not accepted. Limits are subject to change. Assurity may require an exam or requirements on any applicant.

Build chart: height and weight. A guideline. The decision includes other factors. Applicants must be 4’8” to 6’9”. Applicants outside that range are automatically declined, regardless of weight.

Find the height, then read across. Each weight is where that outcome begins.

Height	Auto-decline at or below	Table 1 from	90-day EP from	90-day EP, 5-year BP cap from	90-day EP, 2-year BP cap from	Auto-decline at or above
4’8"	78	157	169	174	179	183
4’9"	80	163	175	181	186	190
4’10"	83	168	181	187	192	197
4’11"	86	174	187	194	199	203
5’0"	89	180	194	200	206	210
5’1"	92	186	200	207	213	217
5’2"	95	192	207	214	220	225
5’3"	98	199	213	221	227	232
5’4"	101	205	220	228	234	239
5’5"	105	211	227	235	241	247

Continued on next page

Height	Auto-decline at or below	Table 1 from	90-day EP from	90-day EP, 5-year BP cap from	90-day EP, 2-year BP cap from	Auto-decline at or above
5'6"	108	218	234	242	249	255
5'7"	111	225	241	250	257	262
5'8"	115	231	248	257	264	270
5'9"	118	238	256	265	272	278
5'10"	121	245	263	272	280	286
5'11"	125	252	271	280	288	294
6'0"	129	259	278	288	296	303
6'1"	132	267	286	296	304	311
6'2"	136	274	294	304	313	320
6'3"	140	281	302	313	321	329
6'4"	143	289	310	321	330	337
6'5"	147	297	318	329	339	346
6'6"	151	304	327	338	348	355
6'7"	155	312	335	347	356	364
6'8"	159	320	344	356	366	374
6'9"	163	328	352	364	375	383

Weights in pounds. Table 1, 2 and 3 are the table ratings used in underwriting (see the Impairment Guide).

Speed it up. For arthritis, asthma, back or neck problems, diabetes, epilepsy, heart conditions, high blood pressure, kidney disorders, digestive disorders, tumors or cysts, DUI and substance use, attach a separate sheet to the application. Include the applicant's name, diagnosis, dates, current medication and treatment, and the name, address and phone number of each physician and facility. The Underwriting Guide lists the exact items for each condition.

Pre-qualification questions

A quick screen that points a case to the right fit before the application starts. Ask the client:

1. For the last 6 months, have you been continuously working at least 30 hours per week with your current employer, performing all regular duties of your occupation?
2. In the past 10 years, have you pled guilty to or been convicted of a felony?
3. In the past 10 years, have you used narcotics, barbiturates, amphetamines, hallucinogens, heroin, cocaine or other habit-forming drugs?
4. In the past 5 years, have you had a heart attack or stroke?
5. In the past 5 years, have you been diagnosed with or treated for any type of cancer?
6. In the past 12 months, have you been diagnosed with diabetes?
7. In the past 2 years, have you filed for personal or business bankruptcy or had a bankruptcy discharged?



How to read the answers

A “no” to question 1, or a “yes” to any of questions 2 through 7, typically means a client is not eligible for Income Protection+. Reach out to Underwriting to see what options exist for impaired risk disability insurance at Assurity, or whether coverage exclusions could be written into the policy.

Discounts and also worth knowing

- **Multi-Life Discount: 20%.** Policies issued at the same time to three or more insureds who work for the same employer. Not available with the Spouses' Discount.
- **Spouses Discount: 10%.** Both policies for two insured spouses. Not available with the Multi-Life Discount.
- **Avocations.** Aviation, auto racing, hang gliding, sky diving, skin/scuba diving or similar amateur activities can be considered for coverage in most cases. Report it on the application and complete the questionnaire. An exclusion rider is usually attached.
- **Replacement.** Some states require a replacement form with the application. See the Underwriting Guide for the list.
- **Underwriting outcomes.** Offers may be standard, rated, or adjusted in amount, elimination period or benefit period. They may include a policy amendment rider. Graded Benefit DI may be offered as an alternative. Tell clients up front that a modified offer is possible.

Who to call

Application questions: (800) 276-7619 Ext. 4264 | underwriting@assurity.com | Fax (402) 437-4606

In-force policy questions: (800) 276-7619 Ext. 4279 | clientservices@assurity.com

Claims questions: (800) 276-7619 Ext. 4484 | claimsinfo@assurity.com

Customer Connections: Mon to Thu 7 a.m. to 6:30 p.m. CT, Fri 7 a.m. to 5 p.m. CT



Find the full Underwriting, Occupation and Product Guides on Agent Center, and call with application questions before you submit anything unusual. A quick call can beat longer waits.

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