

Maximum Issue Amounts for Farm/Ranch

MAXIMUM ISSUE LIMITS FOR FARM/RANCH HOUSEHOLD WITH MINIMAL NET INCOME CHART							
		Primary Farmer/Rancher			Spouse Working Full-Time on Farm/Ranch		
		Monthly Benefit			Monthly Benefit		
Acres or...	Herd Size	Base Policy Max	SDIR Max	Total Max	Base Policy Max	SDIR Max	Total Max
240-319	24-49	\$600	\$600	\$1,200	\$300	\$300	\$600
320-499	50-74	750	750	1500	400	400	800
500+	75+	1,000	1,000	2,000	500	500	1,000

NOTE: Farmers and ranchers that qualify based on acres or herd size are eligible for all benefit periods (except to-age-65 and to-age-67), all elimination periods, and all riders (except the Residual Disability Benefit Rider); they are not eligible for the Business Owner Upgrade of one occupation class.

Farmers and ranchers with less than 240 acres and a herd size of 24 may be eligible for coverage according to guidelines for Self-Employed Applicants with Minimal Net Income found under the Financial Underwriting Guidelines section of this guide.

Medical Underwriting Guidelines

Non-Medical Limits and Exam Requirements

Upon completion of the application for the proposed insured, arrangements should be scheduled to fulfill underwriting requirements indicated on the following chart. When using the chart, please note the following:

Age

- All age calculations should use current age.

Amount of Coverage

- To calculate the amount of coverage used in determining underwriting requirements, add up the total amount of coverage applied for on this application plus other disability income and business overhead insurance in force with Assurity.

Exam

- In the chart below, "Exam" means paramedical exams for most applicants. Applicants with a history of rheumatic fever, heart murmurs or other extensive medical conditions should be examined by a physician. If there is any question about an applicant's examination, contact the underwriting department.
- If a TeleApp is completed, or if all questions on the application are completed, Assurity can waive the paramedical exam and use an abbreviated exam in which the paramed records height, weight, blood pressure and pulse.

Urinalysis (UA)

- If required, included in paramedical exam.

Blood Requirements (BLD)

- A fasting full blood draw is required; a dried blood spot (DBS) is not acceptable.

Electrocardiogram (EKG)

- If required, included in paramedical exam.

EXAM LIMITS CHART					
Age	Amount of Coverage	Exam	UA	BLD	EKG
18 - 50	\$500 - \$3,000	No	No	No	No
	\$3,001 and above	Yes	Yes	Yes	No
51 - 55	\$500 - \$2,000	No	No	No	No
	\$2,001 - \$5,000	Yes	Yes	Yes	No
	\$5,001 and above	Yes	Yes	Yes	Yes
56 - 60	\$500 - \$1,500	No	No	No	No
	\$1,501 - \$5,000	Yes	Yes	Yes	No
	\$5,001 and above	Yes	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 new business contact center, as detailed in the Contacts section, prior to scheduling an examination.

Paramedical firms authorized by Assurity are as follows:

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|--|----------------|
| 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 |