



Disability Insurance

Checklist for Submitting a Completed Application

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	<input type="checkbox"/> 2 Current Paystubs <input type="checkbox"/> 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	<input type="checkbox"/> Federal Tax Return with all Schedules <input type="checkbox"/> Federal Tax Form W-2
	More than \$4,000 and to-age-65 or to-age-67 benefit period	<input type="checkbox"/> 2 years Federal Tax Returns with all Schedules <input type="checkbox"/> Federal Tax Form W-2

NOTE: Any occupation class 2A applicant desiring a to-age-65 or to-age-67 benefit period must supply income verification regardless of the amount of monthly benefit requested.

Businesses

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

Health History

Please use the Agent 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

- If using a drop ticket, Assurity will schedule the medical requirements.
- If not using a drop ticket, please schedule the requirements indicated below using one of the authorized paramedical firms listed.

Age	Monthly Benefit Amount	Exam Paramedical Exam	UA Urinalysis	BLD Blood Requirements	EKG Electrocardiogram
18-55	\$500 - \$6,000	No	No	No	No
	\$6,001 and above	Yes	Yes	Yes	No
56-60	\$500 - \$4,500	No	No	No	No
	\$4,501 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 prior to scheduling an examination.

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

Personal History Interviews

Our team at Assurity conducts personal history interviews with your clients, which are ordered for applications with monthly benefits exceeding \$6,000 (for all applications in California, regardless of monthly benefit). 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.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.