

AssurityBalance[®] Disability Income Insurance

OCCUPATIONAL SCHEDULE



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16-002-02251 (Rev. 04/13)



Occupational Classification for All States Except California

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, will be classified according to the most hazardous occupation.

Applicants working above ground level will be considered if the height is 40 feet (4 stories) or less.

BUSINESS IN THE HOME

Self-employed applicants conducting business in their home *50 percent of the time or less* will be underwritten with normal guidelines. Self-employed applicants conducting business *more than 50 percent of the time* in their home will be underwritten under the following guidelines:

- Full-time employment in current home-based occupation for at least two full years,
- Income verification: the two most recent tax returns, **business/personal**, with all schedules and W-2's,
- We will allow full benefits and To-Age-65 Benefit Period (based on age limitations listed below and Occ Class),
- To-Age-65 Benefit Period available for ages 50 or less,
- 1-, 2-, or 5-year Benefit Period available for ages 51 through 60,
- At the underwriter's discretion, we will try to make offers on cases that would have ratings and/or exclusions.

Note: W-2 employees working in the home more than 50 percent of the time will be underwritten with normal guidelines and will be considered for full benefits.

NEWLY SELF-EMPLOYED APPLICANTS

Newly self-employed applicants who do not have a full year tax return (January through December calendar year) from self-employment will be required to demonstrate prior full-time employment in a related field. No offers for coverage will be made to newly self-employed applicants without related experience. Any offers made will be based on the following:

- One-half of the applicant's documented average annual income over the last two years;
- Standard cases only – no waivers, no rate ups;
- 1-, 2-, or 5-year Benefit Period;
- Minimum 90-day Elimination Period;
- Applicant must be age 55 or younger;
- Maximum base Policy Monthly Benefit of \$2,000. Supplemental Disability Income Rider Monthly Benefit may be the maximum for which the applicant qualifies based on the result of the two-year income average divided by 2; and
- No riders other than SDIR, RPR, HB, AIR, CAT and GIR.

Full benefits for personal disability income are available after one year of ownership of a new business. This period may be shortened further (at the underwriter's discretion) if the owner is taking over for a parent or managed the business prior to ownership.

AVIATION/AVOCATIONS

Persons involved in aviation, auto racing, hang gliding, sky diving, skin/scuba diving, or similar activities on an amateur basis may be considered for individual disability income insurance in most cases.

Report the activity on the application and complete the appropriate Avocation 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 are permanent resident aliens who have lived in the U.S. for at least two 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.

TO-AGE-65 BENEFIT PERIODS

Proposed Insureds in Occupational Classes 4A and 3A are eligible to apply for To-Age-65 benefit periods without regard to income. Proposed Insureds in 2A Occupational Classes may apply for To-Age-65 benefit periods if the following conditions are met:

Self-Employed Applicants: Must be under age 56, have worked in and owned the business for the last two years, and have annual net income of at least \$40,000 for each of the last two years. (provide last two years tax returns)

W-2 Wage Earner Applicants: Must be under age 56 with annual gross income of at least \$40,000 for each of the last two years. (provide last two years W-2s)

To-Age-65 Benefit Periods are *not available* to any 1A Occupational Classes.

DESCRIPTION OF CLASSES

Class 4A

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

- Biologist
- Accountant
- Pharmacist
- Librarian

Class 3A

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

- Sales clerk
- Clergy
- Horticulturist
- Speech therapist

Class 2A

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

Examples include:

- Electrician
- Plumber
- Tailor
- Farmer

Class 1A

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

Examples include:

- Roofer
- Painter
- Crane operator
- Furniture mover

NE (not eligible)

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

Examples include:

- Entertainer
- Pilot
- Air traffic controller
- Armed forces

One occupation class upgrade is allowed for business owners who have been self-employed for at least three years and have a net income of at least \$30,000. To-Age-65 is not available for upgrades from 1A to 2A. Medical professionals, farmers, and roofing contractors are not eligible for the upgrade.

SPECIAL OCCUPATION EMPLOYEES

Government Employees

Federal, state, county, and city employees are considered under appropriate classification for their job duties. This group also includes Law Enforcement, Firefighters and Postal Workers.

Benefits allowed under our plans take into account that the Supplemental Disability Income Rider (SDIR) offsets, dollar for dollar, any Social Insurance Benefits received, while the Base Plan benefit does not. Therefore, we will allow up to a maximum of \$1,000 Base benefit and up to the maximum SDIR benefit based on the government employee's gross annual salary. If there is any other individual or group Disability Income coverage in force in addition to any government coverage, no offer for coverage can be made. The Guaranteed Insurability Rider and Automatic Benefit Increase Rider are not available to government employees.

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 directly involved in gaming activities 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 casino employees directly involved with gaming activities are classified as 1A. (Employees of casinos who are not involved with gaming activities are not considered "casino employees" and will not be subject to the above limitations. Example: Casino Restaurant Manager would be classified as 3A.)

Occupations are listed alphabetically.

If an occupation is not listed,
please call the Underwriting Department.

	Occupation Class	Special Occupation Employee
A		A
Accountant		
CPA.....	4A	
Others.....	4A	
Actor, Actress	NE	
Actuary (FSAs, FCAs)	4A	
Acupuncturist	2A	
Advertising		
Executive.....	4A	
Sales	4A	
Aerobics Teacher	2A	
Agent (See “Insurance Industry”)		
Agriculture Industry (Dairies, Farms, Hatcheries, Orchards, Ranches)		
Owner of well established operations	2A	
Supervisory duties only	2A	
Farm or Ranch hand	1A	
Agronomist	4A	
Airline Security Personnel (armed)	1A	
Airline Security Personnel (not armed)	2A	
Alarm Installer	2A	
Ambulance Driver	1A	
Anesthesiologist	3A	
Announcer	3A	
Antique Dealer		
Sales (no delivery, repair or refinishing)	3A	
Refinishing or Repairing	2A	
Apartment Building		
Manager (Office duties only)	3A	
Other	1A	
Appliance Repair	2A	
Appraiser (Real Estate)	3A	
Archeologist		
Office duties only	3A	
Field worker	2A	
Architect	4A	
Armed Forces.....	NE	
Artist		
Commercial.....	4A	
Self-employed (Freelance).....	NE	
Asbestos Remover	NE	
Asphalt Worker.....	1A	
Assembly Line Worker		
Light Industry.....	2A	
Other	1A	
Assessor	4A	
Astronomer	4A	

	Occupation Class	Special Occupation Employee
Athlete.....	NE	
Athletic Trainer	2A	
Attorney	4A	
Auctioneer.....	3A	
Auditor	4A	
Author/Writer.....	NE	

Automobile Industry

New Car Dealership

Proprietor or Sales Manager (Office duties only).....	4A	
Manager (other than sales)	3A	
Sales (New and used)	2A	
Garage (Proprietor/manager, not repairing)	2A	
Mechanic	2A	
Service Writer	3A	
Service Stations (Attendant, manager, proprietor)	2A	
Body Repair and Painting	1A	
New Car Wholesaler	3A	
Used Car Dealership	1A	
Used Car Wholesaler	2A	
Auto Detailer (mobile)	2A	
Auto Glass Installer	2A	
Auto Parts Man/Manager (small parts)	3A	
Auto Parts Man/Manager (large parts)	2A	
Auto Transporter (over the road)	1A	
Paintless Dent Remover.....	2A	
Aviation		
Ticket Manager	4A	
Mechanic	2A	
Air Traffic Controller, Flight Attendant, Pilot	NE	

B

B

Backhoe Operator	2A	
Bailiff (carrying a weapon)	2A	•
Bakery (Manufacture and Retail)		
Proprietor (Supervisory duties only)	3A	
Baker, Delivery, Skilled Worker	2A	
Banking		
Officer	4A	
Bookkeeper, Teller	4A	
Guard	1A	
Barber	2A	
Bars		
Manager (Not tending bar)	1A	
Bartender, Waiter, Waitress, All others	NE	
Basement Waterproofofer	1A	
Beautician	2A	

	Occupation Class	Special Occupation Employee
Beekeeper	2A	
Bicycle Repair	2A	
Big Game Guide	NE	
Billboards (See "Signs")		
Bill Collector		
No Repossessing	2A	
Repossessing	NE	
Biologist	4A	
Blacksmith	1A	
Boat Captain (Returns each night)	1A	
Boilermaker	NE	
Bondsman		
Bail	1A	
Other	3A	
Bookkeeper	4A	
Botanist	4A	
Bowling alleys		
Manager (Supervisory duties only)	3A	
Other	1A	
Breweries (See "Liquor Industry")		
Bricklayer/Brick Mason	2A	
Bridge Building and/or Maintenance	NE	
Bridgetender	2A	
Broker		
Commodity or "On the floor"	NE	
Real Estate	4A	
Stock	4A	
Building Manager/Superintendent (Office duties or supervisory duties only)		
Large Commercial	3A	
Other	1A	
Bulldozer Operator.....	2A	
Burglar Alarm Installer	2A	
Bus Driver.....	1A	
Business Machine Repair.....	3A	
Butcher (No slaughtering)	2A	
Buyer		
Department Store	4A	
Fur, hides, pelts	2A	
Other	3A	

C

C

Cabinet Maker	2A
Candlemaker	2A
Carpenter	2A
Carpet Layer/Cleaner.....	1A
Cartographer (Map maker)	4A
Cashier	3A
Casino Employee (Gaming Activities only)	1A

	Occupation Class	Special Occupation Employee
Caterer		
Proprietor (Supervisory duties only)	3A	
Other	1A	
Cattle Breeder	2A	
Cell Phone Tower Climber	NE	
Chauffeur	NE	
Check Cashing Company.....	NE	
Chef (See “Restaurants”)		
Chemist		
Consulting/Analytical	4A	
Laboratory/Other.....	3A	
Chimney Sweep	1A	
Chiropractor	1A	
Cleaning Industry (Dry Cleaner, Laundry, Dyer)		
Counter Clerk	3A	
Laundry Worker.....	1A	
Proprietor or Manager (Supervisory duties only)	3A	
Delivery	2A	
Clergy	3A	
Clerk (Unless otherwise classified)		
Office	4A	
Sales	3A	
Coach		
College/Professional	NE	
All others.....	2A	
Coin Dealer (Not working in home)	3A	
Collection Agency (See “Bill Collector”)		
Comptroller	4A	
Computer Industry		
Consultant	4A	
Programmer, Systems Analyst, Security Specialist	4A	
Computer Operator, Engineer	4A	
Service and Repair	3A	
Other Skilled Worker	3A	
Concert/Event Promoter	3A	
Concrete and Cement Finisher	1A	
Construction (Building, Highway, General)		
Superintendent (Supervisory duties only)	3A	
Estimator, Timekeeper	3A	
Foreman/Superintendent with on site supervision	2A	
Laborer	1A	
Other (See specific occupation)		
Consultant (Excluding Financial Consultant, Insurance Agent, and those classified elsewhere)	4A	
Contractor (<u>Must meet all the following criteria</u>)	3A	

	Occupation Class	Special Occupation Employee
- Owner/major stockholder of well established firm in existence a minimum of 3 years - Business employs sufficient number of fulltime, year-round employees to require at least one superintendent and two or more foremen - Business located in an office outside of the home of the individual, with office staff - Duties are administrative, executive and managerial and do not involve manual labor or on site supervision		
Contractor (All of the above AND on site)	2A	
Controller (Financial)	4A	
Convenience Store		
Owner (No store work)	3A	
Other	1A	
Cook (See "Restaurant")		
Cosmetologist	2A	
Courier and Parcel Service Industry		
Office Worker	4A	
Delivery (local)	2A	
Other	NE	
Court Reporter	4A	
Crane Operator	1A	
Crop Duster	NE	
Curator (Library, Museum, or Art Gallery)	4A	
Custodian	1A	

D

D

Dairy Industry (See "Agriculture")		
Dance Teacher	2A	
Day Care/Kindergarten or Nursery		
Office Duties Only	4A	
Teacher or Attendant	3A	
Day Care Worker (for adults)	2A	
Day Trader (Stock Trader)	NE	
Dental		
Dentist	3A	
Denturologist	3A	
Hygienist	3A	
Assistant	3A	
Lab Worker, Technician	3A	
Dermatologist	4A	
Detective (Private or Undercover)	NE	
Diamond Cutter	2A	
Dietitian		
No food preparation	4A	
Food preparation	2A	

	Occupation Class	Special Occupation Employee
Dishwasher (See “Restaurant”)		
Disc Jockey	3A	
Dispatcher (Other than taxi cab)	3A	
Diver	NE	
Dock Worker	NE	
Domestic Servant	NE	
Draftsman	4A	
Driving Instructor	2A	
Dry Cleaning (See “Cleaning Industry”)		
Dry Wall Installer	2A	
Druggist (See “Pharmacist”)		
Dyer (See “Cleaning Industry”)		

E

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Economist	4A	
Editor	4A	
Electrician (Building or ground duties)	2A	
Electrologist	2A	
Electroplater	2A	
Elevator Inspector	2A	
Elevator Repair and Installation	1A	
Embalmer	2A	
Employment Agent	4A	
Engineer		
Professional with graduate degree (office and consulting work)	4A	
Office and Consulting only	4A	
Field Supervision	3A	
Stationary	2A	
Engraver	2A	
Entertainer	NE	
Evangelist (No travel abroad; 2 years of tax returns required)	3A	
Event Planner/Promoter	3A	
Executive (Unless otherwise classified)	4A	
The individual must own, or be employed by, a well established, financially sound company and be performing duties that are principally administrative and managerial in nature		
Explosive Handler.....	NE	
Exporter or Importer	2A	
Exterminator	1A	

F

F

Farmer (See “Agriculture”)		
Farrier (Horse Shoer)	1A	
Fast Food Employee		
Owner, Manager	3A	
Manager (no ownership)	2A	

	Occupation Class	Special Occupation Employee
Other	1A	
Fencing Instructor	NE	
Fiberglass Worker	1A	
Financial Planner	4A	
Firefighter (Not forestry service)	1A	•
First Mate (Cruise ship)	NE	
Fishing Industry (Curing and Packing, or Hatchery)		
Supervisor or Superintendent	3A	
Skilled Worker	2A	
Fisherman	NE	
Flight Service Specialist	NE	
Floor Finisher	1A	
Floral Industry		
Sales or Arranging	3A	
Delivery	2A	
Greenhouse Employee	2A	
Food Processing Industry		
Manager, Superintendent (Supervisory duties only)	3A	
Foreman, Packer, Machine Operator, Inspector	2A	
Other	1A	
Food Vendor	1A	
Forest Ranger	1A	•
Fork Lift Operator	2A	
Funeral Director (No embalming)	3A	
Funeral Director (Embalming)	2A	
Furniture Finisher and Repair	2A	
Furniture Mover	1A	

G

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Game Warden	2A	•
Garbage Collector (Owner only)	1A	
Gardener.....	2A	
Gas Industry (See “Oil and Natural Gas” or “Utility”)		
Geologist		
Office and Consulting	4A	
Field Supervision	2A	
Off Shore	NE	
Other	1A	
Glass Blower	2A	
Glazier	2A	
Golf Course		

	Occupation Class	Special Occupation Employee
Proprietor/Manager	3A	
Greenskeeper	1A	
Professional (Teaching or resident)	1A	
Government and Legal Services		
(See "Special Occupations" for limitations)		
Attorney	4A	•
Assessor	4A	•
Bailiff (Court duties only)	4A	•
Bailiff (Carrying a weapon)	2A	•
CIA Agent	NE	
Coroner	4A	•
Court Reporter/Stenographer	4A	•
Customs Inspector		
Office Duties	4A	•
Other	1A	•
Dog Catcher, Humane Shelter Worker	1A	•
FBI Agent (classify as Detective)	NE	
Firefighter		
Chief, Marshal, and Superintendent (not actively fighting fires)	2A	•
Firefighter (including Paramedic)	1A	•
Garbage Collector	NE	
Government Official (Elected or Appointed)	NE	
Health Official		
Office duties only	4A	•
Field duties	3A	•
Immigration Official or Inspector		
Office duties only	4A	•
Others	1A	•
Inspector		
Building	3A	•
Construction	2A	•
Elevator	2A	•
Structural Metal	NE	
Internal Revenue Worker (Office duties only, not seasonal)	4A	•
Judge	4A	•
Lawyer	4A	•
Legal Secretary	4A	•
Military (All personnel)	NE	
Paralegal Assistant	4A	•
Park Ranger	2A	•
Police and other Law Enforcement Officers		
Border Patrolman, Chief, Lieutenant, Sergeant	1A	•
Desk Duties Only	2A	•
Making Arrests	1A	•
Detective, Police Officer	1A	•
Detective (working under cover)	NE	
Pardon, Parole, Probation, and Truant Officer	2A	•

	Occupation Class	Special Occupation Employee
Postal Worker		
Carrier	2A	•
Counter Clerk	2A	•
Office or Supervisory	3A	•
Other	2A	•
Postmaster	4A	•
Prisons and other Penal Institutions		
Warden, Superintendent, and Chaplain	2A	•
Guard, Jailer, Keeper	1A	•
Public Administrator (Not elected or appointed)	4A	•
Street Cleaner		
Mechanical Operation	1A	•
Manual Operation	1A	•
Toll Collector	2A	•
Traffic Manager	4A	•
Truant Officer	2A	•
Warden – Game and Fish, Fire	2A	•
Warden – Prison	2A	•
Welfare Counselor and Welfare Worker		
Office Duties Only	4A	•
Investigating and Making Reports	3A	•
Graphic Artist or Graphic Designer	3A	
Greenhouse Worker (See “Nurseries”)		
Grocery Worker		
Manager, Cashier, and Checker	3A	
Stock Clerk, Butcher	2A	
Guard		
Armored Car, Bank	1A	
Guard/Watchman	1A	
Hotel, Store	1A	
Industrial Plant (no explosives)	1A	
Mine	1A	
Railroads	1A	•
Guide (Hunting and fishing)	NE	
Gunsmith	2A	
Gutter Installer	1A	

H

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Hairdresser	2A	
Hazardous Waste Clean-up or Supervision	NE	
Heat Treater	1A	
Heating and Air Conditioning (Installation/Repair)	2A	
Health Club		
Proprietor	3A	
Attendant/Instructor	2A	

	Occupation Class	Special Occupation Employee
Holistic Practitioner	2A	
Homemaker	NE	
Homeopath	2A	
Horse Massage Therapy	1A	
Horse Shoer (Farrier)	1A	
Horse Trainer/Breeder		
Desk work only, no riding	3A	
Others, no riding	2A	
Riding	NE	
Horticulturist	3A	
Hospital Employee (See "Medical Services")		
 Hotel/Motel (Hospitality) Industry		
Manager (Office duties only, not living on premises)	4A	
Clerk	3A	
Bellhop or Valet	2A	
Maid	1A	
Other	NE	
House Cleaner		
Self-employed	2A	
Employee	1A	
House Mover	1A	
Hunting Guide	NE	

I

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Ice Skating Instructor	1A	
Importer or Exporter	2A	
Inspector		
Building	3A	
Elevator	2A	
Structural Steel	NE	
Insulation Installer		
Spraying	NE	
Others	1A	
 Insurance Industry		
Adjuster	3A	
Agent or Broker	4A	
Inspector	3A	
Investigator	1A	
 Interior Decorator		
Consulting, Office duties, Sales.....	4A	
Designer	2A	

	Occupation Class	Special Occupation Employee
J		J
Janitor	1A	
Jeweler		
Office or Sales Only	4A	
Handwork	3A	
Jockey	NE	
Judge (With law degree)	4A	•
Junk Dealer	1A	
K		K
Karate Instruction		
Owner only, no instructing	1A	
Instructor	NE	
Kennel Worker	2A	
L		L
Laboratory Worker		
Supervisor, Registered Medical Technologist	3A	
Technician and Others	3A	
Landscaper	2A	
Lather	2A	
Laundry (See "Cleaning Industry")		
Lawyer	4A	
Lecturer	3A	
Lens Grinder	2A	
Librarian	4A	
Limousine Driver	1A	
Liquor Industry		
Brewery, Distillery, Winery		
Manager (Office duties only)	4A	
Chemist, Inspector, Supervisor, Blender	2A	
Collector, Distiller, Yeast Maker	2A	
Other	1A	
Retail Package Store (no bar)		
Clerk, Manager, Proprietor	3A	
Other	1A	
Wholesale Distributor		
Supervisor, Manager (Office duties only)	4A	
Sales (no delivery)	3A	
Other	1A	
Liquor Truck Driver.....	1A	
Lithographer.....	3A	

	Occupation Class	Special Occupation Employee
Livestock Yards		
Buyer, Inspector, Supervisor.....	2A	
Other	1A	
Lobbyist	4A	
Lobster Fisherman (returns each night, 2 years of tax returns required, 2- year Benefit Period, 90 day Elimination Period)	1A	
Locksmith	3A	
Longshoreman	NE	

Lumber Industry

Logging (1,000 and 2 year Benefit Period Limit)		
Inspector, Scaler, Surveyor, Tallyman	1A	
Others	NE	
Mills		
Foreman, Grader, Inspector, Maker, Scaler	2A	
Saw Filer, Stationary Engineer (no machinery)	1A	
Tallyman	1A	
Other	NE	
Yards		
Foreman, Inspector, Sealer, Tallyman	1A	
Other	NE	
Luthier (making stringed instruments)	2A	

M

Machine Operator	2A	
Machine Shops		
Machinist, Machine Operator, Skilled Worker	2A	
Other	1A	
Maid (hotel/motel)	1A	
Manicurist	2A	

Manufacturing Industry

Manager (Office duties only), Mfg. Representative	4A	
Superintendent (Supervisory duties only)	3A	
Other (see specific occupation)		
Mary Kay Cosmetic Sales (2 years of tax returns required).....	3A	
Mason (Brick or stone)	2A	
Massage Therapist (Licensed)		
Affiliated with medical facility, not self-employed	2A	
Self-employed (2 years of tax returns required)	1A	
Employee of non-medical facility	1A	

	Occupation Class	Special Occupation Employee
Meat Industry (Packing and Slaughter House)		
Office Duties Only	4A	
Foreman, Worker <u>not</u> around live animals or dressing operations	2A	
Other	NE	
Mechanic (See specific industry)		
Medical Services		
Acupuncturist	2A	
Anesthesiologist, Anesthetist.....	3A	
Audiologist	3A	
Certified Nursing Assistant	2A	
Chiropodist	3A	
Chiropractor	1A	
Dental Hygienist	3A	
Dental Lab Worker	3A	
Dentist, Orthodontist	3A	
Hypnotherapist	2A	
Lab Technician, Lab Worker	3A	
Midwife (Licensed)	2A	
Myotherapist	2A	
Nurse, RN, LPN	3A	
Nurse Practitioner	3A	
Private Nurse	NE	
Occupational Therapist (Registered)	3A	
Ophthalmologist	3A	
Optician	3A	
Optometrist	3A	
Osteopath	3A	
Paramedical Examiner	3A	
Pharmacist (Registered)	4A	
Phlebotomist	3A	
Physical Therapist	3A	
Physician	3A	
Physician Assistant	3A	
Podiatrist	3A	
Psychiatrist	3A	
Psychologist (Ph.D.)	3A	
Registered Medical Technologist	3A	
Respiratory Therapist	3A	
Speech Therapist	3A	
Technician, Lab Worker	3A	
Transcriptionist	4A	
X-Ray Technician	3A	
Hospitals, Sanitariums		
Administrator, Manager, Superintendent (Office duties only)	4A	
Dietician (No food preparation)	4A	
Emergency Medical Technician	1A	
Guard	1A	

	Occupation Class	Special Occupation Employee
Attendant, Cook, Laundry Worker	1A	
Orderly, Nurse's Aid.....	1A	
Merchant Marines	NE	
Metallurgist		
Office duties only	4A	
Underground	NE	
Others	2A	
Meter Installation and Repair	2A	
Meteorologist	4A	
Meter Reader	3A	
Millwright	2A	
Mineralogist		
Office duties only	4A	
Underground	NE	
Other	2A	
Mining Industry		
Office Duties Only	4A	
Above Ground: Manager, Superintendent	3A	
Foreman	2A	
Others	1A	
Below Ground	NE	
Minister	3A	
Missionary	NE	
Model	NE	
Molder	2A	
Monument Industry		
Dealer	3A	
Setter	2A	
Engraver	1A	
Mortician		
Embalming	2A	
No Embalming	3A	
Motels (See "Hotel/Motel")		
Motion Picture Industry		
Agent, Director, Editor, Producer, Stage Manager	3A	
Process Worker, Projectionist	3A	
Camera Operator	2A	
Makeup, Property Person, Stage Hand	2A	
Motorcycles		
Dealer, Mechanics, Sales	2A	
Music Conductor	3A	

	Occupation Class	Special Occupation Employee
Music Teacher	3A	
Musical Instrument Repair	2A	
Musician	NE	
Musician - Symphony (2 years of tax returns required)	2A	

N

N

Nanny (not returning to own home each night)	NE
Nanny (returning to own home each night)	1A
Naturopath	2A

Newspaper Industry

Editor	4A
Photographer (no aerial), Reporter	3A
Stuffer/Mailer	2A
War Correspondent, Foreign Correspondent	NE
Newspaper Delivery	1A

Nuclear Facilities

Handling or exposed to hazardous materials	NE
Other (See specific occupation)	

Nurse Practitioner	3A
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Nurseries

Manager, Supervisor (No manual duties)	3A
Sales, Foreman	2A
Laborer	1A

O

O

Ocularist (Makes glass eyes)	2A
Office Clerk	4A
Office Machine Repair	3A

Oil and Natural Gas Industries

Foreman, Gauger, Inspector, Pumpman	2A
Pipeline Pumper, Walker	2A
Offshore and other duties	NE

Ophthalmologist	3A
Optician	3A
Optometrist	3A
Orchestra Leader (3 years of tax returns required)	3A
Orthodontist	3A

	Occupation Class	Special Occupation Employee
P		P

Painter		
Building, House, Sign	1A	
Electrostatic	2A	
Paperhanger (No painting)	2A	

Paper/Pulp Industry

Foreman, Superintendent	3A	
Others	1A	
Paralegal	4A	
Parking Attendant	2A	
Park Ranger	2A	
Pawn Broker	1A	
Personnel Manager or Director	4A	
Personal Services		
Barber, Beautician, Cosmetologist, Hairdresser	2A	
Manicurist, Electrolycist	2A	
Personal Trainer (2 years of tax returns required)	2A	
Pet Groomer	2A	
Pet Sitter	1A	
Pharmacist (Registered)	4A	
Phlebotomist	3A	
Photoengraver	3A	
Photographer		
Studio	4A	
Commercial Newspaper	3A	
Aerial, War, Stunt, Freelance	NE	
Photoprocessor	2A	
Piano Tuner	3A	
Picture Framer	2A	
Pile Driver	1A	
Pilot	NE	
Pipe Fitter	2A	
Plasterer	2A	
Plumber	2A	
Podiatrist	3A	
Poker Player/Consultant.....	NE	
Polisher	1A	
Pottery Maker	1A	
Priest	3A	

Printing and Publishing Industry

Editor, Office Worker, Proofreader, Copywriter	3A	
Other	2A	

	Occupation Class	Special Occupation Employee
Process Server	NE	
Professional Signer (for the deaf)	3A	
Purchasing Agent	4A	

Q

Q

Quarry Industry (See “Mining”)

R

R

Rabbi3A

Radio/Television Industry

Broadcasting Program Director4A
 Production Manager (studio duties only).....4A
 Engineer (master control only)4A
 Announcer, Disc Jockey, Newscaster3A
 Camera Operator, Other Engineer3A
 Repairman (not antenna), Other1A

Radio/Television Sales and Service

Dealer or Sales (no outside work)4A
 Repairing (no outside work)2A
 Repairing or Installing (outside, no antenna work)1A
 On-Air Sales Person.....NE

Railroad (See “Special Occupations” for limitations)

Agent

Office duties only.....4A
 Other3A

Announcer, Informational Personnel4A

Baggagemen.....1A

Brakeman, Flagman1A

Car Barn (Urban rail transit)

Inspector2A

Skilled Worker1A

Laborer1A

Conductor (Passenger trains only)3A

Dispatcher2A

Engineer (Locomotive), Railroad or Urban Transit1A

Firefighter1A

Freight Loader1A

Guard1A

Manager (Office duties only)4A

Mechanic2A

Messenger2A

Porter1A

Repairman (Signal, power line and track)1A

Shipping and Receiving Clerk (handling freight)1A

	Occupation Class	Special Occupation Employee
Shipping and Receiving Clerk (no freight handling)	2A	●
Steward	2A	●
Switchman or Flagman (in tower)	2A	●
Switchman or Flagman (other)	1A	●
Ticket Clerk	4A	●
Track Worker	1A	●
Yardmaster (Supervisory duties only)	2A	●
Yard Foreman	1A	●
Yard Worker	1A	●
Rancher (See “Agriculture”)		
Real Estate		
Agent, Broker.....	4A	
Developer.....	NE	
Receiving and Shipping Clerk	2A	
Receptionist	4A	
Repossessor/Bill Collector		
No Repossessing	2A	
Repossessing	NE	
Restaurant (Principally Food Sales)		
Cashier, Host/Hostess, Manager	3A	
Chef, Cook, Wait Person	2A	
Bartender, Bus Boy, Check Room Attendant	1A	
Dishwasher, Kitchen Worker, Fast Food Worker	1A	
Restaurant (Principally Liquor Sales – See “Bars”)		
Roofer	1A	
Roustabout (Not offshore, inland work only)	1A	

S

S

Sales (Not listed elsewhere, wholesale and retail)	
Sales Manager (office duties only)	4A
Traveling Salesperson	4A
Mary Kay Cosmetics (2 years of tax returns required)	3A
Delivery Route Sales (Local)	2A
Door to Door Sales	NE
On-Air Sales Person.....	NE
Sandblaster	NE
Sanitation Services (Not municipal)	
Manager/Operator (No manual duties)	3A
Foreman (Supervisory duties only)	2A
Mechanic	2A
Other	1A
Scrap Metal Dealer (Office duties only)	2A
Scrap Metal Dealer (Some handling)	1A
Other	NE
Sculptor	NE
Seamstress	2A
Secretary/Stenographer	4A

	Occupation Class	Special Occupation Employee
Security System Installer	2A	
Septic Tank Cleaner	1A	
Servant	NE	
Service Station (See “Automobile Industry”)		
Sheet Metal Worker		
Cornice, Drain, Gutter or Spout Setter	2A	
Furnace Installer or Setter, Tinner or Tinsmith	2A	
Other	1A	
Ship/Boat Builder	1A	
Shipping/Receiving Clerk	2A	
Ship’s Pilot (max. 5 year benefit period)	2A	
Signs/Billboards		
Billboard Poster	1A	
Others	NE	
Sky Marshall	NE	
Slaughterhouses (See “Meat Industry”)		
Social Service Worker (Non-governmental employee)		
Office duties only	4A	
Other	3A	
Speaker (Motivational, 3 years of tax returns required)	3A	
Sports Agent (Tax returns for 2 full years in the business)	4A	
Sprinkler Installer	2A	
Stationary Engineer	2A	
Steamfitter	2A	
 Steel Industry		
Manufacturing		
Superintendent	3A	
Blacksmith, Coremaker, Die and Job Setter	2A	
Cold Finisher, Foreman, Heat Treater	2A	
Molder, Machinist, Plater, Roller, Solder	2A	
Laborer, Unskilled Worker, Other	NE	
Structural Iron and Steel Worker	NE	
Steeplejack	NE	
Stenographer	4A	
Stevedore (On dock crane operator)	NE	
Stockbroker (See “Broker”)		
Stonecutter	2A	
Storage (See “Warehouseman”)		
Student	NE	
Surveyor	3A	
Swat Team Member.....	NE	
Swimming Pool Service	1A	

	Occupation Class	Special Occupation Employee	
T			T
Tailor	2A		
Talent Agent (2 years of tax returns required)	3A		
Tattoo Artist	NE		
Tavern (See “Bars”)			
Tax Consultant	4A		
Taxicab Companies			
Dispatcher	3A		
Other	1A		
Taxidermist	2A		
Teacher (See “Special Occupations” for limitations)			
Full College Professor (Tenured)	4A	•	
College Guidance Counselor	4A	•	
Superintendent, Assistant Superintendent	4A	•	
Principal, Assistant Principal (Not teaching)	4A	•	
Academic or Commercial Subject Teacher	4A	•	
Guidance Counselor	4A	•	
Physical Education, Manual Arts	3A	•	
Industrial Arts, Non-Classroom Teacher	3A	•	
Telephone			
Operator	4A		
Inside Installer, Foreman, Dispatcher, Repairman	3A		
Outside Foreman, Inspector, Truck Driver	2A		
Cable Splicer, Placer, Lineman, Outside Repairman	1A		
Television (See “Radio”)			
Tennis Professional (Teaching or Resident)	1A		
Textile Worker	2A		
Tile Layer	1A		
Tire Retreader	1A		
Toll Collector	2A		
Tool and Die Maker	2A		
Tour Manager – touring musical bands	NE		
Tow Truck Driver (Not over the road)	2A		
Toxicologist	4A		
Transcriptionist	4A		
Travel Agent	4A		
Tree Surgeon, Sprayer or Trimmer	1A		
Trucking Industry			
Dispatcher	3A		
Mechanic	2A		
Truck Driver, local or long haul (either one must return home every night).....	2A		
Truck Driver, long haul (not returning home every night), furniture mover, liquor, gasoline or hazardous material	1A		

	Occupation Class	Special Occupation Employee
Tug Boat Captain (returns each night).....	1A	
Typesetter	3A	

U

U

Upholsterer	2A	
Utility Industries (Non-municipal) (See also "Telephone")		
Office Worker	4A	
Plant Superintendent	4A	
Power Plant Superintendent	3A	
Meter Reader.....	3A	
Dynamo, Generator and Turbine Operator	2A	
Meter Installer, Power Station Employee	2A	
Purifying Plant Employee, Pumpman	2A	
Power Line Construction and Maintenance	NE	
Other	NE	
Underwater Search/Rescue Trainer	NE	

V

V

Vending Machine Collector, Filler or Service Person	2A	
Veterinarian, Large Animal	2A	
Veterinarian, Small Animal	3A	
Videographer (edits video tape).....	3A	
Vinyl Siding Installer	2A	

W

W

Wait Person, Primarily Food	2A	
Wait Person, Primarily Liquor	1A	
Wallpaper Hanger (No painting)	2A	
Warden for Prison	2A	•
Warden for Fish and Game	2A	•
Warehouseman		
Foreman (Office duties only)	3A	
Checker, Crater, Packer	2A	
Other	1A	
Watchmaker/Repair	3A	
Water Works (See "Utilities Industry")		
Welder	2A	
Well Driller (Water only)	1A	
Welfare Worker (See "Social Service")		
Window Cleaner	1A	

	Occupation Class	Special Occupation Employee
Wood Industry		
(Shop only; see "Lumber Industry" for others)		
Foreman (Office duties only)	3A	
Cabinetmaker (Carpenter)	2A	
Sander, Spray Painter, Varnisher, Finisher	1A	
Writer/Author	NE	
X		X
X-Ray Technician	3A	
Y		Y
Z		Z
Zookeeper (small pet/small animals)	1A	
Zookeeper (large animals)	NE	

About Assurity

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Revisions to this Guide

Date	Page	Update
4/1/2013	2	Took off "Except Florida" (Now Florida can use this guide)
5/2/2012	4	Auto Increase Rider added to Government Employees paragraph
1/12/2012	19, 22, 24	Changed On-Air Sales Person. Added Musician-Symphony and Tour Manager
12/15/2010	9, 12	Added CIA Agent and Undercover Detective
9/15/2010	8,21,22	Changes to Coach. Added On-Air Sales Person
7/01/2010	19	Nurse Practitioner under "N" changed to 3A
4/01/2010	various	Several new occupations listed; Nurse Practitioner now 3A
5/05/2009	26	Added the "About Assurity" and "Revisions" section
5/05/2009	2	Changed the "Business in the Home" paragraph
5/05/2009	2	Foreign Nationals – changed from three to two years