



Disability Income Rider Occupation Guide

“YES” means eligible for the Disability Income Rider. “NO” means not eligible. Railroad employees and military members are not eligible. Please contact underwriting for unpublished occupations.

Accountant	YES
Actor/Actress	NO
Actuary	YES
Administrative Assistant	YES
Advertising	YES
Aerobics instructor (owner/operator)	YES
Aide (health care)	NO
Air Hammer Operator	NO
Air Traffic Controller	NO
Aircraft Mechanic	YES
Airport Security (TSA passenger screeners)	YES
Ambulance Driver	YES
Amusement Attendant	NO
Anesthetist	YES
Antenna Erector	NO
Appliance Repair	YES
Appraiser	YES
Arcade Employee	NO
Architect	YES
Armored Car Driver	YES
Artists	NO
Asbestos Worker	NO
Asphalt Worker	NO
Athlete/Coach (professional)	NO
Attorney (private practice or corporate)	YES
Auctioneer	YES
Auditor	YES
Auto body Painter/Repair	NO
Auto Sales (independent/used car dealerships)	NO
Auto Sales (new car dealerships)	YES
Back Hoe/Bulldozer Operator	YES
Baggage Handler	NO
Bail Bondsman	NO
Bailiff	NO
Baker	YES
Bank Employee	YES
Bar Manager	NO
Barber	YES
Bartender	NO
Beautician	YES
Blacksmith	YES
Blaster	NO
Bookkeeper	YES
Border Patrolman	NO

Bouncer/Doorman	NO
Bricklayer	YES
Bridge Foreman or Laborer	NO
Busboy	NO
Bus Driver (public, private, or individually owned)	NO
Business Agent	NO
Business Owner (individual consideration)	YES
Butcher	YES
Cabinet Maker	YES
Cable TV (installer/repairman)	YES
Cable TV (office only)	YES
Cafe Worker	NO
Car Sales (new car dealership)	YES
Car Sales (independent, used dealership)	NO
Cargo Loader/Unloader	NO
Carpenter	YES
Carpet Installer/Cleaner/Stretching	YES
Cashier (first shift only)	NO
Casino Worker	NO
Catering Owner/Operator	YES
Cement Truck Driver	YES
Certified Medical Assistant	YES
Certified Nursing Assistant	NO
Chauffeur	NO
Check Cashing Establishment	NO
Chef	YES
Childcare (not in residence)	YES
Chiropractor	NO
Claims Adjuster	YES
Cleaning Services (owner operator only, not cleaning)	YES
Clergy	YES
Clerical	YES
Coal Miner	NO
Club Pros (golf/tennis/swimming/fitness)	NO
Commodities Brokers	NO
Composers	NO
Computer Programmer/Operator/Technician	YES
Concrete & Cement Handler/Finisher	NO
Conductor (subway/light rail)	NO
Construction Contractor	YES
Consultant (self employed minimum 1 year with prior same industry experience)	YES
Consultant working out of the home	NO
Convenience Store Employee	NO

Underwriting reserves the right to make the final determination based on all factors of the risk.

Convenience Store Manager	YES
Cook (fine dining only)	YES
Coroner	YES
Corrections Officer	NO
Cosmetics (store employee only)	YES
Counselor (office only)	YES
Countertop (fabricator and installer)(Corian and Laminates)	YES
Countertop (fabricator and installer)(cement, granite, and marble)	NO
Court Reporter	YES
Crane Operator	YES
Custodian (school only)	YES
Dance Instructor (owner/operator)	YES
Dancer	NO
Delivery Driver (UPS/FedEx, etc.)	NO
Daycare (director/administrator/manager) not in residence	YES
Delivery Driver (beverage)	NO
Dentist	YES
Detective	NO
Dietitian	YES
Director (entertainment industry)	NO
District Attorney	NO
Dock Worker	NO
Doctor	YES
Dog Catcher/Humane Shelter Worker	NO
Dog Groomer (not self-employed or working from home)	YES
Domestic Service Worker	NO
Door-to-Door or Party Salespeople	NO
Doorman	NO
Dresser, rendering plant worker	NO
Driller	NO
Dry cleaner	YES
Drywall Installer	YES
Dump Truck Driver	YES
Elected Official	NO
Electrician	YES
Embalmer	YES
EMT/Paramed	YES
Engineer	YES
Entertainers	NO
Estimator	YES
Exterminator and Pest Control	YES
Executive Director for non-profit organizations	YES
Farm/Ranch Hand	NO
Farmer	YES
Fast Food Employee	NO
Fiberglass Worker	NO

Firefighter	NO
Fisherman	NO
Flagman	NO
Flight Attendant	NO
Floor Tile Installer	NO
Floor Trader (stock/bonds)	NO
Flooring Installations	NO
Florist	YES
Foreman	YES
Forest Firefighter	NO
Forest Ranger	NO
Forklift Driver	YES
Foundry Worker	NO
Freight Handler	NO
Furnace Tender	NO
Game Warden	NO
Garbage Collector (including driver)	NO
Gas Station Employee (full service/full time)	YES
Geologist	YES
Glass Installer (not over 2 stories)	YES
Glazier	YES
Golf Course Maintenance	YES
Government Officials (elected or appointed)	NO
Government Employee (60% of income, maximum of \$1,500)	YES
Grocery (manager/cashier)	YES
Groundskeeper	YES
Guard (evenings or armed)	NO
Guard (unarmed daytime security)	YES
Guide	NO
Hazardous Material Hauler or Handler	NO
Health Club (owner/operator)	YES
Health Club, Spa & Reducing Salon Employee	NO
Heavy Equipment Operators	YES
Home Health Care Provider	NO
Home Schooling Teacher	NO
Horse Trainer/Breaker/Riding Instructor	NO
Hospital Administrator	YES
Hotel Desk Clerk (daytime only)	YES
Hotel Manager/Administrator	YES
Hotel Manager - living on premises	NO
Housekeeping (owner/operator)	YES
Housekeeping Staff (janitor)	NO
Hunting & Fishing Guides	NO
HVAC	YES
Hygienist (dental)	YES
Insulation Worker	NO
Insurance Sales	YES

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Interior Decorator (working from home)	NO
Ironworker	NO
IRS Employee (no field duties)	YES
Jockey, Trainer, Stableman	NO
Journalist (freelance or foreign correspondent)	NO
Journalist (local)	YES
Judge	NO
Junk Dealer	NO
Kitchen Helper	NO
Lab Tech	YES
Laborers (unskilled)	NO
Landscape/Lawn Service - full time year round - no labor or installation	YES
Landscaper (laborer/installer)	NO
Laundry Worker	NO
Lecturer	NO
Limousine Driver	NO
Linemen (overhead)	NO
Locksmith	YES
Logging Hauler	NO
Long Haul Trucker	NO
Longshoremen	NO
Lumber Yard Employee (office only)	YES
Machinist	YES
Mail Service Delivery Driver (UPS, FED EX, DHL, USPS)	NO
Maintenance Men (apartment complexes, etc)	YES
Manicurist	NO
Manual Diggers	NO
Manufacturing - see specific occupation	
Marine Diver	NO
Mason	YES
Massage Parlor Employee	NO
Meatpacking Employee	NO
Mechanic	YES
Medical Assistant (hospital or clinic)	YES
Mental Health Care Employee	NO
Migrant or Seasonal Worker	NO
Military	NO
Model	NO
Mortician	YES
Moving Company (drivers and packers)	NO
Musician	NO
Mutual Fund Sales	YES
Nanny	NO
Nurse - RN, LPN only	YES
Nurse - Private Duty	NO
Nursing Home Employee other than RNs or LPNs	NO

Nutritionist	YES
Occupational Therapist	YES
Offshore Worker	NO
Owner/Operator of business (not working from home)	YES
Optometrist/Optician	YES
Orchard Worker	NO
Orderlies	NO
Overhead Lineman	NO
Painter (not over 2 stories)	YES
Paralegals	YES
Parking Attendant	NO
Pawn Broker	NO
Personal Trainer	NO
Pest Control and Exterminator	YES
Pet Supply Store Employee	YES
Phlebotomist	YES
Photographer (in studio/portrait)	YES
Physical therapist	YES
Physician Assistants	YES
Physicians	YES
Pilot	NO
Pipe fitter	YES
Plasterer	YES
Plumber	YES
Pole Setter	NO
Police Officer	NO
Porter	NO
Postal Employee	YES
Prison Employee	NO
Prison Guard	NO
Private Duty Nurse	NO
Private Investigator	NO
Private School Employee	YES
Probation/Parole Officer	NO
Psychiatrist/Psychologist	YES
Public School Employee (60% of income, maximum of \$1,500)	YES
Railroad Employee (including subway and light rail)	NO
Real Estate	YES
Repair	YES
Restaurant manager	YES
Retail (in store)	YES
Roofer	NO
Roustabout	NO
Route driver (local) (snack/bread/produce)	YES
Sales (no door-to-door or party sales)	YES
Secretary	YES
Security Guard (evenings or armed)	NO

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Security System Installer or Responder	NO
Self Employed (refer to introduction to DIR under benefit amount heading)	
Sheet Metal Employee	YES
Siding Installer	YES
Singer	NO
Sky Marshal	NO
Slaughter House (workers around live animals)	NO
Social Worker (office only) (60% of income, maximum of \$1,500)	YES
Social Worker/Welfare Worker/Case Worker any field duties	NO
Sprinkler Installer	YES
Stableman	NO
Stocker	YES
Street Cleaner	NO
Structural Metal/Iron worker of any kind	NO
Student	NO
Stump Remover	NO
Taxi/Cab Driver	NO
Teacher (60% of income, maximum of \$1,500)	YES
Tile Setter (other than floor)	YES
Toll Collector	NO
Tow Truck Driver	NO
Travel Agent	YES
Tree Surgeon/Sprayer/Trimmer	NO
Umpire/Referee	NO
Underground Mine Workers	NO
Unskilled Worker	NO
UPS Driver/Deliveryman	NO
Usher	NO
Valet	NO
Vending Machine Route Men	NO
Vet (small animal/office only)	YES
Waiter/Waitress	YES
Wallpaperer	YES
Warden - fire, fish, game or prison	NO
Warehouseman	YES
Welder	YES
Welfare Worker (office only) (60% of income, maximum of \$1,500)	YES
Welfare Worker (field duties)	NO
Window Washer (cleaners over 2 stories)	NO
X-ray tech	YES
Zoo - office only	YES
Zoo Employee (other than office)	NO

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¹Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²"Admitted Assets, Top Life Writers-2021," A.M. Best Co., as of September 2019.

³Information is as of year end 2021 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

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