

Underwriting *Quick Reference*

This Underwriting Quick Reference is a subset of Amerigo's underwriting guidelines and does not reflect the full underwriting standards of Amerigo. Because Amerigo's underwriting guidelines are extensive and cannot be condensed for practical field use, this provides a list of common factors for agent consideration when screening clients for Amerigo products. Each application is reviewed based on the circumstances and conditions contained therein and may involve additional requirements. Both this Quick Reference and the full underwriting guidelines used by Amerigo are subject to change.

Medical Requirements

Home Mortgage Series Plus

| Amounts | Ages 20 - 75 |
|---------------------|--------------------------|
| \$25,000 - 250,000 | Non-medical* |
| \$250,001 - 400,000 | Agent Collected Saliva** |

*Maine Residents: Agent-collected saliva required.

**HMS Plus Payment Protector maximum face amount is \$350,000; no saliva required.

LifeCrest SI

| Amounts | Ages 18 - 70 |
|---------------------|------------------------|
| \$25,000 - 250,000 | Non-medical* |
| \$250,001 - 400,000 | Agent Collected Saliva |

*Maine Residents: Agent-collected saliva required.

Eagle Premier Series, Ultra Protector Series, Survivor Income Protector

These products are issued on an Accept/Reject basis according to health questions on the application. See product Agent Guides for more information.

Lifetime Legacy

| Net Amount at Risk | 55 - 70 | 71 - 80 | 81 - 85 |
|---------------------|---|---|---|
| \$0 - 99,999 | Telephone Interview, Prescription History; APS when necessary | | Telephone Interview, APS; Paramed Exam and HOS when necessary |
| \$100,000 - 150,000 | Telephone Interview; APS when necessary | Telephone Interview, APS; Paramed Exam and HOS when necessary | |
| \$150,001 - 350,000 | Telephone Interview, APS; Paramed Exam and HOS when necessary | | |

Telephone Interview conducted by Mid-America Agency Services, Inc., 877.844.5046. Agent-ordered at time of application. See product Agent Guide for complete details.

LifeCrest (Standard Underwriting)

| Amounts | 18 - 40 | 41 - 70 | 71-75 |
|-------------------------|---|--|---|
| \$0 - 99,999 | Non-medical*, Prescription History | | Paramed Exam, HOS, APS |
| \$100,000 - 250,000 | Agent Collected Saliva, Prescription History | Paramed Exam, HOS, Blood Profile for ages 60+ | Paramed Exam, HOS, Blood Profile, APS, |
| \$250,001 - 500,000 | Paramed Exam, HOS, Blood Profile | | Paramed Exam, HOS, Blood Profile, APS |
| \$500,001 - 1,000,000 | Paramed Exam, HOS, Blood Profile | Paramed Exam, HOS, Blood Profile, APS for ages 56+ | Paramed Exam, HOS, Blood Profile, APS |
| \$1,000,001 - 3,000,000 | Paramed Exam, HOS, Blood Profile, ECG, APS, Inspection | | MD Exam, HOS, ECG, APS, Blood Profile, Inspection |
| Over \$3,000,000 | MD Exam, HOS, Blood Profile, Treadmill ECG, APS, Inspection | | |

*Maine Residents: Agent-collected saliva required.

APS- Attending Physician Statement, HOS- Home Office Specimen, ECG- Electrocardiogram. Prescription history may be required.

LifeCrest Index (Standard Underwriting)

| Amounts | 18 - 40 | 41 - 65 |
|-------------------------|---|--|
| \$0 - 250,000 | Non-medical*, Prescription History | |
| \$250,001 - 500,000 | Paramed Exam, HOS, Blood Profile | |
| \$500,001 - 1,000,000 | Paramed Exam, HOS, Blood Profile | Paramed Exam, HOS, Blood Profile, APS for ages 56+ |
| \$1,000,001 - 3,000,000 | Paramed Exam, HOS, Blood Profile, ECG, APS, Inspection | |
| Over \$3,000,000 | MD Exam, HOS, Blood Profile, Treadmill ECG, APS, Inspection | |

*Maine Residents: Agent-collected saliva required.

APS- Attending Physician Statement, HOS- Home Office Specimen, ECG- Electrocardiogram. Prescription history may be required.

Amerigo AdvantageWL (Standard Underwriting)

| Amounts | 0 - 17 | 18 - 40 | 41 - 70 | 71 & Over |
|-------------------------|---|--|--|---|
| \$0 - 99,999 | Non-medical*, Prescription History | Non-medical*, Prescription History | | Paramed Exam, HOS, APS |
| \$100,000 - 250,000 | | Agent-collected saliva, Prescription History | Paramed Exam, HOS, Blood Profile for ages 60+ | Paramed Exam, HOS, Blood Profile, APS, |
| \$250,001 - 500,000 | Paramed, HOS, Blood Profile | | | Paramed Exam, HOS, Blood Profile, APS |
| \$500,001 - 1,000,000 | Paramed, HOS, Blood Profile | | Paramed Exam, HOS, Blood Profile, APS for ages 56+ | Paramed Exam, HOS, Blood Profile, APS |
| \$1,000,001 - 3,000,000 | Paramed Exam, HOS, Blood Profile, ECG, APS, Inspection | | | MD Exam, HOS, Blood Profile, ECG, APS, Inspection |
| Over \$3,000,000 | MD Exam, HOS, Blood Profile, Treadmill ECG, APS, Inspection | | | |

*Maine Residents: Agent-collected saliva required.

APS- Attending Physician Statement, HOS- Home Office Specimen, ECG- Electrocardiogram. Prescription history may be required.

Build Charts (Standard, Unisex, Weight in lbs.)

| Height | Americo AdvantageWL LifeCrest Index LifeCrest | LifeCrest SI Lifetime Legacy Critical Illness Rider | Eagle Premier Series | HMS Plus 125, 125 CBO HMS Plus 100, 100 CBO HMS Plus Payment Protector HMS Plus w/ CBO Ultra Protector Series | HMS Plus w/ADB | Survivor Income Protector Disability Income Rider |
|--------|---|---|----------------------|---|----------------|--|
| 4'8" | 74 - 167 | 74 - 189 | 74 - 207 | 74 - 198 | 74 - 211 | 74 - 178 |
| 4'9" | 77 - 173 | 77 - 196 | 77 - 214 | 77 - 205 | 77 - 219 | 77 - 184 |
| 4'10" | 79 - 179 | 79 - 203 | 79 - 222 | 79 - 212 | 79 - 227 | 79 - 191 |
| 4'11" | 82 - 185 | 82 - 210 | 82 - 230 | 82 - 220 | 82 - 235 | 82 - 198 |
| 5'0" | 85 - 192 | 85 - 217 | 85 - 238 | 85 - 227 | 85 - 243 | 85 - 204 |
| 5'1" | 88 - 198 | 88 - 224 | 88 - 246 | 88 - 235 | 88 - 251 | 88 - 211 |
| 5'2" | 91 - 205 | 91 - 232 | 91 - 254 | 91 - 243 | 91 - 259 | 91 - 218 |
| 5'3" | 94 - 211 | 94 - 239 | 94 - 262 | 94 - 251 | 94 - 268 | 94 - 225 |
| 5'4" | 97 - 218 | 97 - 247 | 97 - 270 | 97 - 259 | 97 - 276 | 97 - 233 |
| 5'5" | 100 - 225 | 100 - 255 | 100 - 279 | 100 - 267 | 100 - 285 | 100 - 240 |
| 5'6" | 103 - 232 | 103 - 263 | 103 - 288 | 103 - 275 | 103 - 294 | 103 - 247 |
| 5'7" | 106 - 239 | 106 - 271 | 106 - 296 | 106 - 284 | 106 - 303 | 106 - 255 |
| 5'8" | 109 - 246 | 109 - 279 | 109 - 305 | 109 - 292 | 109 - 312 | 109 - 263 |
| 5'9" | 112 - 253 | 112 - 287 | 112 - 314 | 112 - 301 | 112 - 321 | 112 - 270 |
| 5'10" | 115 - 261 | 115 - 296 | 115 - 324 | 115 - 310 | 115 - 331 | 115 - 278 |
| 5'11" | 119 - 268 | 119 - 304 | 119 - 333 | 119 - 319 | 119 - 340 | 119 - 286 |
| 6'0" | 122 - 276 | 122 - 313 | 122 - 342 | 122 - 328 | 122 - 350 | 122 - 294 |
| 6'1" | 126 - 284 | 126 - 322 | 126 - 352 | 126 - 337 | 126 - 360 | 126 - 303 |
| 6'2" | 129 - 292 | 129 - 331 | 129 - 362 | 129 - 346 | 129 - 369 | 129 - 311 |
| 6'3" | 133 - 300 | 133 - 340 | 133 - 372 | 133 - 356 | 133 - 380 | 133 - 320 |
| 6'4" | 136 - 308 | 136 - 349 | 136 - 382 | 136 - 365 | 136 - 390 | 136 - 328 |
| 6'5" | 140 - 316 | 140 - 358 | 140 - 392 | 140 - 375 | 140 - 400 | 140 - 337 |
| 6'6" | 143 - 324 | 143 - 367 | 143 - 402 | 143 - 385 | 143 - 411 | 143 - 346 |
| 6'7" | 147 - 332 | 147 - 377 | 147 - 412 | 147 - 395 | 147 - 421 | 147 - 355 |

How to Submit Your Applications

Completed applications, state-required forms, replacement forms, and the application transmittal can be sent to Americo by fax or uploaded directly to Americo.com.

- ▶ Fax all documents to 800.395.9261.
- ▶ Double check before submission. Common errors that can delay processing include missing signatures, dates, and agent numbers.

Upload Documents Electronically on Americo.com

You can upload documents from your computer and submit them electronically to Americo's secure site. To the left of the Cart button, you will see a link for Document Submission. Simply click the link, attach your documents, and hit Upload Files. If your documents are not already electronic, simply scan your applications, disclosures, missing requirements, etc. to your computer.

Important Information

The following companies have been approved to provide paramed exam and lab services to help expedite the successful underwriting of your clients:

Paramed Companies

APPS (American Para Professional, Inc.)
800.635.1677
www.appsnational.com

EMSI (Examination Management Services, Inc.)
800.872.3674
www.emsitnet.com

Laboratories

Clinical Reference Laboratory
11820 W. 85th St.
Lenexa, KS 66214

Agent-Collected Saliva Training and Testing

To order your saliva kits or ask any questions regarding the process, please contact Clinical Reference Laboratory (CRL) at ilsckits@crlcorp. When ordering saliva kits, include your name, address, phone number, and indicate you are with Americo. Once the order is placed, CRL will send an email confirmation.

To complete saliva training:
www.salivatrainig.com