

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

Eagle Premier Series, Ultra Protector Series, Survivor Income Protector, HMS Plus ADB w/ROP, and HMS Plus w/ADB

These products are issued on an Accept/Reject basis according to health questions on the application.

See product Agent Guides for more information.

Home Mortgage Series Plus

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

*HMS Plus Payment Protector face amounts \$350,001-\$400,000 saliva 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			

APS-Attending Physician Statement, HOS-Home Office Specimen, ECG-Electrocardiogram.

How to Submit Your Applications

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

You can upload documents from your computer and submit them electronically to Amerigo'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 ilscskits@crlcorp.com. When ordering saliva kits, include your name, address, phone number, and indicate you are with Amerigo. Once the order is placed, CRL will send an email confirmation.

To complete saliva training:
www.salivatrainig.com

Standard Build Charts (Unisex, Weight in lbs. Preferred and substandard rates are available, depending on product.)

Height	Americo AdvantageWL	Eagle Premier Series Ultra Protector Series	HMS Plus 125, 125 CBO HMS Plus 100, 100 CBO HMS Plus Payment Protector	HMS Plus w/ADB HMS Plus ADB w/ROP	Survivor Income Protector Disability Income Rider
4'8"	79 - 171	79 - 189	78 - 189	74 - 211	74 - 178
4'9"	81 - 177	81 - 196	80 - 196	77 - 219	77 - 184
4'10"	84 - 184	84 - 203	83 - 203	79 - 227	79 - 191
4'11"	87 - 190	87 - 210	86 - 210	82 - 235	82 - 198
5'0"	90 - 197	90 - 217	89 - 217	85 - 243	85 - 204
5'1"	93 - 203	93 - 224	92 - 224	88 - 251	88 - 211
5'2"	96 - 210	96 - 232	95 - 232	91 - 259	91 - 218
5'3"	99 - 217	99 - 239	98 - 239	94 - 268	94 - 225
5'4"	102 - 224	102 - 247	101 - 247	97 - 276	97 - 233
5'5"	106 - 231	106 - 255	105 - 255	100 - 285	100 - 240
5'6"	109 - 238	109 - 263	108 - 263	103 - 294	103 - 247
5'7"	112 - 245	112 - 271	111 - 271	106 - 303	106 - 255
5'8"	116 - 253	116 - 279	115 - 279	109 - 312	109 - 263
5'9"	119 - 260	119 - 287	118 - 287	112 - 321	112 - 270
5'10"	122 - 268	122 - 296	121 - 296	115 - 331	115 - 278
5'11"	126 - 276	126 - 304	125 - 304	119 - 340	119 - 286
6'0"	130 - 283	130 - 313	132 - 313	122 - 350	122 - 294
6'1"	133 - 291	133 - 322	133 - 322	126 - 360	126 - 303
6'2"	137 - 299	137 - 331	136 - 331	129 - 369	129 - 311
6'3"	141 - 308	141 - 340	140 - 340	133 - 380	133 - 320
6'4"	144 - 316	144 - 349	143 - 349	136 - 390	136 - 328
6'5"	148 - 324	148 - 358	147 - 358	140 - 400	140 - 337
6'6"	152 - 333	152 - 367	151 - 367	143 - 411	143 - 346
6'7"	156 - 341	156 - 377	155 - 377	147 - 421	147 - 355