

LifeCrest LT Underwriting Guide

LifeCrest LT has two underwriting classes available (preferred and standard). When applying for preferred rates, closely review the underwriting criteria within each class to make sure the applicant qualifies.

Preferred Underwriting

A minimum face amount of \$100,000 on the primary insured is required to be eligible for preferred underwriting. Qualifying as a preferred risk involves meeting the standard underwriting medical requirements plus the following criteria:

1. Driving history
2. Family history
3. Blood pressure
4. Cholesterol
5. Nicotine use
6. Height and weight (see build chart)
7. Laboratory test results within 10% of normal range
8. No ratable medical occupation or avocation risks

The applicant must be an acceptable risk and meet all requirements in each criteria to qualify for preferred rates. Applicants with medical histories involving diabetes, internal cancer or melanoma, coronary artery disease or alcohol/drug abuse, as well as ratable risks are ineligible. Driving history, family history, height and weight, as well as occupation and avocations (including flying), must be identified on the application. The applicant should also be questioned on blood pressure and cholesterol history prior to quoting preferred rates.

The applicant may be considered for preferred with an aviation exclusion rider if they are a private pilot; military pilots are not eligible.

Additional Criteria for Preferred Underwriting

1. Driving History

- A motor vehicle report may be obtained. Include the applicant's driver's license number and the state in which it was issued.
- The applicant must have no DUI (driving under the influence) or reckless driving convictions in the past five years.
- The applicant cannot have more than three moving violations in the last three years.

2. Family History

The applicant must not have a family history of a death of a parent or sibling prior to age 60 due to:

- Cardiovascular Disease (such as heart attack)
- Cerebrovascular Disease (such as stroke or aneurysm)
- Diabetes

3. Blood Pressure

Ages	Maximum Reading
18 - 40	140/80
41 - 75	140/85

Individuals being treated for hypertension whose blood pressure average over the past 12 months does not exceed the range shown above can be Preferred.

4. Cholesterol

Ages	Maximum Reading
18 - 75	250

The applicant's cholesterol/HDL ratio cannot exceed 6.5. Individuals being treated for elevated cholesterol whose controlled average for the past 12 months is within the range shown are eligible for Preferred.

5. Definition of Non-nicotine

No nicotine (cigarettes, cigars, pipe or chewing tobacco; nicotine patches or other products containing nicotine) use of any kind in the last 12 months.

6. Laboratory Test Results

The laboratory test results may deviate within 10 percent of the normal ranges to be considered for Preferred. We recommend that blood be drawn after 10 to 12 hours of fasting.

7. Height and weight (Limits for men and women)

HEIGHT	MALE WEIGHT	FEMALE WEIGHT
4'8"	90 - 125	78 - 125
4'9"	93 - 130	81 - 130
4'10"	96 - 135	83 - 135
4'11"	100 - 140	86 - 138
5'0"	104 - 150	90 - 141
5'1"	107 - 155	93 - 145
5'2"	111 - 160	96 - 148
5'3"	115 - 165	99 - 153
5'4"	118 - 170	102 - 157
5'5"	122 - 175	105 - 162
5'6"	125 - 180	108 - 166
5'7"	128 - 185	111 - 171
5'8"	131 - 190	114 - 175
5'9"	135 - 195	117 - 180
5'10"	138 - 200	120 - 184
5'11"	142 - 205	123 - 189
6'0"	146 - 215	126 - 194
6'1"	149 - 220	129 - 199
6'2"	153 - 225	133 - 204
6'3"	157 - 230	136 - 209
6'4"	161 - 235	139 - 214
6'5"	164 - 240	142 - 219
6'6"	169 - 250	146 - 225
6'7"	173 - 255	150 - 231

If all other preferred underwriting standards are met, add 20 pounds to the maximum weight limits.

Standard Medical Requirements

Amounts	Issue Ages			
	18-40	41-60	61-65	66 & Over
\$50,000 to 99,999	Agent Collected Saliva ^A	Agent Collected Saliva ^A	Agent Collected Saliva ^A	Paramed Exam HOS
100,000 to 250,000	Agent Collected Saliva ^A	Paramed Exam HOS	Paramed Exam HOS Blood Profile	Paramed Exam HOS Blood Profile
250,001 to 1,000,000	Paramed Exam HOS Blood Profile	Paramed Exam HOS Blood Profile	Paramed Exam HOS Blood Profile	Paramed Exam HOS Blood Profile
1,000,001 to 3,000,000	Paramed Exam HOS Blood Profile ECG	Paramed Exam HOS Blood Profile ECG	MD Exam HOS Blood Profile ECG	MD Exam HOS Blood Profile ECG
Over 3,000,000	MD Exam HOS Blood Profile Treadmill ECG	MD Exam HOS Blood Profile Treadmill ECG	MD Exam HOS Blood Profile Treadmill ECG	MD Exam HOS Blood Profile Treadmill

Preferred Underwriting: minimum requirements for Preferred rates include a Paramed Exam performed by a Paramed, HOS, and Blood Profile.

Addendum

Lab Work:

All lab work should be done by Clinical Reference Laboratory.

Fasting and Blood Profile:

Applicants should be advised that they should fast a minimum of 6 hours; however, for best results, it is recommended they avoid food for 10 to 12 hours. Applicants may drink water, tea, or black coffee (no sugar.)

^AAgent Collected Saliva:

The saliva specimen is collected by the agent and forwarded to Clinical Reference Laboratory. The agent must be certified to collect the saliva specimen and complete a brief training program. This process can be completed over the Internet at www.salivatrain.com or

through a training brochure available from the home office.

Inspection Report Requirements:

All products over \$1,000,001.

Approved Paramedical Companies:

The following paramedical companies have been approved to perform paramedical examinations for Amerigo. You may call their 800 numbers or use the Internet to access local or national directories.

APPS - American Para Professional Systems, Inc.

1-800-635-1677
www.appsnational.com

EMSI - Examination Management Services, Inc.

1-800-872-3674
www.emsinet.com

Portamedic

1-800-782-7373
www.portamedic.com

MD Exams:

The MD Exam must be completed by a physician who is state board licensed rather than a paramedic. A licensed MD or DO, including the applicant's personal physician, may perform the exam. It is recommended that you contact your local paramedical company to determine if they have an MD on staff that can perform the MD exam.

Attending Physician Statement (APS):

Reports may be ordered at the discretion of the underwriter, but in general, will be ordered based on the amount of insurance, age, medical history, medical examination findings or MIB results.

New Business Information

Fast Track Policy Issue

- ♦ Fax application along with the Amerigo fax application transmittal form to the appropriate Amerigo fax number (see Amerigo Contact Information). Keep the original for your files.
- ♦ Answer all questions on the application.
- ♦ Double check before submitting. Common errors that can delay processing include missing signatures, dates and agent numbers.
- ♦ Print clearly using black ink.
- ♦ Submit all state-required forms, replacement and original forms.
- ♦ Detach conditional receipt and leave with applicant, if applicable.
- ♦ Note special requests such as policy date, date

to save age, or issue family member or partners together.

Cash With Applications (CWA)

- ♦ Do not send partial premiums. A full modal premium is required. Do not send cash. We do not accept money orders or cashier's checks for initial premium payments.
- ♦ We cannot process premium checks that are postdated, backdated more than six months or improperly endorsed.
- ♦ Bank draft authorization with a voided check is considered by the home office to be the same as CWA. We will draft for the first premium immediately upon underwriting approval, assuming no other requirements are outstanding.
- ♦ If application is faxed with bank draft authorization form and initial premium was also collected, a copy of the initial premium check must also be faxed with the application to avoid an immediate bank draft for initial premium.
- ♦ You must note the policy number on the CWA check before mailing the check to the home office.
- ♦ Personal checks written by the agent on behalf of the applicant will not be accepted.