

Underwriting Quick Guide

Standard Requirements Chart for fully underwritten products: LifeTerm Series, LifeCrest, LifeCrest LT, Quality 25, Classic Life, SecuriTerm

(Amount applied for and in force for all Americo Companies)

All Ages				
Amounts	18-40	41-60	61-65	66 & Over
\$0-99,999	Nonmedical (For LifeCrest LT and LifeTerm - Agent Collected Saliva from \$50,000 to \$99,999)			Paramed Exam, HOS
100,000-250,000	Agent Collected Saliva Or HOS	Paramed Exam, HOS	Paramed Exam, HOS, Blood Profile	
250,001-1,000,000	Paramed Exam, HOS, Blood Profile			
1,000,001-3,000,000	Paramed Exam, HOS, Blood Profile, ECG, Inspection Report		MD Exam, HOS, Blood Profile, ECG, Inspection Report	
Over 3,000,000	MD Exam, HOS, Blood Profile, Treadmill, ECG, Inspection Report			

- ❖ Preferred Underwriting may be considered at a minimum face amount of \$100,000 for LifeTerm, LifeCrest and LifeCrest LT. Additional minimum requirements necessary include a long form exam performed by a paramed, HOS and blood profile.
- ❖ Examiners should submit all lab work to Clinical Reference Laboratory (blood profiles, HOS, and saliva tests)
- ❖ Classic Life and Quality 25 plans for non-smoker select and select bands are examined for standard medical requirements (not preferred)
- ❖ 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.
- ❖ Maine residents: For ages 18-65, minimum product face amount through \$99,999 requires saliva testing. Agent must be certified to collect saliva specimen and complete a brief training program.

Standard Requirements for Lifetime Legacy - Single Premium Universal Life

Age	Net Amount at Risk	
	\$0-\$100,000	\$100,001-\$150,000
55-70		
71-80		
81-85		

- Telephone Interview, Attending Physician's Statement when necessary.
- Telephone Interview, Attending Physician's Statement mandatory; Paramed Exam and Home Office Specimen (HOS, urine sample) when necessary.

Standard Requirements for Home Mortgage Series

Ages	
Amounts	20-65
\$25,000-250,000	Nonmedical
250,001-400,000	Nonmedical w/agent collected saliva test and HIV form

Standard Requirements for Ultra Protector

Issued on an Accept/Reject basis according to health questions on the application. MIB will be required, and applications may be teleunderwritten. To qualify for Ultra Protector I, the applicant must answer "no" to all health questions on the application. To qualify for Ultra Protector II, the applicant must answer "no" to the first set of health questions on the application. Two or more "yes" answers in section two will result in a decline.

Height	Standard Maximum Weight (Unisex)	Standard-Table 4 Weight Ranges (Unisex)	Standard-Table 6 Weight Ranges (Unisex)	Disability Income Rider Weight Ranges (Unisex)
4'8"	160	74-185	74-196	82-174
4'9"	165	76-192	76-203	86-180
4'10"	171	79-199	79-211	88-187
4'11"	177	82-206	82-218	90-193
5'0"	185	84-213	84-225	92-200
5'1"	190	87-220	87-233	95-206
5'2"	196	90-228	90-241	97-213
5'3"	201	93-235	93-248	99-220
5'4"	209	96-243	96-256	101-227
5'5"	215	99-250	99-264	103-234
5'6"	222	102-258	102-273	106-242
5'7"	228	105-266	105-281	108-249
5'8"	235	109-274	109-289	111-256
5'9"	241	112-282	112-298	114-264
5'10"	248	115-291	115-307	117-272
5'11"	255	118-299	118-315	120-280
6'0"	262	122-308	122-324	123-288
6'1"	269	125-316	125-334	126-296
6'2"	276	129-325	129-343	129-304
6'3"	283	132-334	132-352	133-312
6'4"	290	136-343	136-361	136-320
6'5"	298	139-352	139-371	140-329
6'6"	305	143-361	143-381	143-337
6'7"	313	146-371	146-391	146-346

How to submit your applications

For fast track new business policy issue service, submit new business applications, all state-required forms, replacement forms and the application transmittal to the number below:

(800) 395-9261 (New Business fax)
(800) 395-9238 (Customer Service fax)

Overnight Delivery can be made to:
 300 W. 11th St., Kansas City MO 64105-1618

Paramedical, Teleunderwriting, Attending Physician's Statements and Lab Support

The following companies have been approved to provide exam, teleunderwriting 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

Portamedic
 (800) 782-7373
 www.portamedic.com

Teleunderwriting Companies
 MAAS (Mid America Agency Services)
 (877) 844-5046

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

Agent Collected Saliva Training and Testing
 To order saliva kits
 (800) 882-1922
 www.salivatrainig.com