

HMS[®] *plus*

Universal & Term Life Insurance

Agent Guide

Policy Series 287/296/297/301/302/303/310/396/397



- All non-med and Simplified Issue¹
- Term with 30, 25, 20, & 15-year level premiums
- Universal Life with Cash Back Option²
- Death benefits paid in monthly income payments with HMS Plus Payment Protector
- Accidental Death Benefit product with ROP
- Living Benefit Riders included at no additional cost on several products³

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¹Issuance of policy may depend upon answers to medical questions.

²If the No-Lapse Guarantee is in effect, at the end of the no-lapse guarantee period, the accumulation value of the policy will be at least as large as the total amount of premiums paid for the base policy, not including any premiums paid for riders.

³Riders not available in all states.

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HMS Plus Portfolio

Term life insurance policies generally offer the greatest amount of coverage for the lowest initial cost. If you have clients with specific needs and limited money to spend on insurance, a term life policy from Americo Financial Life and Annuity Insurance Company may be the best fit for you.

Easy to Sell

- › Well-rounded product portfolio - customize based on clients' needs, affordability, and process
- › Cash Back Option and Living Benefits available together
- › Competitively priced products
- › Simple to explain and easy to understand

Ease of Doing Business

- › Tired of learning underwriting? Americo's eApplication makes underwriting easy. It does it for you!
- › Full electronic process - email and tablet signatures, replacements
- › Policies typically mailed within one business day
- › Competitive commissions to help build your business paid daily
- › Outstanding support and service



Term life insurance policies are typically used to help provide additional life insurance coverage during the child-raising years, to help pay for short-term debts, to help pay off a mortgage, or to fund a college education should the unexpected happen.

HMS Plus 125 CBO & 100 CBO

Universal life product that offers level term insurance with face amounts starting at \$25,000 and premiums that are guaranteed for 30, 25, 20, and 15 years. If they outlive the coverage, the Cash Back Option guarantees 100% of the base premiums are available at the end of the no-lapse guarantee period.

- ▶ Cash Back Option with Living Benefits available together
- ▶ Premiums returned at the end of the no-lapse guarantee period if the coverage is not used¹
- ▶ Complete package of optional benefit riders available to customize coverage

HMS Plus 125 & 100

Level term insurance with face amounts low enough to fit many budgets. Premiums are guaranteed for 30-, 25-, 20-, and 15-year term periods.

- ▶ Higher issue ages
- ▶ Optional riders provide for a variety of needs
- ▶ Often receive instant decision without a phone call

HMS Plus Payment Protector

Decreasing term coverage with premiums guaranteed to remain level as long as the policy is in force. The death benefit decreases to more closely follow the declining loan balance of a traditional fixed home mortgage.

- ▶ Allows clients at higher issue ages to afford better coverage
- ▶ Lump sum or monthly income payment option available at death
- ▶ Covers the mortgage payment when you don't need the level death benefit

HMS Plus ADB w/ROP

An affordable 30-year term product for clients age 20-50 that offers a Return of Premium benefit and has a built-in Accidental Death Benefit Rider to help protect your client's mortgage and family in the event of death by accident. If the insured dies for any other reason than an accident, a \$1,000 'all cause' death benefit will be paid to the beneficiary.

- ▶ Geared towards younger issue ages
- ▶ If they outlive the coverage, 100% of premiums are returned
- ▶ Great supplement to existing coverage

HMS Plus w/ADB

A value term life insurance product that provides affordable coverage in case of death due to an accident. It includes a simple \$1,000 'all cause' death benefit if death were to occur for any other reason. Premiums are guaranteed to stay level for 30 years (ages 20-50) or 20 years (ages 51-60). Accidental Death Benefit coverage expires after the 30- or 20-year level premium period.

- ▶ Least expensive option
- ▶ Potential to qualify with health conditions
- ▶ \$1,000 death benefit if death occurs from something other than an accident

¹If the No-Lapse Guarantee is in effect, at the end of the no-lapse guarantee period, the accumulation value of the policy will be at least as large as the total amount of premiums paid for the base policy, not including any premiums paid for riders.

***HMS Plus 125 CBO and HMS Plus 100 CBO not available in IN, MA, NJ, and PA.
See page 17 for information on Cash Back Option product for those states.**

Cash Back Options

HMS Plus 125 CBO & 100 CBO

HMS Plus 125 CBO and HMS Plus 100 CBO are universal life policies that build cash value, primarily in the last three to five years of the policy's no-lapse guarantee period. Some cash value growth may take place in earlier years, but it is negligible.

- ▶ 30-, 25-, 20-, & 15-year no-lapse guarantee periods
- ▶ Non-medical through \$400,000¹ (saliva test \$250,001 to \$400,000)
- ▶ Face amounts starting at \$25,000²
- ▶ Cash back option that guarantees 100% of base premiums are available at the end of the no-lapse guarantee period.³
- ▶ Living Benefit Riders (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost²
- ▶ Complete package of optional benefit riders²

HMS Plus ADB w/ROP

HMS Plus ADB w/ROP is a term life insurance product with a Return of Premium benefit and a built-in Accidental Death Benefit Rider. Designed to be an affordable alternative to traditional term products, it provides a simple \$1,000 'all cause' death benefit.

- ▶ 30-year guaranteed level premium period
- ▶ Accidental Death Benefit Rider
- ▶ Return of Premium
- ▶ \$1,000 'all cause' death benefit
- ▶ Issue ages 20 - 50
- ▶ Accidental Death Benefit Coverage available in \$100,000, \$150,000, or \$200,000
- ▶ No health license required

¹Issuance of policy may depend upon answers to medical questions.

²Not available on HMS Plus w/ADB or HMS Plus ADB w/ROP.

³At the end of the no-lapse guarantee period, the accumulation value of the policy will be at least as large as the total amount of premiums paid for the base policy, not including any premiums paid for riders. Not available on HMS Plus 100, HMS Plus 125, HMS Plus w/ADB, or HMS Plus ADB w/ROP.

	HMS Plus 125 CBO	HMS Plus 100 CBO	HMS Plus ADB w/ROP
Type	Universal Life	Universal Life	Term
Level & Guaranteed Premium Options	30, 25, 20, and 15 years	30, 25, 20, and 15 years	30 year
Cash Back Option	At the end of the no-lapse guarantee period, the accumulation value of the policy will be at least as large as the total amount of the no-lapse guarantee premiums paid for the base policy, not including any premiums paid for riders.	At the end of the no-lapse guarantee period, the accumulation value of the policy will be at least as large as the total amount of the no-lapse guarantee premiums paid for the base policy, not including any premiums paid for riders.	At the end of the 30-year level term period, if the benefit is not used, the policy will be expire and 100% of the premiums will be returned.
Accidental Death Benefit Rider <i>(Rider Series 2165/2179)</i>	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death is a result of an accident. An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.	Not Available	The Accidental Death Benefit will pay if the insured dies from a bodily injury which is a direct result of an accident (in addition to the \$1,000 Term Insurance Death Benefit). Accidental Death Benefits: \$100,000; \$150,000 or \$200,000;
Optional Benefit Riders	<ul style="list-style-type: none"> • Additional Insured • Children's Term (up to \$15,000 per child) • Disability Income (also available on Additional Insured Rider) • Income Term Rider (available on 125 CBO only) • Involuntary Unemployment Waiver of Premium • Waiver of Monthly Specified Premium 		None
Issue Ages Age as birthday	Minimum Issue Age: 20 Maximum Issue Ages: 30-Year: 55 Non-nicotine; 50 Nicotine 25-Year: 55 Non-nicotine; 50 Nicotine 20-Year: 60 Non-nicotine; 55 Nicotine 15-Year: 55 Non-nicotine; 50 Nicotine	Minimum Issue Age: 20 Maximum Issue Ages: 30-Year: 55 Non-nicotine; 50 Nicotine 25-Year: 55 Non-nicotine; 50 Nicotine 20-Year: 60 Non-nicotine; 55 Nicotine 15-Year: 60 Non-nicotine; 55 Nicotine	Minimum Issue Age: 20 Maximum Issue Age: 50
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.		Non-nicotine and Nicotine receive the same rates
Issue Limits	Minimum: \$25,000 Maximum: \$400,000	Minimum: \$25,000 Maximum: \$400,000	\$1,000 ADB: \$100,000, \$150,000, \$200,000
Premium Modes & Modal Factors	Monthly EFT: .095 Annual: 1.00	Monthly EFT: .095 Annual: 1.00	Monthly premiums are equal to the annual premium divided by 12
Policy Fee	\$90, Fully Commissionable	\$90, Fully Commissionable	None

HMS Plus 125 CBO & 100 CBO

The key benefit of these CBO products is that they return 100% of the base policy's no-lapse guarantee premiums, less any outstanding loan balance, at the end of the no-lapse guarantee period if the policy is terminated. In addition, in the two to four years prior to the end of the no-lapse guarantee period, the accumulation value is guaranteed to be a percentage of the cumulative premiums paid on the base policy. These percentages are shown below. The surrender request to obtain any accumulation values must be received within 30 days of the policy anniversary at the end of the year an accumulation value is available. If the policyholder does not surrender at this time, the full accumulation value may no longer be available. (State variations apply.)

Guaranteed Accumulation Percentages																				
No-Lapse Guarantee	End of Policy Year																			
	0-12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31+
15-Year	0%	20%	60%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20-Year	0%	0%	0%	0%	0%	0%	25%	50%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25-Year	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	20%	40%	65%	100%	0%	0%	0%	0%	0%	0%
30-Year	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	20%	30%	50%	70%	100%	0%

Example:

- ▶ Male, age 30, Non-Nicotine, \$150,000 HMS Plus 125 CBO with a 30-Year No-Lapse Guarantee period
- ▶ The annual premium is \$825 (monthly premium: \$68.75).
- ▶ After 30 years, the cumulative premium paid is \$24,750.

End of Year	Cumulative Premiums Paid	Guaranteed Accumulation Value	Guaranteed Cash Surrender Value
1	\$825	\$0	\$0
5	\$4,125	\$0	\$0
10	\$8,250	\$0	\$0
15	\$12,375	\$0	\$0
20	\$16,500	\$0	\$1,302
25	\$20,625	\$0	\$1,828
26	\$21,450	\$4,290	\$4,290
27	\$22,275	\$6,683	\$6,683
28	\$23,100	\$11,550	\$11,550
29	\$23,925	\$16,748	\$16,748
30	\$24,750	\$24,750	\$24,750

- ▶ The Guaranteed Accumulation Value at the end of the 30-year period is \$24,750.
- ▶ If your client terminated coverage at the end of the 30th year, they are guaranteed to get 100% of their base premium returned (less any outstanding loans). This surrender must be requested within 30 days of the 30th

anniversary date. If requested after this time, there is no guarantee of the full cash surrender value.

- ▶ Additionally, if your client terminates within 30 days of their 26th policy anniversary, they are guaranteed to receive no less than 20% (see chart above for guaranteed accumulation percentages) of the base premiums paid, less any outstanding loans. In this case, they would receive \$4,290. (Based on your client's underwriting class, the no lapse guarantee period, and the face amount, the actual guaranteed accumulation value may be greater than 20% of the cumulative base premiums.)

Optional Benefit Riders

- ▶ Disability Income
- ▶ Additional Insured
- ▶ Waiver of Monthly Specified Premium
- ▶ Involuntary Unemployment Waiver of Premium
- ▶ Children's Term (up to \$15,000 per child)
- ▶ Income Term Rider

See Optional Benefit Rider section on page 21 for complete details.

HMS Plus ADB w/ROP

The Statistics:

Nearly 200,000 people die from injury each year - 1 person every 3 minutes.¹

No one likes to think about it, but the likelihood of someone dying before paying off a 30-year mortgage is:²

At age 30:	1 out of 10
At age 35:	1 out of 7
At age 40:	1 out of 4
At age 45:	1 out of 3
At age 50:	1 out of 2

¹https://www.cdc.gov/injury/wisqars/overview/key_data.html

²Source: 2001 Commissioners Standard Ordinary Table of Mortality (based on male, age last birthday)

In the first half of life, more Americans die from injuries than any other cause. This makes injury the leading cause of death among persons 1-44.¹

HMS Plus ADB w/ROP is an alternative to traditional term products that help with 'all causes' of death. With a \$1,000 'all cause' death benefit and a Return of Premium benefit if the policy is not used, it is a great product for clients who may not want to pay for a traditional term product, but want the protection in case of death from an accident.

How Does it Work?

A 35-year-old man could purchase a \$200,000 HMS Plus ADB w/ ROP for only \$66 a month.

Upon death from an accident, the death benefit payable is \$1,000 PLUS \$200,000.

At the end of the 30-year term period, if the benefit is not used, he would receive all of his premiums back in the amount of \$23,760.

Decreasing Term

HMS Plus Payment Protector

Traditional life insurance products provide a lump sum death benefit to beneficiaries. HMS Plus Payment Protector offers a different way to help protect your clients and their assets.

- ▶ \$400,000 Maximum face amount (no saliva)
- ▶ Death benefit paid in monthly income payments
- ▶ Simplified issue - no medical exams
- ▶ 5 term periods available
- ▶ Personalize coverage with optional riders for Accidental Death and Disability
- ▶ Protection for mortgage, taxes, and insurance payments
- ▶ Lump sum payment alternative
- ▶ Guaranteed 24 months if within the Term Period

How Does Payment Protector Work?

The Insured purchases a Payment Protector policy and chooses a Monthly Income Death Benefit Period.

If the Insured dies during the Monthly Income Death Benefit Period, the beneficiary has two options:

- ▶ Receive a monthly income payment in the amount established when the policy was issued until the end of the Monthly Income Death Benefit Period (guaranteed to be no less than 24 months). At the end of the Monthly Income Death Benefit Period, monthly income payments stop.
- ▶ Choose a lump sum benefit (amount calculated based on date of death).

HMS Plus Payment Protector

Type	Decreasing Term
Premium Options	30, 25, 20, 15 years and To Age 70
Cash Back Option	Not Available
Accidental Death Benefit Rider	An Accidental Death Benefit will pay if the insured dies as a result of an accident within 180 days of the injury. A common carrier death benefit will pay if the insured dies as a result of an accident, while riding as a passenger in a common carrier. The amount of the common carrier benefit equals the amount of the accidental death benefit. Death Benefit: \$10,000 or \$25,000. Rider is optional and available for an additional cost.
Death Benefit	<p>Upon death of the Insured, a level monthly benefit will be paid until the end of the Monthly Income Death Benefit Period, but will be no less than 24 months in duration.</p> <p>The beneficiary has the right to elect a lump sum payment instead of monthly benefit payments. Payment amount calculated based on date of birth. Once monthly benefit payments begin, a lump sum benefit is no longer available.</p>
Issue Ages Age last birthday	<p>Minimum Issue Age: 20 Maximum Issue Ages:</p> <p>15-Year: 75 20-Year: 70 25-Year: 65 30-Year: 60 To Age 70: 55</p>
Optional Benefit Riders	<ul style="list-style-type: none"> • Disability Income (also available on Additional Insured) • Involuntary Unemployment Waiver of Premium • Waiver of Premium
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.
Issue Limits	<p>Minimum: \$25,000 Maximum: \$400,000 Non-medical through \$400,000</p>
Premium Modes & Modal Factors	<p>Monthly EFT: .095 Annual: 1.00</p>
Policy Fee	\$90, Fully Commissionable

Reinstatement:

If the policy terminates under the terms of the grace period provision, we will reinstate the policy if the request is received within three years (five years in some states) from the date of the first unpaid premium and the client provides acceptable evidence of insurability.

Minimum/Maximum Benefits:

Minimum and maximum monthly incomes are based on age of the Insured and Monthly Income Death Benefit Period.

The minimum monthly income is the amount that would generate an initial lump sum death benefit of \$25,000.

The maximum monthly income is the amount that would generate an initial lump sum death benefit of \$400,000.

Monthly Income Death Benefit Period	Monthly Income Limits	
	Minimum	Maximum
15-Year	\$179	\$2,859
20-Year	\$145	\$2,319
25-Year	\$126	\$2,002
30-Year	\$113	\$1,796
To Age 70	Varies by issue age, see chart on page 11.	

Optional Benefit Riders

- Accidental Death
- Disability Income
- Waiver of Premium
- Involuntary Unemployment Waiver of Premium

See Optional Benefit Rider section on page 21 for complete details.

Age	To Age 70 Monthly Income Limits	
	Minimum	Maximum
55	\$179	\$2,502
54	\$171	\$2,383
53	\$163	\$2,278
52	\$157	\$2,186
51	\$151	\$2,103
50	\$145	\$2,029
49	\$141	\$1,963
48	\$136	\$1,902
47	\$133	\$1,848
46	\$129	\$1,797
45	\$126	\$1,752
44	\$123	\$1,710
43	\$120	\$1,671
42	\$117	\$1,635
41	\$115	\$1,602
40	\$113	\$1,571
39	\$111	\$1,543
38	\$109	\$1,516
37	\$107	\$1,491
36	\$105	\$1,468
35	\$104	\$1,446
34	\$102	\$1,426
33	\$101	\$1,406
32	\$100	\$1,388
31	\$98	\$1,371
30	\$97	\$1,355
29	\$96	\$1,340
28	\$95	\$1,326
27	\$94	\$1,312
26	\$93	\$1,300
25	\$93	\$1,288
24	\$92	\$1,276
23	\$91	\$1,265
22	\$90	\$1,255
21	\$89	\$1,245
20	\$89	\$1,236

Sales Solutions

Mortgage, Interest, & Principal Scenario

A 40-year-old male, with a 30-year, \$100,000 mortgage, is looking for coverage to help protect his family. He'd like to cover his mortgage payments for the next 30 years, at a premium of under \$45 a month.

He first gets a quote for a traditional 125 term policy:

125 Term Policy, 30-year, \$100,000 Face Amount

Monthly premium: \$55.67

The premium is higher than he wants to pay. An alternative, more affordable solution could be Payment Protector.

Income Term, 30-year Monthly Income Death Benefit Period

Monthly premium: \$44.60

Monthly income payments to beneficiary upon death: \$475

The Payment Protector policy is less expensive, and it would provide a monthly income of \$475 to the beneficiary that could help cover monthly mortgage principal and interest payments. The beneficiary also has the option to take a lump sum death benefit upon the Insured's death.

Income Replacement Scenario

Payment Protector is also available with an Income to Age 70 option. It does not matter when the policy is issued or when death occurs, income will be provided upon the Insured's death. Payments will continue until the Insured would have been 70.

For example, a male, age 30, wants to provide monthly income replacement of \$1,000 for his spouse should he die before they reach retirement.

Monthly Income Death Benefit Period – To Age 70

\$78.76 Monthly premium

\$1,000 Monthly income death benefit if death occurs before age 70

\$258,137 Initial Decreasing Lump Sum Death Benefit

The policy will expire at age 70.

With Payment Protector, the need for income replacement until retirement has been met with \$1,000 monthly income payments until the end of the Monthly Income Death Benefit Period.

125 Term (Policy Series 301). All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypotheticals are not guaranteed or indications of actual coverage amounts.

Level Term Insurance

HMS Plus 125 & 100

Term insurance can help protect your clients' family and their mortgage from the financial hardships that can come with the death, disability, or critical illness of the primary breadwinner. HMS Plus 125 and 100 are affordable simplified issue term products that make it easy for your clients to find peace of mind that their families are protected.

- ▶ Living Benefit Riders (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost¹
- ▶ Simplified issue - quick turnaround on clean applications
- ▶ Non-medical through \$400,000² (saliva test \$250,001 to \$400,000)
- ▶ Face amounts starting at \$25,000
- ▶ Accept/Reject; issued standard through Table 6
- ▶ No mortgage required
- ▶ No NAIC Illustrations
- ▶ Accidental Death Benefit Rider with Common Carrier Provision automatically included with HMS Plus 125
- ▶ Complete package of optional benefit riders – see chart and page 21 for complete details

¹Riders not available in all states.

²Issuance of policy may depend upon answers to medical questions.

	HMS Plus 125	HMS Plus 100
Type	Term	Term
Premium Options	30-, 25-, 20-, and 15-year guaranteed level premiums; 30-, 25-, 20-, and 15-year level premiums with 5-year guarantees	30-, 25-, 20-, and 15-year guaranteed level premiums 30-, 25-, 20-, and 15-year level premiums with 5-year guarantees
Cash Back Option	Not Available	Not Available
Accidental Death Benefit Rider	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death occurs as a result of an accident. An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.	Not Available
Issue Ages Age last birthday	Minimum Issue Age: 20 Maximum Issue Ages: 30 & 5 Year Guarantee: 60 25 & 5 Year Guarantee: 65 20 & 5 Year Guarantee: 70 15 & 5 Year Guarantee: 75	Minimum Issue Age: 20 Maximum Issue Ages: 30 & 5 Year Guarantee: 60 25 & 5 Year Guarantee: 65 20 & 5 Year Guarantee: 70 15 & 5 Year Guarantee: 75
Optional Benefit Riders	<ul style="list-style-type: none"> • Additional Insured • Children's Term (up to \$15,000 per child) • Disability Income (also available on Additional Insured) • Income Term Rider • Involuntary Unemployment Waiver of Premium • Waiver of Premium 	<ul style="list-style-type: none"> • Additional Insured • Children's Term (up to \$15,000 per child) • Disability Income (also available on Additional Insured) • Involuntary Unemployment Waiver of Premium • Waiver of Premium
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.
Issue Limits	Minimum: \$25,000 Maximum: \$400,000	Minimum: \$25,000 Maximum: \$400,000
Premium Modes & Modal Factors	Monthly EFT: .095 Annual: 1.00	Monthly EFT: .095 Annual: 1.00
Policy Fee	\$90, Fully Commissionable	\$90, Fully Commissionable

Accidental Death

HMS Plus w/ADB

HMS Plus w/ADB is a term life insurance product with a built-in Accidental Death Benefit Rider. Designed to be an affordable alternative to traditional term products, it provides a simple \$1,000 'all cause' death benefit.

- ▶ Accidental Death Benefit Coverage with Common Carrier benefit, available in \$100,000, \$150,000, \$200,000
- ▶ 30-year guaranteed level premium period for issue ages 20 - 50
- ▶ 20-year guaranteed level premium period for issue ages 51 - 60
- ▶ \$1,000 'all cause' death benefit
- ▶ Potential to qualify with health conditions
- ▶ Maximum issue age: 60

How Does it Work?

A 45-year-old man could purchase a \$100,000 HMS Plus w/ADB for only \$25 a month.

Upon death from an accident, the death benefit payable is \$1,000 PLUS \$100,000.

Upon death from an accident in a common carrier, the death benefit payable is \$1,000 PLUS \$200,000.

HMS Plus w/ADB	
Type	Term
Premium Options	30-Year for issue ages 20 - 50 20-Year for issue ages 51 - 60
Cash Back Option	Not Available
Accidental Death Benefit Rider	The Accidental Death Benefit will pay if the insured dies as a direct result of an accident (in addition to the \$1,000 Term Insurance Death Benefit). A common carrier benefit will pay if the insured dies as a direct result of an accident, while riding as a passenger in a common carrier (in addition to the term insurance death benefit of \$1,000 and the ADB). The amount of the common carrier benefit equals the ADB Coverage.
Death Benefit	\$1,000 'all cause' death benefit if death is not the result of an accident.
Issue Ages Age last birthday	Minimum Issue Age: 20 Maximum Issue Age: 60
Optional Benefit Riders	None available
Underwriting Classes	Rates are the same for Non-Nicotine and Nicotine
Issue Limits	\$1,000 ADB: \$100,000; \$150,000; \$200,000
Premium Modes & Modal Factors	Monthly EFT: .095 Annual: 1.00
Policy Fee	None

Accidental Death Benefit Rider

Rider Series 2165

This rider is added automatically and at no additional cost to HMS Plus 125, 125 CBO, and HMS Plus w/ ADB. Please see Product Specifications for death benefit amounts. This Rider terminates at the end of the level premium period/no-lapse guarantee period. This benefit provides for the payment of an additional benefit in the event of the Insured's death, as a result of an accidental injury within 180 days of the injury. An additional amount will be paid in the event of the Insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

An accidental injury is defined as an accidental bodily injury sustained by the Insured, which is a direct result of an accident, independent of disease, bodily or mental illness, infirmity, or any other cause.

A common carrier is a public passenger conveyance operated by a duly licensed common carrier for regular passenger service by land, water, or air with a definite schedule of arrivals and departures.

Annual Renewal after Guarantee Period

After the initial level premium period, the premium may increase each year but will never be more than the guaranteed ART rates.

Cash Back Option for IN, MA, NJ, & PA

HMS Plus w/CBO

In states where the HMS Plus CBO products are not available, Amerigo offers the HMS Plus w/CBO that builds cash value. This cash value, less any outstanding policy loans, will be paid to the owner if the policy terminates for any reason other than death. The policy guarantees that the cash value at the end of the guaranteed level premium period will equal 100% of the premium paid on the base policy. After the level premium period, the cash value continues to grow at 1.5% per year.

How Does it Work?

- ▶ Male, age 40, Non-nicotine, \$150,000 HMS Plus w/CBO with a 30-year guaranteed level premium period.
- ▶ Annual premium is \$1,146.
- ▶ After 30 years, cumulative premium paid is \$34,380.
- ▶ The Guaranteed Cash Value at the end of the 30th policy year is \$34,380.

End of Year	Cumulative Premium Paid	Guaranteed Cash Value
1	\$1,146	\$0
5	\$5,730	\$693
10	\$11,460	\$4,160
15	\$17,190	\$8,595
20	\$22,920	\$14,440
25	\$28,650	\$22,490
30	\$34,380	\$34,380

If your client terminates coverage at the end of the 30th year, they are guaranteed to get 100% of their base policy premium returned (less any outstanding loans). If your client does not elect the Cash Back Option, cash value will continue to grow at 1.5%.

HMS Plus w/CBO

Optional Benefit Riders

Type	Term
Premium Options	30-Year for issue ages 20 - 50
Cash Back Option	Not Available
Accidental Death Benefit Rider	<p>An Accidental Death Benefit will pay if the insured dies as a result of an accident within 90 days of the injury.</p> <p>Minimum Death Benefit: \$10,000 Maximum Death Benefit: Lesser of \$400,000 or face amount of the base coverage</p> <p>Rider is optional and available for an additional cost.</p>
Issue Ages Age last birthday	<p>Minimum Issue Age: 20 Maximum Issue Age: 50 Non-nicotine; 43 Nicotine</p>
Optional Benefit Riders	<ul style="list-style-type: none"> • Accidental Death Benefit • Additional Insured Term Insurance • Children's Term (up to \$15,000 per child) • Disability Income (also available on Additional Insured) • Involuntary Unemployment Waiver of Premium • Waiver of Premium for Disability
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.
Issue Limits	<p>Minimum: \$25,000 Maximum: \$400,000</p>
Premium Modes & Modal Factors	<p>Monthly EFT: .095 Annual: 1.00</p>
Policy Fee	None

- ▶ Accidental Death
- ▶ Additional Insured
- ▶ Children's Term (up to \$15,000 per child)
- ▶ Disability Income (also available on Additional Insured)
- ▶ Income Term Rider
- ▶ Involuntary Unemployment Waiver of Premium
- ▶ Waiver of Premium for Disability

See Optional Benefit Rider section on page 21 for complete details.

Annual Renewal after Guarantee Period

After the initial level premium period, the premium may increase each year but will never be more than the guaranteed ART rates.

Living Benefits

If your client is diagnosed with an unexpected illness, lost income and medical expenses can take a toll on a family budget. The HMS Plus Living Benefit Riders can help offer peace of mind at a critical time. These benefits give your clients access to an early (accelerated) payout of the policy death benefits if they are diagnosed with a Critical, Chronic, or Terminal Illness.

The best thing is, these Living benefits are included with an HMS Plus 100, HMS Plus 125, HMS Plus 100 CBO, or HMS Plus 125 CBO policy at no additional cost to your client. Having access to this benefit could make an important difference in the quality of life for them and the lives of their loved ones.

Critical Illness Accelerated Death Benefit Rider

Rider Series 2190/2195

A Critical Illness qualifying event is when a physician certifies that the Insured has had one of the following conditions in the last 12 months:

- ▶ Amyotrophic Lateral Sclerosis (ALS)
- ▶ End Stage Renal Failure (Kidney Failure)
- ▶ Invasive Cancer
- ▶ Major Organ Failure
- ▶ Myocardial Infarction (Heart Attack)
- ▶ Stroke

Chronic Illness Accelerated Death Benefit Rider

Rider Series 2191/2196

A Chronic Illness qualifying event occurs if, within the last 12 months, a physician has certified that for a continuous 90-day period the Insured:

- ▶ is unable to perform (without substantial assistance from another person) at least two activities of daily living due to loss of functional capacity; or
- ▶ requires substantial supervision to protect himself/herself from threats to health and safety due to severe cognitive impairment.

Terminal Illness Accelerated Death Benefit Rider

Rider Series 2192/2197

A Terminal Illness qualifying event occurs when a physician certifies that the Insured has a terminal illness. A terminal illness is defined as a medical condition that, with a reasonable degree of medical certainty, will result in the Insured's death within 12 months from the date the physician signs the statement of proof of terminal illness.

Living Benefit Riders

These riders are added automatically and at no additional cost to HMS Plus 100, 125, 100 CBO, and 125 CBO.

These benefits provide an accelerated death benefit, payable as a lump sum, upon the occurrence of a qualifying event. The request for the Accelerated Death Benefit must be in writing and Amerigo must receive the request while the policy is in force.

For HMS Plus 100 and 125 policies, the maximum initial Requested Acceleration is 100% of the face amount as of the policy's issue date. Partial accelerations are available for these policies. If a partial acceleration is elected, the Requested Acceleration amount must be a minimum of \$5,000, and the remaining policy face amount must be a minimum of \$20,000. Requested Acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request.

If a Terminal Illness Rider benefit is paid, then all living benefit riders will terminate immediately. If a Critical or Chronic Illness Rider benefit is paid, all living benefit riders will remain active, but no more accelerations can be made for that rider in the following 12 months. The policy face amount will be reduced by the amount of the Requested Acceleration, and the policy's cash values will be reduced proportionately.

For HMS Plus 100 CBO and 125 CBO policies, the Requested Acceleration must be 100% of the policy's face amount; partial accelerations are not available. Requested Acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request.

Optional Benefit Riders

Accidental Death Benefit Rider

Rider Series 2179 (Available for HMS Plus Payment Protector Only)

This rider provides for the payment of an accidental death benefit of \$10,000 or \$25,000 in the event of the Insured's death as a result of an accidental injury, if death occurs within 180 days of the injury.

If the Insured's death is a result of an accidental injury while riding as a fare-paying passenger on a common carrier, this rider will pay an additional common carrier death benefit, equal to the amount of the accidental death benefit.

This rider can only be added at time of issue.

Specifications

Issue Ages: Same as base policy

Termination: Expires at the end of the decreasing benefit period of the base policy.

An accidental injury is defined as an accidental bodily injury sustained by the Insured, which is a direct result of an accident, independent of disease, bodily or mental illness, infirmity, or any other cause.

A common carrier is defined as a public passenger conveyance operated by a duly licensed common carrier for regular passenger service by land, water, or air with definite schedules of departures and arrivals. See contract for complete details. Subject to state variations.

Accidental Death Benefit Rider

Rider Series 2111 (Available for HMS Plus w/CBO Only)

Provides for an additional benefit in the event of the Insured's death as a result of an accidental bodily injury within 90 days of the injury.

Specifications

Issue Ages: 20-50, Age Last Birthday

Minimum Benefit: \$10,000

Maximum Benefit: Lesser of \$400,000 or face amount of the base coverage.

Termination

- ▶ Surrender or termination of the base coverage
- ▶ The coverage anniversary following the Insured's 75th birthday

Additional Insured Term Insurance Rider

Rider Series 2160 (Not available for HMS Plus Payment Protector)

Provides term life coverage for the spouse of the base Insured. Rates are guaranteed level for the full period or for five years. There is no policy fee associated with this rider. The Additional Insured Rider Supplemental Application (Application Series 5149) must be completed.

Specifications

Issue Ages: Same as base coverage.

Face Amounts:

Minimum = \$25,000

Maximum = Not to exceed the face amount of the base coverage.

Children's Term Rider

Rider Series 2162 (Not available for HMS Plus Payment Protector)

This rider provides level term life insurance on any child, stepchild, or legally adopted child of the Insured named in the application, provided the child is 18 years of age or younger on the date of application. After the date of application, the rider will include any child born to the Insured or legally adopted by the Insured, provided the child is 18 years of age or younger at the time of adoption. The Children's Term Rider (Supplemental Application Series 5147) is issued in units of \$1,000 of level term life insurance. The maximum number of units available is 15. Coverage on each child terminates on the child's 25th birthday or the coverage anniversary nearest the base Insured's 65th birthday, whichever comes first. If the base Insured dies while this rider is in force, the level term life insurance on each child becomes fully paid-up term insurance.

Conversion to a new policy is available on the child's 25th birthday or the coverage anniversary nearest the base Insured's 65th birthday, whichever comes first. Conversion to a permanent policy of insurance is permitted for up to five times the amount of coverage in force on the child.

Children's Term Rider		
Annual Rates per \$1,000 Rider Face		
	w/o Waiver of Premium	w/ Waiver of Premium
Base	\$5.75	\$5.95

Specifications

Issue Ages: Child must be 15 days - 18 years, Age Last Birthday.

Disability Income Rider

Rider Series 2145

The Disability Income (DI) Rider allows the Insured and the Additional Insured (spouse) to receive monthly benefit payments in the event of a total disability. A 90-day waiting period applies, which means disability income benefits begin to accrue after the Insured has been totally disabled for 90 continuous days, and the Insured has met all of the requirements for benefits under this rider. No benefits are payable unless the period of total disability lasts longer than 90 days. Benefit payments begin to accrue on the 91st day. A 120-day waiting period applies for clients with policies issued in Maryland. Benefits are paid monthly, in arrears. See the policy for complete details.

Specifications

Total disability must:

- ▶ begin while coverage is in effect,
- ▶ continue for at least three months,
- ▶ result from injury or disease, and
- ▶ keep the Insured person from performing the material and substantial duties of his or her regular occupation while not engaged in any other occupation for wage or profit, as a result of the injury or disease.

Issue Ages: 20-60, age last birthday

Minimum Benefit: The minimum benefit is \$100 per month.

Maximum Benefit: The maximum benefit is the lesser of \$2,000 per month or 2% of the base face amount. Benefit amounts are limited to a maximum of 60% of the applicant's gross earned monthly income. For Federal, state, county, and city employees, benefit amounts are limited to a maximum of \$1,500 per month.

The DI benefit issued will coordinate with other individual DI insurance in force on the applicant.

The maximum benefit issued will be based upon the total DI benefits on the applicant, not exceeding the percentages stated above. Group DI insurance will not be included in determining the amount of coverage currently in force on the applicant.

Maximum Benefit Period: Benefits will be paid for a maximum of one to two years, depending on which option is chosen at time of issue. After a period of total disability, if the Insured returns to work for a period of less than six months, any subsequent total disability resulting from the initial cause or a related condition(s) will be considered a part of the initial total disability.

Termination: DI Rider coverage terminates upon:

- ▶ surrender or termination of the base coverage,
- ▶ the coverage anniversary following the Insured's 65th birthday, or
- ▶ the month anniversary following the receipt of written request to terminate the rider.

Claiming the Benefit: The Insured must send us satisfactory written notice of total disability. We must receive such notice:

- ▶ while the rider coverage is in effect for the Insured,
- ▶ during the Insured person's life,
- ▶ while the Insured is totally disabled, and
- ▶ within 30 days of becoming totally disabled.

In addition to the notice, proof of total disability must be furnished, and all requirements for claiming the benefit must be met. See contract for details and exceptions.

Note: This rider can be added to Additional Insured Term Insurance Rider for an additional cost.

Proof of Continued Total Disability: We may periodically require proof of continued total disability. We may also require that a physician of our choice, at our expense, examine the Insured. Monthly benefits will end if the Insured does not provide satisfactory proof within 30 days of our request, if the Insured is no longer totally disabled, or if the policy is surrendered or terminated. The Insured will agree to notify us as soon as possible after the Insured is no longer totally disabled.

See Disability Income Rider underwriting guidelines for more information.

Income Term Rider

Rider Series 2178 (Not available for HMS Plus Payment Protector)

The Income Term Rider provides a death benefit paid in monthly payments, until the end of the Monthly Income Death Benefit Period. Monthly Income Periods available in 15, 20, 25, 30 years, or To Age 70.

This benefit is paid in addition to the base policy death benefit. The monthly income death benefit period for the rider does not have to be the same length of time as the base policy's level premium period or no-lapse guarantee period.

Only available with HMS Plus 125 and 125 CBO products. See the policy for complete details.

Specifications

Minimum Issue Age: Same as the base policy, age last birthday.

Maximum Issue Ages: Age last birthday

15-Year Period:	75
20-Year Period:	70
25-Year Period:	65
30-Year Period:	60
To Age 70:	55

Premiums:

125: Premium rates are per \$100 of monthly income and vary by monthly income death benefit period, rating class, and issue age.

125 CBO: COI rates are per \$100 of monthly income and vary by monthly income death benefit period, rating class, and issue age.

Minimum Monthly Benefit: \$50

Maximum Benefit: The initial lump sum death benefit of the rider plus the face amount of the base policy can be no more than \$400,000.

Death Benefit: A level monthly benefit will be paid after the death of the insured. The benefit will be paid monthly until the end of the monthly income death benefit period, but no less than 24 months in duration.

The beneficiary may elect a lump sum payment instead of the monthly death benefit. Generally, the cumulative monthly death benefit payment will be greater than the lump sum payment. Once the beneficiary has started receiving the monthly benefit, they will no longer have the option to change to a lump sum payment.

Termination: Rider expires at the end of the monthly income death benefit period.

See Income Term Rider underwriting guidelines for more information.

Waiver of Premium for Disability Rider

Rider Series 2158

Waiver of Monthly Specified Premium Rider

Rider Series 2158-UL

These riders provide that the total current premium (including premium for riders) will be waived, if the base Insured becomes totally disabled. After 180 consecutive days of disability, the premium will be waived from the date of disability for the duration of the disability. This benefit terminates on the earliest of:

- ▶ the coverage anniversary nearest the Insured's 60th birthday, if the Insured is not disabled at the time,
- ▶ the date the Insured recovers, if disabled on the coverage anniversary nearest the Insured's 60th birthday, or
- ▶ the date the base coverage terminates.

If the coverage includes a Children's Term Rider, the Waiver of Premium for Disability Rider must also be purchased on the Children's Term Rider. There is an additional charge for Waiver of Premium for Disability, if there is an Additional Insured Term Insurance Rider, which is based on the additional Insured's age and face amount. If the Primary Insured becomes disabled, the premium for the entire coverage (including the Additional Insured Term Insurance Rider) is waived. However, if the Additional Insured becomes disabled when the rider coverage is on the Primary Insured, premiums are not waived.

If the Additional Insured wants the Waiver of Premium for Disability benefit to apply to him/herself, apply for separate coverage on the Additional Insured instead of attaching the Additional Insured Term Insurance Rider.

Specifications

Issue Ages: 20 – 55, Age Last Birthday.

Guaranteed Premiums: The annual premium per \$1,000 of face amount is based on the Insured's issue age for the benefit.

Involuntary Unemployment Waiver of Premium Rider

Rider Series 2140

There is no charge for this rider and it will automatically be added when the Waiver of Premium for Disability Rider / Waiver of Monthly Specified Premium Rider is selected (not available in all states). This rider will waive up to six months of the premium for the period of the Insured's continuous unemployment, if the Insured suffers Involuntary Unemployment, up to a maximum of \$500 per month. This benefit may be used only once every five years. The Insured must have worked full-time for at least 90 days after the effective date of the rider and for at least 90 days prior to receiving State or Federal unemployment benefits. In order to waive the premium, the Insured must be receiving State or Federal unemployment benefits for at least four consecutive weeks and not be currently employed on a full-time basis.

Specifications

Issue Ages: 20 – 55, Age Last Birthday.

Termination: Age 60

Payments cease when the Insured secures new employment. Proof must be given of continuous unemployment or disability in order to continue to collect the benefit. If the Insured becomes unemployed on more than one occasion, premiums will only be waived once every five years.

Face Amount

Minimum = \$1,000 (1 unit)

Maximum = \$15,000 (15 units)

Submitting an Application

Maximize your time with the HMS Plus eApplication

To submit your HMS Plus business with the most speed and efficiency, use our eApplication.

- Instant decision on almost all cases
- Quick underwriting decision displayed on screen
- Rx & MIB results returned quickly
- Multi-tiered, dynamic health questions
- Email and Tablet Signatures available
- Policy number provided immediately
- Policy mailed within one business day
- Designed for touch screen devices, available 24/7
- No phone calls, no amendments, no paperwork

Getting Started

- You can login to Sales Connection either through the Americo.com Agent Portal or SC.Americo.com.
- Use the same login information that you use for the Agent Portal. If you have not created one, you will need to do so prior to using Sales Connection. Follow the onscreen directions.
- Once logged in, you can run an illustration, start a new eApplication or continue one that was previously started.

Requirements to Complete an eApplication

- Internet connection
- Applicant's Social Security Number
- Applicant's medications, diagnosis, frequency of dosage, if applicable
- Applicant's banking information, if paying via EFT

Paper Application

- ▶ Print clearly and use black ink.
- ▶ Answer all questions thoroughly.
- ▶ Make sure all required forms for your product and state are complete.
- ▶ Note special requests such as effective date and draft date in the Agent Comments section of the application.
- ▶ Double check for correct signatures, agent number, and dates. Both agent and client signatures must use full legal name, not initials.
- ▶ The Payor section of the application is not necessary unless the Payor is different from the owner or Insured.

Fax Your Application

- ▶ Use the Amerigo Fax Application Transmittal Form (#AFSFAX2002).
- ▶ Attach the application, additional required forms and a copy of the premium check or EFT form.
- ▶ Fax to: 800.395.9238.
- ▶ If you provide your fax # or email address on the Fax Transmittal form, you will receive a confirmation including the policy number within three business hours.
- ▶ Please do not mail the originals.

Upload Your Application

Submit your business electronically to Amerigo's secure site.

- ▶ If your documents are not already saved electronically, scan and save them to your PC. We accept the following file types: .jpg, .gif, .bmp, .tif, .tiff, .doc, .docx, .xls, .xlsx, .pdf
- ▶ Log on to www.amerigo.com and click on the "Document Submission" link in the upper, right corner of the home page.
- ▶ You can also upload outstanding requirements for existing pending business. Please remember to write a policy number on the document.

Emailing Documents

You can email documents from your computer to Amerigo. If your documents are not already electronic, scan your disclosures, missing requirements, etc. to your computer. After all documents are scanned, securely email your documents to submit@amerigo.com. Emails (including attachments) cannot be over 15 MB in size. If the email is larger than 15 MB it will be returned as 'Undeliverable'.

Please do not email any content or documents that contain personal information, unless you have a secure transmission and the email is encrypted. Do not email applications.

Forms of Payment

- ▶ Please do not send cash or partial premiums.
- ▶ Amerigo will accept cashier's checks, but NOT money orders.
- ▶ We cannot process premium checks that are postdated, backdated by more than six months, or improperly endorsed. Please make sure the policy number, if known, is noted on any check sent to Amerigo.
- ▶ Personal checks, written by the agent on behalf of the applicant, will not be accepted.

Drafting for Premium

Amerigo will draft for initial premium.

- ▶ If outstanding requirements are not received on a timely basis, or if you request a future effective date, we will draft for the first and second months' premium.
- ▶ If a third month is required, we will call you for approval.
- ▶ Drafting is not available on the 29th, 30th or 31st of any month.
- ▶ If your client requests a specific draft date, please write it in the Agent Comments section of the application.
- ▶ The draft date and the effective date will always be the same.
- ▶ If no specific draft date is requested, the first draft will be submitted the day the application is approved and issued.
- ▶ Some clients may prefer to write a check for the initial premium and then provide the Bank Draft Authorization form (AF55019) for future monthly drafts. If this is the case, please provide a copy of the initial premium check with application, if you fax or upload your documents. This will prevent us from drafting for the initial premium.
- ▶ Amerigo will draft from a checking or savings account as follows:
 - Checking accounts – include voided check
 - Savings accounts – must include a pre-printed deposit slip (Please note that routing numbers beginning with a 5 are not valid for drafting and will need to be verified with the bank.)
 - Complete Amerigo's Bank Draft Authorization form (AF55019) for either type of account

Please remember to explain the drafting process to your clients when taking an application. This will lead to fewer drafts being returned and fewer complications for you and your client.

Underwriting

Important Note Regarding Americo's Underwriting Standards

The following information is a subset of Americo's underwriting guidelines and does not reflect the full underwriting standards of Americo. Because Americo's underwriting guidelines are extensive and cannot be condensed for practical field use, this information provides a list of common factors for agent consideration when screening clients for Americo products. The information provided is to assist you in understanding the guidelines used by Americo when reviewing applications. These are guidelines only. Each case underwritten by Americo is unique and all factors from all sources are taken into consideration before a final underwriting decision is made. Each application is reviewed based on the circumstances and conditions contained therein and may involve additional requirements. The underwriting staff at Americo reserves the right to deviate from these guidelines as may be appropriate for the proper underwriting of any case. This information and the full underwriting guidelines used by Americo are subject to change.

Insurable Interest

The first step in assessing life insurance risk is establishing insurable interest, which must be determined before the life insurance policy is approved. An insurable interest exists when the Owner (sometimes referred to as the Applicant) is likely to suffer some financial loss or detriment if the Insured dies.

Most often, life insurance contracts are written naming the Insured as the Owner of their own policy. In this situation, the Insured is said to have an unlimited insurable interest in their own life. Other close personal relationships may also have an insurable interest in the life of the Insured and are able to apply for and own life insurance on another individual. Some of these personal relationships include:

- ▶ Spouse
- ▶ Parent (of minor children)
- ▶ Child, Brother, or Sister (in some circumstances)
- ▶ Grandparents (with parent permission)
- ▶ Legal Guardian and Conservator (with accompanying court documentation)

Certain Business and Financial relationships may represent special instances of limited insurable interest as well. The purpose of the insurance may also be accomplished by the way the beneficiary designation is written.

Some examples of these situations are:

- ▶ Creditor (the amount of insurance must not exceed the indebtedness)
- ▶ Key Person (the general rule for the amount of insurance is no more than five times the Proposed Insured's annual income)
- ▶ Principal stockholders
- ▶ Employer to key employee
- ▶ Business partnerships

Ownership in all cases must be prudent and reasonable.

Examples of questionable ownership would be:

- ▶ Application requests owner to be the parent of an adult, married, Proposed Insured without reasonable explanation.
- ▶ Applicant requests owner to be the adult child of an adult Proposed Insured without reasonable explanation.

If proper insurable interest has been established, beneficiary designations on the application are generally acceptable as written. Usually, if the Insured is the Owner of their own policy, they are free to name a beneficiary with few restrictions. Please contact Underwriting if you have questions.

Plan Eligibility

Eligibility will be determined by a number of factors. Among them are the applicant's prescription and MIB Database

histories, answers to the application questions, and previous Amerigo application information.

Underwriting Health Changes

Any change in the health of the proposed insured that occurs after the original application date, but before coverage becomes effective, must be reported to Amerigo. Provide detailed information regarding the health change directly to Underwriting through the Agent Contact Center.

Medical Check-Ups

Whether the medical check-up is for periodic wellness exams or symptomatic in nature, it is important to provide complete details on the application. You should list the reason for the exam, date, and results of the check-up for all proposed insureds. Always provide the name, address, and telephone number of the attending physician or medical facility. If there is a patient identification number such as a Kaiser Permanente number, please include that information on the application as well.

Military Guidelines

If deployment orders are pending, or have been received (verbal or written), please indicate and supply the location of the next duty site for underwriting consideration. **Please note, agents are not permitted to sell Amerigo products on military bases. In the event of any future military conflict, these guidelines may be discontinued.**

Foreign Nationals and Foreign Travel

Coverage is not available for foreign nationals visiting, those temporarily residing in the United States, or individuals not residing legally in the United States. Consideration may be given to non-citizens who have established legal, permanent residency in the United States and are applying for citizenship. One of the following documents **must** be submitted with the application. **No exceptions will be made.**

- ▶ Copy of the applicant's Green Card or Permanent Visa (B1 - B2 Visas not acceptable)
- ▶ Copy of U.S. Citizenship and Immigration Services Form I-551

Underwriting reserves the right to use any and all information developed in making a determination of eligibility under these guidelines.

Foreign Residence and Travel – United States citizens making short trips (4 weeks or less) out of the country for business, pleasure, or educational purposes are usually acceptable risks, depending on their destination. Please complete a Foreign National and Foreign Travel Questionnaire for applicants who anticipate future foreign travel and submit it at the time of

application. The Foreign Travel Questionnaire is not required in all states. Please contact your underwriter to determine which states do not require this information and form.

HMS Plus Underwriting Advantages

- ▶ Clean applications are typically issued in a couple of business days.
- ▶ Underwriting decisions are based on medical questions on the application, an MIB, and prescription drug check. No parameds, no blood, no urine, no APS...no hassle.
- ▶ On face amounts over \$250,000, agent collected saliva is required. This is a simple requirement fulfilled easily at the point of sale.

Medical Requirements

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

*Maine Residents: Agent-collected saliva required.

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

Non-Medical

It is important to secure an accurate medical history, asking all health questions and providing the answers in the space provided on the application. In every case, please provide the name, address, and telephone number of the applicant's personal physician plus the date, reason, and results of the last check-up.

Medical History Questions

Read the instructions for the Medical Questions in Section 7 very carefully.

Questions 1a and b are the Nicotine History questions:

- ▶ These have been written to allow the Proposed Insured to identify their current and past Nicotine use.
- ▶ Any use identified by a check box entry should be quoted Nicotine rates.
- ▶ If the "No nicotine products" check box is checked, Non-Nicotine rates may be quoted.

Questions 2 through 3j are 'knock-out' health questions.

- ▶ Any "Yes" answer identifies the Proposed Insured as ineligible for coverage under HMS Plus plans. **However, your client may be eligible for coverage under another Americo plan.**

Questions 4 through 13 and Section 8 are general health questions:

- ▶ If the initial question is answered "No", none of the additional information, or drill down questions, located below require completion.
- ▶ If the initial question is answered "Yes", then all drill downs for that question are required.

The need for specialized medical questionnaires has been eliminated, except in a few instances. The questions on the application are sufficient for underwriting known risk factors. If additional information is obtained from 3rd party sources (as mentioned above) that information will be obtained in the most efficient way possible. If a specialized form is required, you will be given specific direction on the application.

Agent Collected Saliva

The saliva specimen is collected by the agent during the sale. The process is simple:

- ▶ You must complete a brief training and obtain your certification. Please go to www.salivatrainig.com. The entire process should take only 10 minutes.
- ▶ The specimen is collected by you and sent to the lab in a special postage-paid envelope provided in the saliva kit.
- ▶ 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 Americo. Once the order is placed, CRL will send an email confirmation.

Mortgage Requirements

Proof of mortgage is never required.

Underwriting Build Chart

Below are the acceptable ranges of build providing no other impairment is present.

HEIGHT	125; 125 CBO; 100; 100 CBO; PAYMENT PROTECTOR	DI RIDER	HMS Plus ADB w/ROP; HMS PLUS w/ ADB
4'8"	78 - 189	74 - 178	74 - 211
4'9"	80 - 196	77 - 184	77 - 219
4'10"	83 - 203	79 - 191	79 - 227
4'11"	86 - 210	82 - 198	82 - 235
5'0"	89 - 217	85 - 204	85 - 243
5'1"	92 - 224	88 - 211	88 - 251
5'2"	95 - 232	91 - 218	91 - 259
5'3"	98 - 239	94 - 225	94 - 268
5'4"	101 - 247	97 - 233	97 - 276
5'5"	105 - 255	100 - 240	100 - 285
5'6"	108 - 263	103 - 247	103 - 294
5'7"	111 - 271	106 - 255	106 - 303
5'8"	115 - 279	109 - 263	109 - 312
5'9"	118 - 287	112 - 270	112 - 321
5'10"	121 - 296	115 - 278	115 - 331
5'11"	125 - 304	119 - 286	119 - 340
6'0"	129 - 313	122 - 294	122 - 350
6'1"	132 - 322	126 - 303	126 - 360
6'2"	136 - 331	129 - 311	129 - 369
6'3"	140 - 340	133 - 320	133 - 380
6'4"	143 - 349	136 - 328	136 - 390
6'5"	147 - 358	140 - 337	140 - 400
6'6"	151 - 367	143 - 346	143 - 411
6'7"	155 - 377	147 - 355	147 - 421

HMS Plus ADB w/ROP & HMS Plus w/ADB Underwriting

HMS Plus ADB w/ROP and HMS Plus w/ADB are underwritten on an accept/reject basis, based upon answers to questions on the applications including, but not limited to, occupation, build, and personal history. Medical questions that do not need to be answered are noted on the application.

Income Term Rider Underwriting

Underwriting for the Income Term Rider utilizes information obtained from the base policy.

Sex Rating

Male/Female

Rating Class

Standard Non-nicotine, Standard Nicotine

Underwriting

Based on the initial lump sum death benefit of the rider plus the face amount of the base policy. Accept/Reject through Table 6.

Amounts	All Issue Ages
\$25,000-250,000	Non-medical
\$250,001-400,000	Agent Collected Saliva

Underwriting decisions are based on medical questions on the application, MIB, and prescription drug check.

Underwriting - Disability Income Rider

Underwriting for the DI Rider utilizes information obtained from the base policy as well as information obtained on the DI Rider Supplemental Application (Application Series 5083).

Sex Rating

Unisex

Underwriting

Accept/Reject through Table 2.

Benefit Amount

- ▶ The maximum monthly benefit is 2% of the face amount subject to percentage of income limitations.
- ▶ The benefit cannot exceed \$2,000 per month for all policies in force with Americo.
- ▶ Maximum benefit amounts for all inforce individual disability income products are based on a calculation of percentage of salary.
- ▶ 60% of applicant's earned income.
- ▶ **Self-employed individuals** are considered based on their net income (gross income less expenses) from Schedule C of their Federal tax return or their 1099 totals. The Disability Income Rider is not offered to self-employed individuals working from their home.
- ▶ 60% for **eligible government occupations (maximum \$1,500)**.

Full Time Employment

- ▶ Applicant must be employed **FULL TIME (at least 30 hours per week)** year round. No seasonal, temporary, or part-time occupations will be considered.

Employment History

- ▶ Stable employment is of primary importance for the qualification.
- ▶ Applicant should be employed in the same occupation for at least **12 months**.
- ▶ If self-employed, applicant must have prior experience in that industry.
- ▶ Details of frequent occupation and employer changes must be provided.
- ▶ Periods of unemployment for the previous five years must be provided. (Reason, duration, and frequency or periods of unemployment.)

Annual Earned Income

- ▶ Earned income from the applicant's primary occupation is considered when calculating the benefit amount.
- ▶ Unearned or passive income (rents, royalties, interest, dividends, and trusts) is not considered.

Occupational Classes

Class 4A, 3A, 2A, A, and B are acceptable. The rider is not available to railroad employees or military members. Self-employed individuals are eligible. However, be sure to evaluate the qualifying amount on the net monthly income instead of the gross monthly income. **Refer to the Occupation Guide on pages 39-42.**

- ▶ **Detailed description of duties is necessary. Job titles only are not sufficient.**
- ▶ Obtain the percentage of time actually spent performing trade, service, or manual labor duties vs. supervisory or administrative duties.
- ▶ Eligibility will be determined for the most hazardous occupation if the applicant has multiple jobs.
- ▶ If applicant has multiple jobs, benefit amount will be based on primary occupation income.
- ▶ Payouts are based on **own** occupation.

Employer

- ▶ Full name, address, and phone number of the employer must be provided.
- ▶ Provide details as to the type of industry of the employer if not readily apparent, including identification of governmental agencies.

Other Disability Insurance In-Force

- ▶ Employer paid group disability coverage and state funded programs are NOT subtracted from the total monthly eligibility for HMS Plus, but individual disability coverage with another carrier is subtracted.
- ▶ In-force individual disability coverage, to include group coverage paid for by the applicant, IS subtracted from the total monthly eligibility for all disability income coverage.

Previous Disability

- ▶ Previous periods of disability due to health or injury will be a factor in considering eligibility and may disqualify the applicant.
- ▶ If previous periods of disability exist, provide the date, duration, and reason for the disability.

Exclusions

We will not pay the monthly disability benefit if total disability results from:

- ▶ Attempted suicide
- ▶ Willful and intentionally self-inflicted injury
- ▶ Normal pregnancy or childbirth
- ▶ Any act of war, declared or undeclared, or any act related to war
- ▶ Military service for any country at war
- ▶ Mental or emotional disorders
- ▶ Committing or attempting to commit an assault or a felony
- ▶ Intoxication or being under the influence of any drug unless prescribed by a physician
- ▶ Mountaineering, skydiving, hang gliding, or bungee jumping
- ▶ Participating in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft
- ▶ Pre-existing conditions

Disability Income Rider Impairment Guide

This list is intended as a guide in field underwriting and is designed to help you pre-qualify the applicant for the Disability Income Rider. It is essential for you to ask each question on the DIR Supplemental Application and record the answers as provided by the Proposed Insured. Conditions such as back disorders, carpal tunnel syndrome, or shoulder rotator cuff disorders may not impact life insurance mortality; however they are important in disability income underwriting and very important for certain labor intensive or repetitive motion occupations. For those impairments not listed in this table, please contact an underwriter through the Amerigo Agent Contact Center.

Medical Condition	Criteria	Typical Underwriting Action
Achilles Tendonitis		Rider
Acid Reflux		Accept to rider
AIDS		Decline
Alcoholism or Alcohol Abuse	0-5 years	Decline
	Over 5 years	IC
Alzheimer's / Dementia		Decline
Amputation		IC
Anemia	Iron Deficiency	Accept
	Others	Decline
Aneurysm		Decline
Angina		Decline
Angioplasty		Decline
Ankylosing Spondylitis		Decline
Anxiety		Decline
Aortic Stenosis	Significant heart murmur	Decline
Appendectomy	Full Recovery	Accept
Arteriosclerosis		Decline
Arthritis	Osteoarthritis	Rider to Decline
	Rheumatoid or Psoriatic	Decline
Asthma	Mild, occasional brief episodes. No tobacco, frequent/chronic symptoms, or steroid use	Rider to Decline
	Tobacco use or with ER or hospital visits	Decline
Atrial Fibrillation		Decline
Attention Deficit Disorder	Diagnosed as an adult, requiring medication; 0-2 years	Decline
	>2 years	IC
Aviation		Rider
Back Disorders	History of strains/sprains or prior surgery with full recovery	Rider to Decline
	Current treatment, no surgery	Decline
	Curvatures	Rider to Decline
Barrett's Esophagus		Decline

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

Key:

Accept – DIR offered as applied
IC – Individual consideration

Rider – Exclusion rider placed on policy
Decline – DIR deleted from policy

Medical Conditions highlighted in yellow may require additional information

Medical Condition	Criteria	Typical Underwriting Action
Bell's Palsy		Usually Accept
Bipolar Disorder		Decline
Blindness	Diabetic or both eyes impaired	Decline
	One eye impaired - congenital or trauma	IC
Blood Pressure	Controlled with Medication	Usually Accept
Bone/cartilage disorders	Need full details on application depending on circumstances and occupation	IC
Bronchitis	Acute treated and recovered (not COPD)	Accept
	Chronic or ongoing; chronic obstructive lung disease or COPD	Decline
Build	See Build Chart	IC
Bursitis	Acute episode, fully recovered	Accept
	Chronic or recurrent	Rider to Decline
Bypass surgery (heart)		Decline
Cancer - internal	>10 years, no recurrence	IC
Cancer - Skin	Basal Cell Carcinoma	Accept to Rider
	Melanoma < 5 years	Decline
	Squamous Cell Carcinoma	Rider to Decline
Cardiac Disease	Any form of cardiac or heart disease	Decline
Cardiomyopathy		Decline
Carpal Tunnel Syndrome		Rider to Decline
Cataracts		Rider to Decline
Concussion	Mild, full recovery, no residuals	Accept
	Recurrent or residuals	Rider to Decline
Cerebral Palsy		Decline
Chronic Fatigue Syndrome		Decline
Chronic Obstructive Lung Disease		Decline
Congestive Heart Failure		Decline
Coronary Artery Disease	Any form of CAD	Decline
Crohn's Disease		Decline
Cystic Fibrosis		Decline
Cystitis	History of Interstitial or recurrent	Rider to Decline
Depression		Decline
Detached Retina		Rider
Diabetes	All forms	Decline
Diverticulitis/Diverticulosis		Decline
Down's Syndrome		Decline
Driving Record supply license number and issuing state	DUI within previous 3 years, 2 or more accidents within previous 3 years, or 3 moving violations within 3 years or currently suspended	Decline
	Others	IC
Drug Abuse		Decline
Duodenitis		Accept

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

Medical Condition	Criteria	Typical Underwriting Action
Eating Disorders		Decline
Emphysema		Decline
Endometriosis		Rider to Decline
Epilepsy (no occupational hazard)	Petit Mal - no seizures within 2 years	Accept
	Grand Mal - no seizures within 5 years	Accept
Esophagus Disorders	Barrett's Esophagus	Decline
	Other	Rider to Accept
Eye Disorder	Need type, eye involved, and details	Rider to Decline
Eye Surgery (Corrective)	Lasik or RK over one year	Accept
Fatty Liver		Decline
Fibrillation		Decline
Fibrocystic Breast Disease	Definite Diagnosis	Accept to Rider
	Biopsy recommended, not done	Decline
Fibroid Uterus		Rider
Fibromyalgia		Decline
Fractures	Simple or full recovery	Accept
	Residuals or complications	IC to Rider
Gallbladder Disorders	No surgery recommended	Usually Accept
Gastric Bypass/Stapling	> 5 years, no complications, acceptable build	IC
	< 5 years	Decline
Gastritis/GERD	Mild infrequent	Usually Accept
Glaucoma		IC
Gout		Rider to Decline
Hearing Loss		IC
Heart Disease or Disorder	Includes angina pectoris, heart attack, coronary artery disease, congestive heart failure, and heart valve impairment	Decline
Heart Murmur	Heard as a child, Innocent, no symptoms (See also Mitral Valve Prolapse)	IC
Hemophilia		Decline
Hemorrhoids		Accept
Hernia (Hiatus)	Surgery pending	Decline
	No symptoms / Surgically corrected	Accept
Hernia, Inguinal (groin)	No Surgery	Rider
	Surgically corrected > 1 year	Accept
Hip Disorder		Rider to Decline
Hodgkin's Disease		Decline
Hypertension	Controlled with Medication and after 6 months of treatment	Usually Accept
Hysterectomy	No cancer	Accept
Irritable Bowel Syndrome	Mild	Usually Accept
	Moderate-to-severe attacks	Decline

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

Medical Condition	Criteria	Typical Underwriting Action
Kidney Disorders	Donor > 6 months	Usually Accept
	Infection - fully recovered	Accept
	Transplant recipient	Decline
	Stone	Rider
Knee Disorders		Rider
Labyrinthitis		Decline
Leukemia		Decline
Liver Function Tests Elevated	Minimally elevated. No evidence of liver disease or alcoholism	Accept
	Others	Decline
Liver Impairments	Abscess, cirrhosis, enlarged, hepatitis	Decline
Lupus	Discoid < 2 years	Decline
	Systemic (SLE)	Decline
Lyme Disease		Usually Decline
Melanoma	< 5 years	Decline
Meniere's Disease		Decline
Migraine		Rider
Mitral Insufficiency or Stenosis		Decline
Mitral Valve Prolapse	No medication/No symptoms	Accept
	Symptoms or chronic medication	Decline
Mononucleosis	Consider after recovery	Accept to IC
Multiple Sclerosis		Decline
Muscular Dystrophy		Decline
Myocardial Infarction/Heart Attack		Decline
Narcolepsy		Decline
Osteoporosis	Over age 50, present, not symptomatic	Usually Accept
	Others	Decline
Ovarian Cyst	Surgically removed, benign, full recovery	Accept
	Others	Decline
Pacemaker		Decline
Pain Management	Over-the-counter drugs and prescription NSAIDS	Accept to Rider
	Narcotic pain medication	Decline
Pancreatitis		Decline
Panic Disorder		Decline
Paralysis		Decline
Pelvic Inflammatory Disease		Rider
Pericarditis	Current treatment of within one year	Decline
	Fully recovered over one year	Accept
Peripheral Vascular Disease		Decline
Pleurisy	Single episode, full recovery	Accept
	Recurrent episode	Rider to Decline
Pneumonia	Single episode, full recovery	Accept
	Recurrent episodes	Decline

Medical Condition	Criteria	Typical Underwriting Action
Pneumothorax	0-1 year	Decline
	Over 1 year	Accept
Polio		Decline
Polycystic Kidney Disease		Decline
Pregnancy (need estimated delivery date) (No prior complicated pregnancies)	1st or 2nd trimester, No complications	Rider
	3rd trimester	Decline
Prostatitis	Single Episode, Full Recovery	Accept
	Recurrent	Rider
Psoriasis	Mild	Usually Accept
	Others or with Arthritis	Decline
Post Traumatic Stress Disorder (PTSD)		Decline
Pulmonary Stenosis or Regurgitation		Decline
Pyloric Stenosis	Present, not corrected	Decline
	Surgically corrected over one year	Accept to Rider
Rheumatic Fever		Decline
Sarcoidosis		Decline
Shoulder Disorders	Rotator Cuff, tendonitis, bursitis, etc.	Rider to Decline
Sinusitis		Accept to Rider
Sleep Apnea		IC
Spinal Disorders		Rider to Decline
Stroke/TIA		Decline
Suicide Attempt		Decline
Tendonitis		Usually Rider
Thyroid Disorder	Hyperthyroidism, Hypothyroidism, treated successfully for more than 6 months	Accept to Rider
	Surgery Contemplated or Cancer	Decline
TMJ		Rider
TIA/Stroke		Decline
Tremor		Rider to Decline
Tuberculosis		Decline
Ulcer		Rider to Decline
Ulcerative Colitis	Urinary tract infection, Urethritis, Urethral Stricture	Decline
Urinary Disorder		Accept to Rider
Valve Replacement		Decline
Weight	See Build Chart	

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

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

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

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

Disability Income Rider Occupation Guide

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

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

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

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

Single Impairment Guide for HMS Plus

Medical Condition	Typical Underwriting Action
AIDS	Decline
Alcohol Abuse	Decline
ALS (Lou Gehrig's Disease)	Decline
Alzheimer's Disease	Decline
Amputations:	
Accidental - fully recovered, working full time	Usually Acceptable
Associated with diabetes/vascular disease	Decline
Kidney or bladder dysfunction	Decline
Wheelchair bound	Decline
Aneurysm:	
Abdominal or Thoracic - no surgery	Decline
Abdominal or Thoracic - with surgery after 6 months	Does Not Qualify
Angina Pectoris (chest pain)	Decline
Anxiety	Usually Acceptable
Atrial Fibrillation:	Decline
with RF ablation, no re-occurrence after 3 months	Individual Consideration
Arthritis:	
Rheumatoid	Does Not Qualify
Psoriatic mild, working full time	Usually Acceptable
Disabled due to arthritis	Decline
Methotrexate or steroid medications	Does Not Qualify
Asthma:	
Well controlled, seasonal with allergies	Acceptable
Steroid use	Does Not Qualify
Smoking	Individual Consideration
ER visit/hospitalization within last year	Does Not Qualify
Blood Clots:	
Pulmonary Embolism	Decline
Thrombophlebitis	Does Not Qualify
Cancer	Does Not Qualify
Cerebral Palsy	Does Not Qualify
Chronic Obstructive Pulmonary Disease (COPD)	Does Not Qualify
Cirrhosis of the Liver	Decline
Colitis:	
IBS	Acceptable
Ulcerative Colitis	Does Not Qualify
Crohn's Disease	Does Not Qualify
Concussion, after 6 months	Usually Acceptable
Congestive Heart Failure	Decline
Coronary Artery Disease:	
Angioplasty (stent) or bypass	Does Not Qualify
Heart Attack	Does Not Qualify
Recurrent episodes, onset before age 40	Decline
Cystic Fibrosis	Decline

Medical Condition	Typical Underwriting Action
Dementia	Decline
Depression:	
Mild with no hospitalizations within 3 years, no more than 1 medication	Usually Acceptable
Otherwise or with alcohol abuse and/or narcotic pain medications	Decline
Diabetes:	
Type 1 or with insulin - onset under age 60	Does Not Qualify
Onset age 20-30	Does Not Qualify
Onset under age 20	Decline
Type 2, oral medications or diet controlled after 6 months of treatment	Usually Acceptable
Type 2, Onset under age 20	Decline
Driving Record:	Averse driving records will be underwritten on an individual application basis, subject to a motor vehicle report.
DUI/DWI - multiple or last occurred under age 25	Decline
Drug Abuse:	
Marijuana, occasional use/not daily	Usually acceptable with nicotine rate.
Cocaine, Amphetamines, Street Drugs (within 5 years)	Decline
Cocaine, Amphetamines, Street Drugs (over 5 years)	Decline
Prescription Narcotics, abuse or long-term use	Does Not Qualify
Emphysema (see COPD)	
Epilepsy (obtain questionnaire):	
Grand Mal attack within 6 months	Decline
Grand Mal attack over 6 months	Individual Consideration
Petit Mal attack within 6 months	Does Not Qualify
Petit Mal attack over 6 months	Individual Consideration
Fibromyalgia (not disabled, no narcotic pain medications)	Usually Acceptable
Heart Attack (see Coronary Artery Disease)	
Heart Bypass (see Coronary Artery Disease)	
Heart Murmur:	
Aortic Insufficiency	Does Not Qualify
Aortic Stenosis	Does Not Qualify
Mitral Regurgitation	Does Not Qualify
Mitral Valve Prolapse - no medications	Usually Acceptable
Mitral Valve Prolapse - with medications	Does Not Qualify
Mitral Valve Replacement - mitral and aortic	Does Not Qualify
Heart Valve Repair	Does Not Qualify

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

Medical Condition	Typical Underwriting Action
Heart Transplant	Decline
Hemophilia	Decline
Hepatitis:	
Alcoholic	Decline
Hepatitis A with full recovery	Acceptable
Hepatitis B	Does Not Qualify
Hepatitis C	Does Not Qualify
High Blood Pressure (hypertension):	
Controlled and after 6 months of treatment	Acceptable
Hodgkin's Disease	Does Not Qualify
Hysterectomy:	
No cancer	Acceptable
Cancerous Cause (see cancer)	
Kidney Dialysis	Decline
Kidney Removal (see Nephrectomy)	
Kidney Transplant Recipient	Decline
Kidney Transplant Donor	Usually Acceptable
Leukemia (see cancer)	
Liver Transplant	Decline
Lou Gehrig's disease (see ALS)	
Lung Transplant	Decline
Lupus:	
Discoid	Usually acceptable
Systemic	Does Not Qualify
Melanoma (see cancer)	
Mental Retardation	Decline
Multiple Myeloma	Decline
Multiple Sclerosis:	
Mild, employed full time, no medications	Does Not Qualify
Otherwise	Decline
Myasthenia Gravis, diagnosed over 1 year	Does Not Qualify
Muscular Dystrophy	Decline
Narcotic Pain Medication	Individual Consideration
With antidepressant medication or disabled	Decline

Medical Condition	Typical Underwriting Action
Nephrectomy (kidney removal) (if due to cancer, see cancer section)	Does Not Qualify
Osteoporosis	Usually Acceptable
Pacemaker	Does Not Qualify
Pancreatitis:	
Acute, full recovery over 1 year	Does Not Qualify
Chronic	Decline
Paraplegic	Decline
Parkinson's Disease	Decline
Peripheral Vascular Disease	Decline
Polycystic kidney disease	Decline
Polycystic kidney disease family history	Decline
Psychosis	Decline
Quadriplegic	Decline
Rheumatoid Arthritis (see arthritis)	
Sarcoidosis:	
Current treatment or with residual lung impairment	Decline
Recovered over 1 year, no residuals	Does Not Qualify
Schizophrenia	Decline
Skin Cancer (except melanoma)	Individual Consideration
Sleep Apnea current successful treatment w/CPAP or BIPAP	Usually Acceptable
Stroke:	
No residuals - over 1 year	Does Not Qualify
Multiple Strokes	Decline
TIA (Mini Stroke)	Does Not Qualify
Suicide attempt over 1 year	Does Not Qualify
Thyroid impairments, No Cancer	Usually Acceptable
Tuberculosis:	
Current Disease/Treatment	Decline
Positive Skin Test with treatment completed	Usually Acceptable
Ulcer	Individual Consideration
Ulcerative Colitis	Does Not Qualify

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Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
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About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States², with \$6.6 billion in assets for year-end 2017.³

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

²Admitted Assets, Top Life Writers-2017, "A.M. Best Co., as of September 2016.

³Information is as of year end 2017 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

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