

HMS[®]plus

Universal & Term Life Insurance

Agent Guide

Policy Series 301/302/303/304/315



- All non-med and Simplified Issue¹
- Term with 30, 25, 20, & 15-year level premiums
- Universal Life with Cash Back Option
- Death benefits paid in monthly income payments with HMS Plus Payment Protector
- Coverage now and in the future with HMS Plus Continuation and Payment Protector Continuation
- Living Benefit Riders included at no additional cost on several products²

You have access to friendly, responsive agent and customer service representatives who are ready to answer your questions daily Monday - Friday, 8:00 A.M. to 5:00 P.M., Central. There is only one number you need to remember, **800.231.0801**, to reach any Americo representative.

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Helpful Links

www.Americo.com
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www.AmericoHMSPlus.com
SC.Americo.com
SCDemo.Americo.com

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

²Riders 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 a good 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
- No mortgage required

Ease of Doing Business

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

HMS Plus CBO

Universal life product with the ability to get your premiums returned at the end.

- Cash Back Option with Living Benefits available together
- Premiums returned at the end of the Cash Back Option 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 premiums low enough to fit many budgets.

- Available at higher issue ages
- Optional riders provide for a variety of needs

HMS Plus Payment Protector

Decreasing term coverage where the death benefit can be paid out in a monthly income.

- Covers the mortgage payment when you don't need the level death benefit
- Lump sum or monthly income payment option available at death
- Death benefit more closely follows the loan balance of a traditional home mortgage

HMS Plus w/ADB

A valuable term life insurance product that provides affordable coverage in case of death due to an accident.

- Least expensive option
- Potential to qualify with health conditions
- Supplement to other coverage

HMS Plus Continuation

An affordable simplified issue product that offers your clients a permanent policy at the cost of a term product.

- Clients are covered for life - coverage now and in the future
- Premiums never increase
- Death Benefit reduces to 10% of the initial death benefit after initial death benefit period ends.

HMS Plus Payment Protector Continuation

Same product features as HMS Plus Payment Protector, with the addition of a death benefit that is equal to 10% of the initial lump sum death benefit if the Monthly Income Death Benefit is not used.

- Permanent coverage
- Premiums never increase

¹If the Enhanced Surrender Value Benefit (Cash Back Option benefit) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders.

Cash Back Option

HMS Plus CBO

HMS Plus CBO is universal life policy that offers level term insurance with Cash Back Option guarantees.

- 30-, 25-, 20-, & 15-year Cash Back Option periods
- Simplified issue through \$400,000¹ (saliva test \$250,001 to \$400,000)
- Face amounts starting at \$25,000
- Cash back option that guarantees 100% of base premiums are available at the end of the Cash Back Option period.²
- Living Benefit Riders (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost²
- Complete package of optional benefit riders²

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

²At the end of the Enhanced Surrender Value Period (Cash Back Option Period), the Enhanced Surrender Value (Cash Back Option Value) of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders. May not be available in all states.

Product Specifications

Type

Flexible Premium Universal Life

Level & Guaranteed Premium Options

30, 25, 20, and 15 years

Cash Back Option

Automatically added using the Enhanced Surrender Value Benefit Rider (Series 2201) At the end of the Cash Back Option period, the surrender value of the policy will equal the total amount of the Cash Back Option premiums paid for the base policy, not including any premiums paid for riders.

Accidental Death Benefit Rider

An Accidental Death Benefit equal to 50% of the base death benefit will be paid if death is a result of an accident.

An additional 50% 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.

Optional Benefit Riders

- ▶ Additional Insured (not available on 15-year)
- ▶ Children’s Term (up to \$15,000 per child)
- ▶ Disability Income (also available on Additional Insured Rider)
- ▶ Income Term Rider
- ▶ Involuntary Unemployment Waiver of Premium
- ▶ Waiver of Monthly Specified Premium

Issue Ages (Age Last 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; 52 Nicotine
15-Year:	55 Non-nicotine; 47 Nicotine

Underwriting Classes

Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. A Nonsmoker classification applies to anyone who has not used Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine deliver devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes or any device used for the vaporization of liquid nicotine) for at least 24 months.

Issue Limits

Minimum:	\$25,000
Maximum:	\$400,000

Policy Fee

\$90, Fully Commissionable

HMS Plus CBO

The key benefit of CBO products are that they return 100% of the base policy's Cash Back Option premiums, less any outstanding loan balance, at the end of the Cash Back Option period if the policy is terminated. In addition, in the two to four years prior to the end of the Cash Back Option period, the Cash Surrender 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 Cash Surrender Values must be received within 60 days of the Cash Back Option policy anniversary date. If the policyholder does not surrender at this time, the full Cash Surrender Value may no longer be available.

Cash Back Option 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%	0%
20-Year	0%	0%	0%	0%	0%	0%	25%	50%	100%	0%	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%	0%
30-Year	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	20%	30%	50%	70%	100%	0%	0%

Example:

Male, age 30, Non-Nicotine, \$150,000 HMS Plus CBO with a 30-Year Cash Back Option period

- ▶ The annual premium is \$945
- ▶ After 30 years, the cumulative premium paid is \$28,350.

End of Year	Cumulative Premiums Paid	Cash Back Option Surrender Value
1	\$945	\$0
5	\$4,725	\$0
10	\$9,450	\$0
15	\$14,175	\$0
20	\$18,900	\$0
25	\$23,625	\$0
26	\$24,570	\$4,914
27	\$25,515	\$7,655
28	\$26,460	\$13,230
29	\$27,405	\$19,184
30	\$28,350	\$28,350

- ▶ The Cash Back Option Surrender Value at the end of the 30-year period is \$28,350.
- ▶ 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 60 days of the 30th anniversary date.

- ▶ Additionally, if your client terminates within 60 days of their 26th policy anniversary, they are guaranteed to receive no less than 20% (see chart above for Cash Back Option Percentages) of the base premiums paid, less any outstanding loans. In this case, they would receive \$4,914. (Based on your client's underwriting class, the Cash Back Option period, and the face amount, the actual Cash Back Option Surrender 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 23 for complete details.

Sales Solution

The CBO Mortgage Payoff

Scenario

John and Chelsea are young, married professionals with a \$150,000, 30-year fixed mortgage. They feel comfortable with their current mortgage payment, but could not afford it if either of their incomes was no longer available.

HMS Plus CBO Solution

To help provide protection for their home and enough money to cover each other's final expenses, John purchases a \$175,000 HMS Plus CBO policy at a rate of \$109.00 a month, and Chelsea purchases a \$175,000 HMS Plus CBO policy at a rate of \$105.94 a month. For a total of \$214.94 a month, John and Chelsea each have \$175,000 of coverage for 25 years.

(Based on a 31-year-old male, non-nicotine and a 30-year-old female, non-nicotine.)

Outcome

At the end of 25 years,¹ each surrenders the policy to utilize the Cash Back Option.² John receives a lump sum of \$32,700 and Chelsea a lump sum of \$31,782. Together they can use this \$64,482 any way they choose.

They still have \$42,670 left on the principal balance of their mortgage,³ so they use that amount to pay off their mortgage five years early and they still have over \$21,812 to spend as they wish.

¹Assuming the policy and rider stay in force and monthly premiums are paid.

²HMS Plus CBO: At the end of the Enhanced Surrender Value Period (Cash Back Option Period), the Enhanced Surrender Value (Cash Back Option Value) of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders.

³Assuming a 5% interest rate on the 30-year fixed mortgage and no prepayments.

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.

- \$350,000 Maximum face amount (no saliva)
- Death benefit paid in monthly income payments
- Simplified issue - no medical exams¹
- 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

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).

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

Product Specifications

Type

Decreasing Term

Premium Options

30, 25, 20, 15 years and To Age 70

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

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.

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.

Issue Ages (Age Last Birthday)

Minimum Issue Age: 20

Maximum Issue Ages:

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

Issue Limits

Minimum: \$25,000
Maximum: \$400,000
Non-medical through \$400,000

Premium Modes & Modal Factors

Monthly EFT: .095
Annual: 1.00

Type

\$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.	

Age	To Age 70 Monthly Income Limits	
	Minimum	Maximum
50	\$145	\$1,412
49	\$141	\$1,423
48	\$136	\$1,434
47	\$133	\$1,446
46	\$129	\$1,458
45	\$126	\$1,472
44	\$123	\$1,485
43	\$120	\$1,500
42	\$117	\$1,515
41	\$115	\$1,532
40	\$113	\$1,549
39	\$111	\$1,567
38	\$109	\$1,587
37	\$107	\$1,607
36	\$105	\$1,629
35	\$104	\$1,653
34	\$102	\$1,678
33	\$101	\$1,704
32	\$100	\$1,733
31	\$98	\$1,763
30	\$97	\$1,796
29	\$96	\$1,831
28	\$95	\$1,869
27	\$94	\$1,910
26	\$93	\$1,954
25	\$93	\$2,002
24	\$92	\$2,054
23	\$91	\$2,112
22	\$90	\$2,174
21	\$89	\$2,243
20	\$89	\$2,319

Optional Benefit Riders

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

See Optional Benefit Rider section on page 23 for complete details.

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: \$56.62

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

Payment Protector, 30-year Monthly Income Death Benefit Period

Monthly premium: \$43.53

Monthly income payments to beneficiary upon death: \$449

The Payment Protector policy is less expensive, and it would provide a monthly income of \$449 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

\$79.71 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 300). 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 client's 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
- Accidental Death Benefit Rider with Common Carrier Provision automatically included with HMS Plus 125
- Complete package of optional benefit riders – see chart and page 23 for complete details

¹Riders not available in all states.

	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	• 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	• 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

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.

Product Specifications

Type

Term

Premium Options

30-Year for issue ages 20 - 50

20-Year for issue ages 51 - 60

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

Minimum Issue Age: 20

Maximum Issue Age: 60

Issue Ages

None available

Underwriting Classes

Rates are the same for Non-Nicotine and Nicotine

Issue Limits

\$1,000

ADB: \$100,000; \$150,000; \$200,000

Issue Ages

Monthly EFT: .095

Annual: 1.00

Policy Fee

None

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.

Accidental Death Benefit Rider

Rider Series 2165

This rider is added automatically at no additional cost. Please see Product Specifications for death benefit amounts. This Rider terminates at the end of the level premium 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.

Permanent Protection

HMS Plus Continuation

HMS Plus Continuation is an affordable simplified issue product that offers your clients a permanent policy, but at the cost of a term product. Your client selects the initial Level Death Benefit Period (15, 20, 25, or 30 years). At the end of that period, the death benefit will decrease to an amount equal to 10% of the initial Level Death Benefit, and will remain level for the life of the policy.

- ▶ HMS Plus 125 product with the addition of life insurance continuing at 10% of initial face amount after initial Level Death Benefit ends
- ▶ Premiums are guaranteed to remain level for as long as the policy is in force
- ▶ The policy changes with clients as they age. The need for higher coverage in the younger years, and less in later years
- ▶ Instant decision eApplication available
- ▶ Non-medical through \$400,000 (saliva test \$250,001 to \$400,000)
- ▶ No mortgage required
- ▶ Living Benefits (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost for the life of the policy

How Does it Work?

A 35-year-old healthy male with a 30-year, \$100,000 mortgage wants insurance to help protect the mortgage should anything happen to him. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 65.

For a few dollars more than a traditional term policy, he could purchase an HMS Plus Continuation policy and be covered for life. He can help cover the mortgage now, and at the end of the initial Level Death Benefit Period, he'll have \$10,000 of life insurance coverage. HMS Plus Continuation provides coverage now and his future needs.

**HMS Plus
Continuation**

\$100,000 Death Benefit for 30 years &
\$10,000 Death Benefit from age 65+

\$42.28

Product Specifications

Type

Decreasing Whole Life

Death Benefit

Minimum initial death benefit:	\$25,000
Maximum initial death benefit:	\$400,000

The death benefit is level for 15, 20, 25, or 30 years and then is reduced to 10% of the initial face amount.

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.

Issue Ages

Minimum Issue Age: 20
Maximum Issue Ages:

15 Year Period:	65
20 Year Period:	60
25 Year Period:	55
30 Year Period:	55

Optional Benefit Riders

- ▶ 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

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

Minimum:	\$25,000
Maximum:	\$400,000

Premium Modes & Modal Factors

Monthly EFT: .095

Annual: 1.00

Policy Fee

\$90, Fully Commissionable

Benefits & Riders Expiration

- ▶ Living Benefits available for the life of the policy.
- ▶ The Accidental Death Benefit rider expires at the end of the Level Death Benefit Period.
- ▶ Additional Insured Rider – the rider expires at the earlier of the rider expiry age or policy termination
- ▶ Children's Term Rider – coverage for each Insured Child expires individually at Insured Child's age 25. Rider coverage, in total, expires on the policy anniversary when the Insured is age 65.
- ▶ Disability Income Rider – expires at age 65 of the Insured person.
- ▶ Involuntary Unemployment Waiver of Premium Rider – expires the later of attained age 60 or the end of the rider benefit period.
- ▶ Monthly Income Death Benefit Rider – expires at the end of the Monthly Income Death Benefit Period.
- ▶ Waiver of Premium Rider – If totally disabled, the rider terminates at attained age 60, but not less than 2 years following onset of total disability. In not totally disabled, the rider terminates at attained age 60.

HMS Plus Payment Protector Continuation

HMS Plus Payment Protector Continuation is a unique decreasing death benefit product designed to provide a death benefit paid in monthly income payments until the end of the Monthly Income Death Benefit Period. At the end of the period, the death benefit will equal 10% of the initial lump sum death benefit and will remain level for the life of the policy. Premiums are guaranteed to remain level for as long as the policy is in force.

- HMS Plus Payment Protector with the addition of life insurance continuing at 10% of initial face amount after initial Monthly Income Death Benefit ends
- Premiums are guaranteed to remain level for as long as the policy is in force
- Instant decision eApplication available
- \$400,000 Maximum face amount (no saliva)
- Death benefit paid in monthly income payments
- Simplified issue - no medical exams
- 5 term periods available
- No mortgage required

How Does it Work?

A 45-year-old healthy male with a \$100,000 mortgage has a \$449 monthly mortgage payment. In the event of his death, he wants his family to be able to continue making this mortgage payment. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 75.

To meet this need, he can purchase a Payment Protector Continuation policy with a 30-year Monthly Income Death Benefit Period and be covered for life.

- Receive a monthly income payment of \$449 until the end of the Income Death Benefit Period.
- Choose a lump sum death benefit based on the date of death.

If he lives beyond the Monthly Income Death Benefit Period, the policy will continue with a death benefit equal to 10% of the Initial Lump Sum Death Benefit.

For a few dollars more, he could purchase a Payment Protector Continuation policy and be covered for life. He could cover the monthly mortgage now, and at the end of the Monthly Income Death Benefit Period, he'll have \$10,000 of life insurance coverage.

**Payment Protector
Continuation**

\$449.04 monthly income / lump sum death benefit;
\$10,000 Death Benefit from age 75+

\$65.90

Product Specifications

Type

Decreasing Whole Life Insurance

Premium Options

30, 25, 20, 15 years and To Age 70

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

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.

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.

If the Insured dies after the Monthly Income Death Benefit Period has ended, the death benefit will be payable as a lump sum payment equal to 10% of the initial lump sum death benefit.

Issue Ages (Age Last Birthday)

Minimum issue age: 20

Maximum issue ages:

15-Year: 60
20-Year: 55
25-Year: 50
30-Year: 45
To Age 70: 50

Optional Benefit Riders

- ▶ 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

Minimum: \$25,000

Maximum: \$400,000

Non-medical through \$400,000

Premium Modes & Modal Factors

Monthly EFT: .095

Annual: 1.00

Policy Fee

\$90, Fully Commissionable

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
35-Year	\$104	\$1,653
40-Year	\$97	\$1,549
45-Year	\$93	\$1,472
50-Year	\$89	\$1,412

Benefits & Riders Expiration

- ▶ Accidental Death Benefit Rider expires at the end of the decreasing benefit period of the base policy.
- ▶ Disability Income Rider expires at age 65 of the insured person.
- ▶ Involuntary Unemployment Waiver of Premium Rider expires the later of attained age 60 or the end of the rider benefit period.
- ▶ Waiver of Premium Rider – If totally disabled, the rider terminates at attained age 60, but not less than 2 years following onset of total disability. In not totally disabled, the rider terminates at attained age 60.

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 CBO, or HMS Plus Continuation 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.

How Does it Work?

The requested benefit 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. Calculated benefits may result in no payment.

Benefit Calculation Example

A 40-year-old healthy male purchases a 15-year HMS Plus 125. At age 43 he is diagnosed with cancer. He has to take time off work for treatment. Expenses and medical bills begin to accumulate. After competing treatment, his medical bills total over \$75,000.

The HMS Plus 125 policy he purchased included the Living Benefit Riders at no additional cost. He requested in writing the Accelerated Benefit for the full \$100,000 face amount. His conditions qualified him for the Critical Illness Accelerated Death Benefit Rider and he received \$79,206.

	3-Year Life Expectancy	15-Year Life Expectancy	25-Year Life Expectancy
Face Amount	\$100,000	\$100,000	\$100,000
Requested Acceleration	\$100,000	\$100,000	\$100,000
less Actuarial Discount	\$20,544	\$67,996	\$93,988
less Administrative Charge	\$250	\$250	\$250
Accelerated Death Benefit	\$79,206	\$31,754	\$5,762

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.

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

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 Americo must receive the request while the policy is in force.

For HMS Plus 125 and 100 policies, partial accelerations are available. 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 or if a Requested Acceleration equal to the entire face amount of the policy's issue date is paid, then all living benefit riders will terminate immediately. If a partial acceleration is paid via the Critical or Chronic Illness Rider, then all living benefit riders will remain active. 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 CBO policies, partial accelerations are not available.

Important Reminder

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. Calculated benefits may result in no payment to the Insured.

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.

Additional Insured Term Insurance Rider

Rider Series 2160 (Not available for HMS Plus Payment Protector or 15-year HMS Plus CBO)

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 5161) 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 on HMS Plus Payment Protector or Payment Protector Continuation)

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 5162) 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

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 HMS Plus 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: 50

Premiums: HMS Plus 125: Premium 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)

Important Reminder: When signing an eApplication, full signatures are required; initials are not sufficient. As with the traditional paper process, you cannot sign for the client under any circumstance. Signing for a client is fraud, even if it is an electronic signature. Agents found signing for clients will be subject to termination.

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.

Upload Your Application

Submit your business electronically to Americo'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.americo.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 Americo. 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@americo.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.
- ▶ Americo 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 Americo.
- ▶ Personal checks, written by the agent on behalf of the applicant, will not be accepted.

Drafting for Premium

Americo 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.
- ▶ Americo 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 Americo'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 Americo 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 Americo. Provide detailed information regarding the health change directly to Underwriting through the Agent Services.

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 Americo 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

- ▶ 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*

**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.

ALL Questions are 'knock out' health questions.

The entire question should be read and understood, and then answered carefully.

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.salivatrain.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 Amerigo. 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	HMS Plus CBO; HMS Plus 125; HMS Plus 100; PAYMENT PROTECTOR	DI RIDER	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 w/ADB Underwriting

HMS Plus w/ADB is 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 4.

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.

Disability Income Rider

Underwriting

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 5163).

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 page 35.**

- ▶ **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 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

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

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



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 \$7.0 billion in assets for year-end 2019.³

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

²"Admitted Assets, Top Life Writers-2019," A.M. Best Co., as of September 2019.

³Information is as of year end 2019 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).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY.

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