

Home Mortgage Series Underwriting Guide

Underwriting Information

Face Amounts

The maximum face amount that can be issued is 125% of a single mortgage amount, or the sum total of any first and second mortgages, not to exceed a total combined amount of \$350,000.

Face Amount	Ages 20-40	Ages 41-60
\$25,000 - \$250,000	Non-medical	
\$250,000 - 350,000*	Non-medical w/ Agent Collected Saliva Test and HIV form	

*An agent administered Clinical Reference Lab (CRL) saliva test, along with the state-specific HIV form is required for all applications \$250,001 and over.

†A saliva test is required in Maine for any face amount issued.

Underwriting

Accept/Reject through table 6
Simplified issue through \$250,000
\$250,001 to \$350,000 with saliva test and HIV form
Standard underwriting \$350,001 to \$500,000

Agent Collected Saliva

Saliva testing is used for Home Mortgage Series products only with the OraSure collection device, which is a non-invasive way to collect oral fluid specimens. Agents must be certified to complete the saliva collection process. The training process can be completed over the Internet at www.salivatrain.com or through a training brochure available from the home office by completing a brief training program which includes a short quiz.

The saliva specimen is collected by the agent and forwarded to Clinical Reference Laboratory in a special mailing envelope provided in the saliva kit. The agent must complete the lab slip with the proposed insured's signature, the agent signature, and agent number.

Medical Impairments

Applications are accepted or rejected based on build and/or medical history. Home Mortgage Series was not designed to use attending physician statements as part of the underwriting process. Therefore, you should provide detailed information on the application if any

medical impairments exist. Use appropriate medical questionnaire if necessary.

Medical Questionnaires

Americo has a number of medical questionnaires that may be submitted with the mortgage application in an effort to assist you in qualifying individuals. Contact Americo Mortgage Underwriting at 1-800-231-0801 for available forms.

Previous applications for life insurance that have been declined or issued on a moderate substandard basis are not eligible for Home Mortgage Series. Call an Americo mortgage underwriter if there are any questions regarding eligibility for this product.

Ordering of Requirements

Agents are responsible for scheduling medical requirements based on the proposed insured's age and amount of insurance applied for and in force with all Americo companies.

Approved Paramedical Companies

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

APPS - American Para Professional Systems, Inc.

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

EMSI - Examination Management Services, Inc.

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

Portamedic

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

Evidence of Mortgage

- ◆ Applications submitted where the Disability Income Rider is applied for must be accompanied by valid proof of a new mortgage or mortgage refinance obtained in the last two years.
- ◆ Applications submitted where the Disability Income Rider is not applied for, must be accompanied by valid proof of a new mortgage or mortgage refinance obtained in the last four years.

The following forms of evidence may be submitted:

- ◆ copy of the mortgage lead card used to prospect the customer, signed by the applicant,
- ◆ copy of the insured's mortgage payment voucher,
- ◆ mortgage information form AF52663, including the lender's mortgage loan number, name, address, phone number and the mortgage loan amount.

The coverage considered will be for the insured's primary residence in the insured's state of residence. The policy forms must be approved in that jurisdiction.

Disability Income Rider Underwriting Guidelines

Guidelines

Underwriting for the DI Rider utilizes information obtained from the base policy as well as information obtained on the DI Rider supplemental application (Individual Application Series 5083; Group Application Series 5083-C).

Sex Rating

Unisex

Underwriting

Accept/Reject through table 2.

Exclusion riders may be used for certain conditions, however, the DI Rider should be declined if it is necessary to place more than three exclusion ratings on the policy.

Occupational Classes

Class 4A, 3A, 2A, A and B are acceptable. The rider is not available to postal, 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 Disability Income Rider Occupation List (04-034-1).

Exclusions

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

- ◆ Attempted suicide

- ◆ Willful and intentional 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

Medical Conditions

Category	Criteria	Life	DI Rider
Abortion		Standard	Standard
Abscess		Standard	Standard
Addison's Disease	Acute Single Episode	Standard	Decline
	All Others	Decline	Decline
AIDS		Decline	Decline
Alcoholism	Within 4 years of diagnosis	Decline	Decline
	After 4 years	Standard	Decline
Alzheimer's		Decline	Decline
Amputation	Caused by injury	Standard	Rider
	Caused by disease	Decline	Decline
Anemia	Iron deficiency on vitamins only	Standard	Standard
Aneurysm		Decline	Decline
Angina	See Heart Disease		
Angioplasty	See Heart Disease		
Ankylosis		Standard	Standard
Aortic Stenosis		Decline	Decline
Arteriosclerosis		Decline	Decline
Appendectomy		Standard	Standard
Arthritis	Osteoarthritis	Standard	Rider
	Rheumatoid-minimal, normal spine, slight impairment	Standard	Decline
	Rheumatoid-all others	Decline	Decline
Asthma	Mild, occasional, brief episodes, no incapacitation, childhood, allergic or seasonal, no complications.	Standard	Decline
	Moderate, more than one episode a month and less than 4 episodes a month, incapacitated no longer than one day, no complications.	Standard	Decline
	Severe, hospitalization, incapacitated longer than a day at a time, prolonged steroid or gold therapy.	Decline	Decline
Aviation	Questionnaire required (Commercial/Private Non-hazardous)	Standard	Rider
Blindness	Caused by Diabetes	Decline	Decline
	Other causes	Standard	Decline
Blood Pressure	See Hypertension		
Bronchitis	Acute treated and recovered	Standard	Standard
	Chronic ongoing; Chronic obstructive lung disease (COPD)	Decline	Decline
Buerger's Disease		Decline	Decline
By-Pass Surgery	See Heart Disease		
Cancer	Basal Cell Carcinoma (skin)	Standard	Rider
	10 years since surgery or diagnosis; no recurrence	Standard	Standard
	All others	Decline	Decline
Cerebral Concussion	Mild, full recovery, no residuals	Standard	Standard
Cerebral Palsy		Decline	Decline
Chronic Obstructive Lung Disease		Decline	Decline
Pulmonary Disease		Decline	Decline
Cirrhosis of Liver		Decline	Decline
Colitis		Standard	Standard
Congestive Heart Failure		Decline	Decline
CVA		Decline	Decline
Cystic Fibrosis		Decline	Decline

Category	Criteria	Life	DI Rider
Diabetes	History of hypertension, overweight, peripheral vascular disease, heart disease, eye disorders, Insulin usage.	Decline	Decline
	Oral medications/diet and controlled without complications	Standard	Decline
Diverticulitis/Diverticulosis		Standard	Standard
Down's Syndrome		Decline	Decline
Driving Record	DWI within previous 3 years, 2 or more accidents within previous 3 years or 3 or more moving violations within 3 years	Decline	Decline
	Currently Suspended	Decline	Decline
	All others	Standard	Standard
Drug Use	Current non-prescription drug use	Decline	Decline
	Treatment within 4 years	Decline	Decline
	Treatment within 4th - 5th year	Standard	Decline
	Treatment after 5 years, non-usage since	Standard	Decline
Duodenitis		Standard	Standard
Edema	Refer to Cause		
Emphysema		Decline	Decline
Epilepsy	Petit Mal	Standard	Rider
	Grand Mal	Decline	Decline
Eye Disorder		Standard	Rider
Fibrillation		Decline	Decline
Gallbladder Disorders		Standard	Standard
Gastritis		Standard	Standard
Glomerulosclerosis	Acute-after one year	Standard	Standard
Gout		Standard	Rider
Heart Disease	Includes heart attack, myocardial infarction, coronary artery disease, angina pectoris	Decline	Decline
Heart Murmur	Heard as a child, no symptoms (innocent)	Standard	Standard
	Others	Decline	Decline
Hemophilia		Decline	Decline
Hepatitis	A or Non A/B (recovery, no residuals)	Standard	Standard
	B or C	Decline	Decline
Hepatomegaly		Decline	Decline
Hodgkins Disease		Decline	Decline
Hypertension	Controlled with exercise or one medication (Need current reading; See <i>Blood Pressure Guide for Both Men and Women Chart</i>)	Standard	Standard
	Uncontrolled or using two or more medications to control	Decline	Decline
Hysterectomy	No cancer	Standard	Standard
Kidney Disease	Failure	Decline	Decline
	Stone(s) (unilateral or with surgery)	Standard	Standard
	Polycystic Kidney Disease	Decline	Decline
	Nephrectomy	Decline	Decline
	Nephritis	Decline	Decline
	Dialysis	Decline	Decline
	Infection-recovered	Standard	Standard
	Transplant	Decline	Decline
Leukemia		Decline	Decline
Liver Impairments		Decline	Decline

Category	Criteria	Life	DI Rider
Lupus Erythematosus	Discoid-under treatment or recovered	Standard	Decline
	Systemic	Decline	Decline
Marfan's Syndrome		Decline	Decline
Meniere's Disease		Standard	Decline
Mitral Insufficiency		Decline	Decline
Mitral Stenosis		Decline	Decline
Multiple Sclerosis		Decline	Decline
Muscular Dystrophy		Decline	Decline
Narcolepsy		Standard	Decline
Nervous Disorder	Anxiety, one medication, situational in nature	Standard	Decline
	Major depression, bi-polar disorder, schizophrenia	Decline	Decline
Pacemaker		Decline	Decline
Pancreatitis	Single attack	Standard	Decline
Paraplegia	Due to trauma	Standard	Decline
Parkinson's Disease		Decline	Decline
Peripheral Vascular Disease		Decline	Decline
Prostate Disorder	Infection	Standard	Standard
	Cancer	Decline	Decline
Quadriplegia		Decline	Decline
Retardation	Mild to moderate	Standard	Decline
	Severe	Decline	Decline
Rheumatic Fever	(One attack - Recovery)	Standard	Standard
Sarcoidosis	Localized, non-pulmonary	Standard	Standard
	Pulmonary	Decline	Decline
Spina Bifida	Operated	Standard	Rider
	Un-operated or closed	Decline	Decline
Splenectomy		Standard	Standard
Stroke		Decline	Decline
Suicide Attempt		Decline	Decline
Thyroid Disorder		Standard	Standard
Transient Ischemic Attack	After 6 months, No Residuals	Standard	Decline
Tuberculosis	Within 2 years of treatment and/or diagnosis	Decline	Decline
	Over 2 years	Standard	Decline
Ulcer	Peptic or duodenal or gastric, no surgery	Standard	Standard
	All types with surgery	Decline	Decline
Urinary Disorders		Standard	Standard
Vascular Impairments	Peripheral Vascular Disease/Valve Surgery	Decline	Decline
Venereal Diseases		Standard	Standard
Weight	See Maximum Weight Ranges for Stated Heights Chart		

Build Chart

Unisex

Height	Weight (lbs.)	
	Life	DI Rider
4'8"	74-196	82-174
4'9"	76-203	86-180
4'10"	79-211	88-187
4'11"	82-218	90-193
5'0"	84-225	92-200
5'1"	87-233	95-206
5'2"	90-241	97-213
5'3"	93-248	99-220
5'4"	96-256	101-227
5'5"	99-264	103-234
5'6"	102-273	106-242
5'7"	105-281	108-249
5'8"	109-289	111-256
5'9"	112-298	114-264
5'10"	115-307	117-272
5'11"	118-315	120-280
6'0"	122-324	123-288
6'1"	125-334	126-296
6'2"	129-343	129-304
6'3"	132-352	133-312
6'4"	136-361	136-320
6'5"	139-371	140-329
6'6"	143-381	143-337
6'7"	146-391	146-346

Blood Pressure Guide

Unisex

Assuming no more than one medication is used to control blood pressure, risks will be accepted under the following guidelines:

Age	Blood Pressure	
	Life	DI Rider
Up through 39 Years	160/98	146/92
40 to 49 Years	165/100	152/94
50 to 65 Years	170/102	156/96

*Please indicate last and average blood pressure reading and date taken.