

# Underwriting *Quick Reference*

This Underwriting Quick Reference is a subset of Amerigo's underwriting guidelines and does not reflect the full underwriting standards of Amerigo. Because Amerigo's underwriting guidelines are extensive and cannot be condensed for practical field use, this provides a list of common factors for agent consideration when screening clients for Amerigo products. Each application is reviewed based on the circumstances and conditions contained therein and may involve additional requirements. Both this Quick Reference and the full underwriting guidelines used by Amerigo are subject to change.

## Medical Requirements

Instant Decision Term Series and Eagle Premier Series products are issued on an Accept/Reject basis according to health questions on the application. See product Agent Guides for more information.

### Instant Decision Term Series

	CBO 100, CBO 50, Term 125, Term 100, Continuation 10, Continuation 25, Payment Protector, Payment Protector Continuation 10
Non-Medical	\$25,000 - \$450,000

### Amerigo AdvantageWL (Standard Underwriting)

Amounts	0 - 17	18 - 40	41 - 70	71 & Over
\$0 - 99,999	Non-medical, Prescription History	Non-medical, Prescription History		Paramed Exam, HOS, APS
\$100,000 - 250,000		Agent-Collected Saliva, Prescription History	Paramed Exam, HOS, Blood Profile for ages 60+	Paramed Exam, HOS, Blood Profile, APS,
\$250,001 - 500,000	Paramed, HOS, Blood Profile			Paramed Exam, HOS, Blood Profile, APS
\$500,001 - 1,000,000	Paramed, HOS, Blood Profile		Paramed Exam, HOS, Blood Profile, APS for ages 56+	Paramed Exam, HOS, Blood Profile, APS
\$1,000,001 - 3,000,000	Paramed Exam, HOS, Blood Profile, ECG, APS, Inspection			MD Exam, HOS, Blood Profile, ECG, APS, Inspection
Over \$3,000,000	MD Exam, HOS, Blood Profile, Treadmill ECG, APS, Inspection			

APS-Attending Physician Statement, HOS-Home Office Specimen, ECG-Electrocardiogram.

## How to Submit Your Applications

### Instant Decision eApplication

Receive a 100% Instant Decision when you use Agent Tools eApplication for your Final Expense and Instant Decision Term Series business. <https://tools.amerigoagent.com>

### Paper Applications

Completed applications, state-required forms, replacement forms, and the application transmittal can be sent to Amerigo by fax or uploaded directly from your computer. Please double check applications before submission. Common errors that can delay processing include missing signatures, dates, and agent numbers.

- Fax all documents to **800.395.9261**.
- Upload documents from your computer and submit them electronically through the Agent Portal. From the main menu, click on the Document Submission icon, and follow the instructions. If your documents are not already electronic, simply scan your applications, disclosures, missing requirements, etc. to your computer.

*\*Paper applications are not available for Final Expense business. Please use the Agent Tools eApplication.*

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## Important Information

For AdvantageWL business only, the following companies have been approved to provide paramed exam and lab services to help expedite the successful underwriting of your clients:

### Paramed Companies

APPS (American Para Professional, Inc.)  
800.635.1677  
[www.appsnational.com](http://www.appsnational.com)

### Laboratories

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

### Agent-Collected Saliva Training and Testing

To order your saliva kits or ask any questions regarding the process, please contact Clinical Reference Laboratory (CRL) at [ilscskits@crlcorp.com](mailto: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.

To complete saliva training:  
[www.salivatrainig.com](http://www.salivatrainig.com)

## Standard Build Charts (Unisex, Weight in lbs.)

Height	Americo AdvantageWL*	Eagle Premier Series	CBO 100, CBO 50, Term 125, Term 100, Continuation 10, Continuation 25, Payment Protector, Payment Protector Continuation 10	ADB	Disability Income Rider
4'8"	78 - 171	79 - 189	80 - 188	74 - 211	74 - 178
4'9"	80 - 177	81 - 196	82 - 195	77 - 219	77 - 184
4'10"	83 - 184	84 - 203	85 - 202	79 - 227	79 - 191
4'11"	86 - 190	87 - 210	88 - 209	82 - 235	82 - 198
5'0"	89 - 197	90 - 217	91 - 216	85 - 243	85 - 204
5'1"	93 - 203	93 - 224	95 - 223	88 - 251	88 - 211
5'2"	95 - 210	96 - 232	97 - 231	91 - 259	91 - 218
5'3"	98 - 217	99 - 239	100 - 238	94 - 268	94 - 225
5'4"	101 - 224	102 - 247	103 - 246	97 - 276	97 - 233
5'5"	105 - 231	106 - 255	107 - 254	100 - 285	100 - 240
5'6"	108 - 238	109 - 263	110 - 262	103 - 294	103 - 247
5'7"	111 - 245	112 - 271	113 - 270	106 - 303	106 - 255
5'8"	115 - 253	116 - 279	117 - 278	109 - 312	109 - 263
5'9"	118 - 260	119 - 287	120 - 286	112 - 321	112 - 270
5'10"	121 - 268	122 - 296	123 - 295	115 - 331	115 - 278
5'11"	125 - 276	126 - 304	127 - 303	119 - 340	119 - 286
6'0"	129 - 283	130 - 313	131 - 312	122 - 350	122 - 294
6'1"	132 - 291	133 - 322	134 - 321	126 - 360	126 - 303
6'2"	136 - 299	137 - 331	138 - 330	129 - 369	129 - 311
6'3"	140 - 308	141 - 340	142 - 339	133 - 380	133 - 320
6'4"	143 - 316	144 - 349	145 - 348	136 - 390	136 - 328
6'5"	147 - 324	148 - 358	149 - 357	140 - 400	140 - 337
6'6"	151 - 333	152 - 367	153 - 366	143 - 411	143 - 346
6'7"	155 - 341	156 - 377	157 - 376	147 - 421	147 - 355

\*Substandard rates are available.