

AMERICO[®]



Eagle Premier Series eApplication & TeleApplication

The Need for Final Expense Life Insurance

► Why Final Expense?

- Proceeds can help beneficiaries pay:
 - Funeral expenses and associated costs
 - Unexpected medical bills incurred during a final illness
- Supplements other life insurance that may not cover costs today due to:
 - Inflation
 - Increase in burial costs
 - Change in client needs

Why Sell Eagle Premier Series?

- ▶ 2 processes
 - eApplication
 - TeleApplication
- ▶ Rules-based point-of-sale decision
- ▶ Rx check and MIB returned in a matter of minutes
- ▶ No Paperwork!

Why Sell Eagle Premier Series?

- ▶ Two products designed for final expense:
 - Eagle Premier Level – level death benefit
 - Eagle Premier Guaranteed –graded death benefit
- ▶ Unique Smoker Definition
 - Person who has smoked cigarettes in the 12 months prior to the application completion date
 - *Cigarettes only*
 - Pipe/cigar or smokeless tobacco users can qualify for non-smoker rates

Why Sell Eagle Premier Series?

- ▶ Guaranteed level premiums
- ▶ Included at no additional cost:
 - Eagle Premier Level – Accidental Death Benefit Rider
 - Doubles death benefit for accidental death
 - Triples death benefit for accidental death on common carrier
 - Eagle Premier Guaranteed - Accidental Death Provision
 - If the client dies by accident during the graded death benefit period, a full death benefit will be paid

Accidental Death Benefit Rider (Rider Series
2172)

Issue Ages, Face Amounts, Benefits

	Eagle Premier Level	Eagle Premier Guaranteed
Issue Ages	Non-smoker: 50 - 85 Smoker: 50 - 80 Companion sale: 40 - 49 Age Last Birthday	50 - 80 Age Last Birthday
Face Amounts	Minimum: \$2,000; Maximum: \$30,000 (WA: \$5,000 or \$25,000 for male non-smoker 67 - 85, male smoker 56 - 80, female non-smoker 73 - 85 and female smoker 63 - 80)	Minimum: \$2,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit (2 years in IL, NH, NJ, & WV) <ul style="list-style-type: none"> • Year 1: Death benefit equals return of premium plus 5% • Year 2: Death Benefit equals return of premium plus 10% • Year 3: Death Benefit equals 75% of the face amount (100% in IL, NH, NJ, & WV) • Year 4: Death Benefit equals 100% of the face amount
Additional Benefits	Accidental Death Benefit Rider (Series 2172) included at no additional cost	Accidental Death Benefit Provision included during the graded period at no additional cost

Underwriting

- Eagle Premier Level will be issued if:
 - All health questions are answered no
 - Height and weight are within guidelines
 - No adverse MIB hits
 - No prescription history concerns

Underwriting Build Chart

Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
Weight (lbs)	74 - 207	77 - 214	79 - 222	82 - 230	85 - 238	88 - 246	91 - 254	94 - 262	97 - 270	100 - 279	103 - 288	106 - 296	109 - 305
Height	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"
Weight (lbs)	112 - 314	115 - 324	119 - 333	122 - 342	126 - 352	129 - 362	133 - 372	136 - 382	140 - 392	143 - 402	147 - 412	151 - 423	154 - 433

Companion Product Questions

- Requires a separate application
- Answer all health questions, 1-17
- Separate policy and premium
- Two separate policy numbers

ADDITIONAL QUESTIONS FOR APPLICANTS AGE 40-49 ONLY

	Yes	No
12. Within the past twenty-four (24) months, have You been convicted of, or pled guilty or no contest to, a felony?	<input type="checkbox"/>	<input type="checkbox"/>
13. Within the past twenty-four (24) months, have You been diagnosed, treated or tested positive, or given medical advice by a member of the medical profession for:		
a. Bipolar disorder, schizophrenia, manic or clinical depression, psychosis, mental incapacity, post-traumatic stress disorder or suicidal thoughts?	<input type="checkbox"/>	<input type="checkbox"/>
b. Brain tumor?	<input type="checkbox"/>	<input type="checkbox"/>
c. Huntington's disease?	<input type="checkbox"/>	<input type="checkbox"/>
14. Within the past twenty-four (24) months, have You used narcotics (other than as prescribed by a member of the medical profession), amphetamines, hallucinogens, heroin, or cocaine?	<input type="checkbox"/>	<input type="checkbox"/>
15. Within the past twelve (12) months, have You been convicted of or pled guilty or no contest to driving while impaired, intoxicated or under the influence of drugs or alcohol, or had Your driver's license suspended or revoked for any reason?	<input type="checkbox"/>	<input type="checkbox"/>
16. Within the past twelve (12) months, have You been diagnosed, tested positive, or been given medical advice by a member of the medical profession for chronic pancreatitis?	<input type="checkbox"/>	<input type="checkbox"/>
17. Do You currently have felony charges pending against You, or are You currently on probation or parole?	<input type="checkbox"/>	<input type="checkbox"/>

eApplication Process

Eagle
Premier™ *Series*

Approved States for eApplication

➤ Eagle Premier Level

- Not available in CA, MS, PR and VI

➤ Eagle Premier Guaranteed

- Not available in AR, CA, MA, MN, MS, MT, PA, PR and VI

Why use this process?

- You receive an underwriting decision at the point-of-sale using your touch screen device
- No need to complete paperwork
- No need to call for the decision
- Can be used 24/7
- Policy number is given at the point-of-sale
- Policy is typically mailed within 1 business day

Web-based Application

- ▶ Works best with a touch screen device (iPad, Galaxy, Surface, etc.)
- ▶ Device requires Internet access- 3G or better
- ▶ Use a stylus for signatures

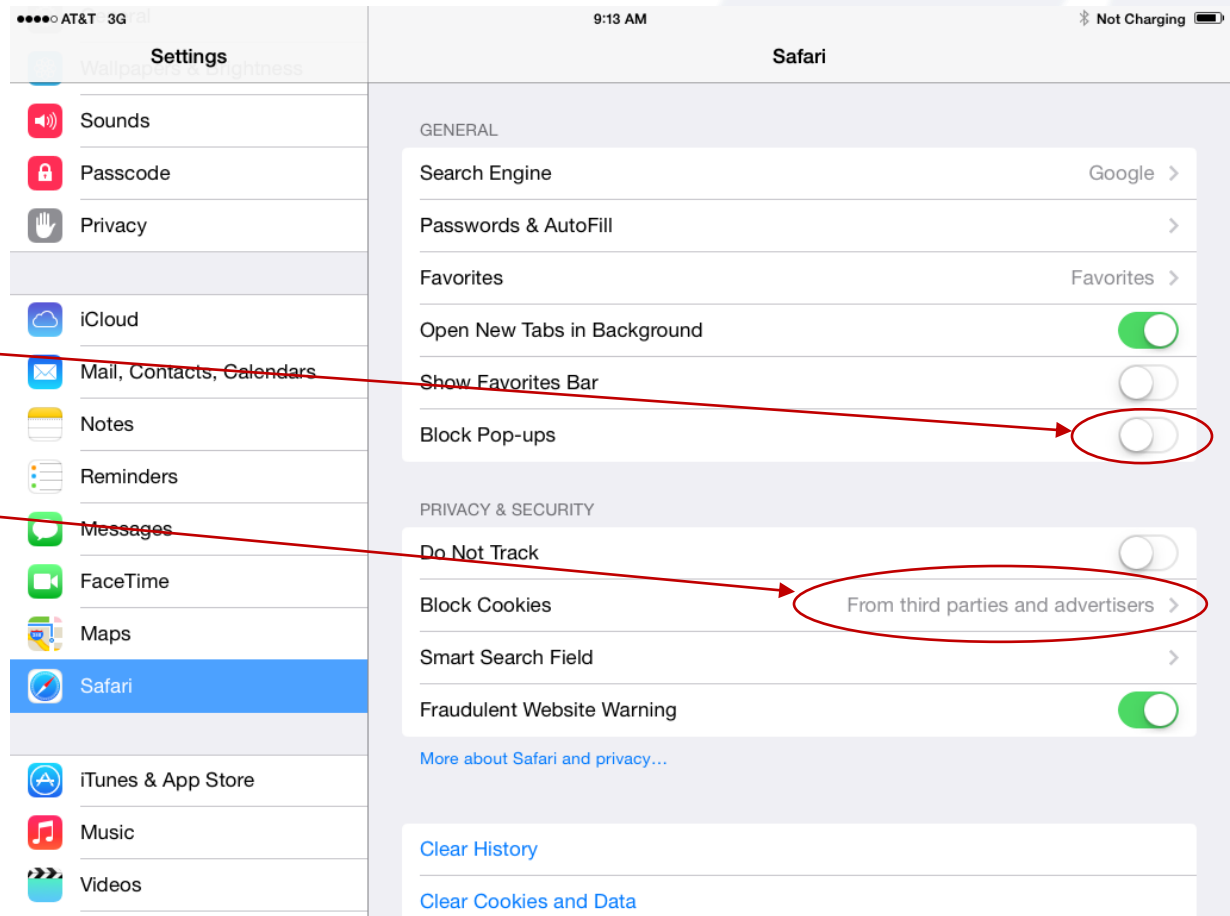
iPad® is a registered trademark of Apple Inc.



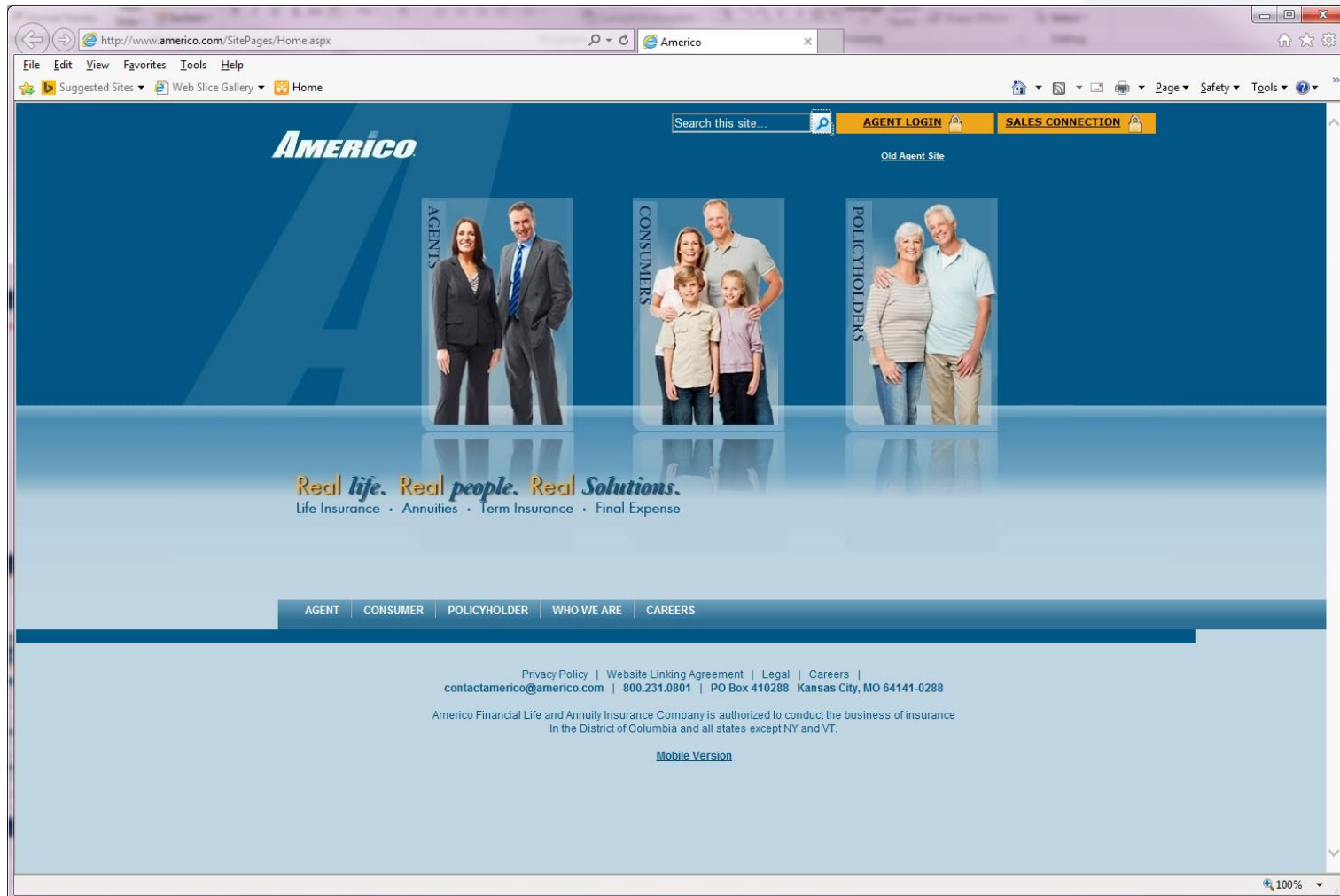
iPad® Requirements

- Must have a 2nd generation iPad or better.
- Pop up blocker must be turned off (grey).
- The block cookies option must be set to “Never” or “From third parties and advertisers”

To access these settings tap on “Settings” icon then tap “Safari”.



www.Americo.com



Account Registration

www.americo.com

- To access Sales Connection, you will first need to set up an Agent Account.
- You will need:
 - Agent's Name
 - Last 4 digits of your Social Security Number
 - Americo Agent number
 - Valid email address

Account Registration

- Go to:
- www.americo.com
- Click on “Create New Agent Account”.

The screenshot shows a mobile browser interface. At the top, the status bar displays 'No Service 3G', '10:23 AM', and 'Not Charging'. The browser's address bar shows 'adfs.americo.com' with a lock icon and a refresh button. Below the address bar, there's a 'Sign In' link. The main content area features the 'AMERICO' logo at the top. Below the logo is a login form with the heading 'Type your Username and password'. It contains two input fields: 'Username' and 'Password', followed by a 'Sign In' button. Below the login form, there are two links: 'Forgot My Username' and 'Forgot My Password'. A red arrow points from the 'Create New Agent Account' text in the instructions to the 'Create New Account' link in the text below the login form. At the bottom of the page, there is a footer with links for 'Privacy Policy', 'Website Linking Agreement', 'Legal', 'Careers', and 'Questions?'. It also provides contact information: 'Email: contactamerico@americo.com', 'Call: 800.231.0801', 'Write: Administrative Office Address', 'PO Box 410288', and 'Kansas City, MO 64141-0288'. The bottom of the browser shows an 'AutoFill Password' prompt.

No Service 3G 10:23 AM Not Charging

adfs.americo.com

Sign In

AMERICO

Type your Username and password

Username

Password:

Sign In

[Forgot My Username](#) | [Forgot My Password](#)

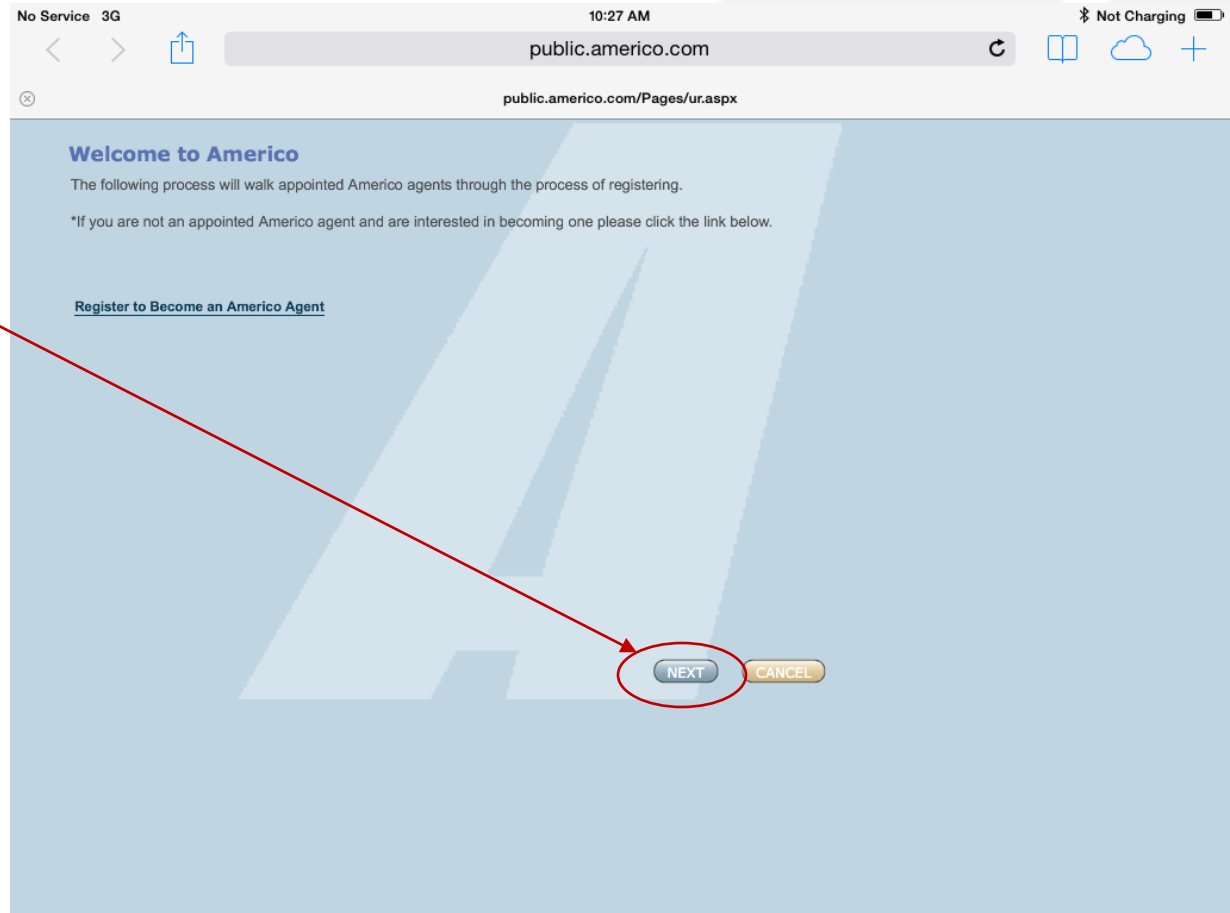
If you are an Americo Agent and need to create an Agent [Login, Create New Account.](#)

Privacy Policy | Website Linking Agreement | Legal | Careers | Questions?: Email: contactamerico@americo.com
Call: 800.231.0801 Write: Administrative Office Address | PO Box 410288 | Kansas City, MO 64141-0288

AutoFill Password

Account Registration

Click “Next” and follow the instructions to register.



Account Registration

- Complete all fields marked with *.
- Your name must match the name on your Agent license.
- You must be appointed with Americo to register.
- You can only register once.

The screenshot shows a mobile browser interface for the Americo website. The status bar at the top indicates 'No Service 3G', '10:27 AM', and 'Not Charging'. The browser's address bar shows 'public.americo.com'. The page title is 'Welcome to Americo' with a subtitle 'Please complete all * required fields below and select next to continue.' The main heading is 'I'm a Contracted Americo Agent'. Below this, there are five required fields, each marked with a red asterisk: 'Last Name:', 'First Name:', 'Email:', 'Last FOUR digits of your Social Security Number / Tax ID:', and 'Americo Agent ID#'. Each field has a corresponding text input box. At the bottom of the form, there are three buttons: 'PREVIOUS' (disabled), 'NEXT' (active), and 'CANCEL' (disabled).

Account Registration

Create a Username and Password you will remember.

The screenshot shows a mobile browser interface with the URL `public.americo.com/Pages/ur.aspx`. The page title is "Welcome to Americo" and it prompts the user to "Please create a username and password:". The form includes four input fields: "*Username:", "*Re-enter Username:", "*Password:", and "*Re-enter Password:". Below these is a CAPTCHA image showing the text "YTXWE" and "BOTTECH". A text input field for "*Captcha Value:" is provided. Under the heading "Username / Password Requirements:", a list of rules is displayed: minimum and maximum character lengths, no spaces, no special characters in usernames, no email addresses, no agent numbers, and password complexity requirements. At the bottom are "PREVIOUS", "NEXT", and "CANCEL" buttons.

AT&T 3G 10:29 AM Not Charging

public.americo.com

public.americo.com/Pages/ur.aspx

Welcome to Americo

Please create a username and password:

*Username:

*Re-enter Username:

*Password:

*Re-enter Password:

YTXWE
BOTTECH

*Captcha Value:

Username / Password Requirements:

- Minimum of 8 characters in length / maximum of 20 characters in length
- Contains no spaces
- Username cannot contain special characters (@, #, \$, etc) / Passwords can contain special characters.
- Cannot be an email address
- Username cannot be your Agent Number
- Password must contain at least one each of an upper case alpha character, a lower case alpha character and a numeric character

PREVIOUS NEXT CANCEL

Account Registration

Select security questions and type in answers to these questions.

These questions and answers are used to verify your identity in order to recover your Username or Password.

The screenshot shows a mobile browser interface for the Americo website. The status bar at the top indicates AT&T 3G service, 4:05 PM, and a 'Not Charging' battery icon. The address bar shows 'public.americo.com' and the page URL 'public.americo.com/Pages/ur.aspx'. The main content area is titled 'Welcome to Americo' and contains the following text: 'You are now registered to use the Americo Agent site. In order to complete the registration process you need to answer some security questions to be use in case you need to reset your password. For security and authentication purposes, please choose 5 challenge questions from the selections below and provide your answers.'

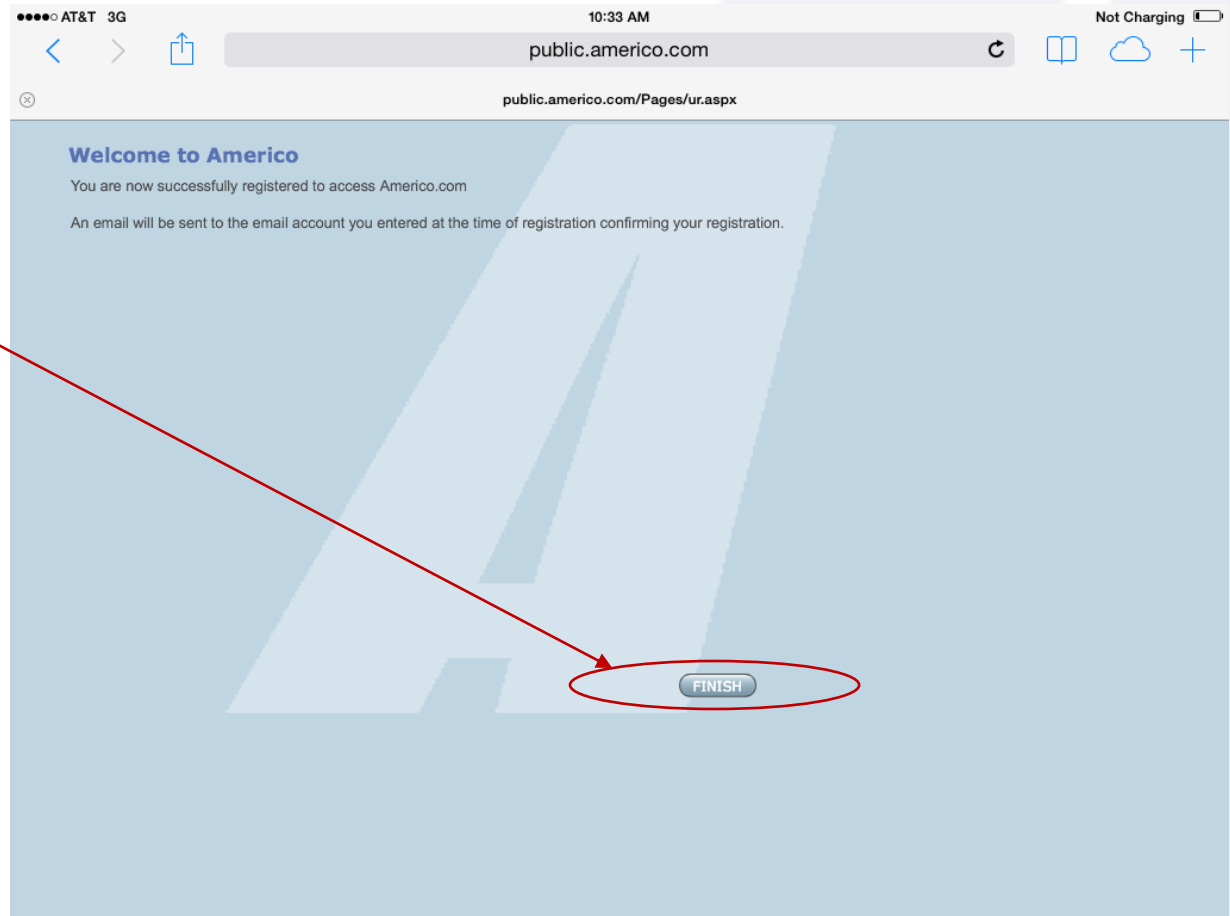
Below the text are five security questions, each with a dropdown menu for selection and a text input field for the answer:

- *Question 1: What is your favorite restaurant? Answer:
- *Question 2: What is your mother's maiden name? Answer:
- *Question 3: What is your favorite color? Answer:
- *Question 4: What is your first pet's name? Answer:
- *Question 5: What is your favorite team? Answer:

A 'NEXT' button is located at the bottom right of the form area.

Account Registration

Once you have completed the registration process click “FINISH” to return to the login page.



Sales Connection

➤ Go to
www.Americo.com

No Service 3G 10:23 AM Not Charging

< > adfs.americo.com

Sign In

AMERICO

Type your Username and password

Username

Password:

Sign In

[Forgot My Username](#) | [Forgot My Password](#)

If you are an Americo Agent and need to create an Agent Login, [Create New Account](#).

Privacy Policy | Website Linking Agreement | Legal | Careers | **Questions?: Email:** contactamerico@americo.com
Call: 800.231.0801 **Write:** Administrative Office Address | PO Box 410288 | Kansas City, MO 64141-0288

< > AutoFill Password

Sales Connection – Navigation

- **New eApp:** Create a new eApp case.
- **New Illustration:** Quote Americo products.
- **Open Case:** Open cases you already created.
- **Recent Cases:** Lists cases you've accessed recently. Click on the blue arrow to open.

Note: you can also see the status of the case by clicking on the eApplication Status link.

The screenshot shows the Sales Connection mobile app interface. At the top, the status bar indicates AT&T 3G, 1:28 PM, and Not Charging. The browser address bar shows salesconnection.lab.americo.com. The app header includes the Sales Connection logo and a welcome message for Jonathan Martin. Below the header, there are three main navigation buttons: Open Case, New Illustration, and New E-App. A 'Recent Cases' table is displayed, listing cases with columns for First Name, Last Name, Description, Product, Last Saved, and eApplication Status. The table contains five rows of data. At the bottom, there is a footer with contact information and software version details.

Recent Cases						
	First Name	Last Name	Description	Product	Last Saved	eApplication Status
▶	William	Smith		Eagle Premie...	Jul 15, 2014	Not Complete
▶	Edward	Smith		Eagle Premie...	Jul 15, 2014	Created
▶	Bob	White		Eagle Premie...	Jul 15, 2014	Created
▶	Scott	Martin		Eagle Premie...	Jul 15, 2014	Created
▶	Jim	Martin		Eagle Premie...	Jul 15, 2014	Created

We're here to help.
Americo Sales Support · [800.231.0801](tel:800.231.0801) · Salesupport@americo.com

Software version: 1.0.5308.26779
Last updated: 07.14.14
Username: Jonathan Martin

[Mobile Version](#) | [Home](#)

Sales Connection – Create New Case

- Enter the issue state, gender and date of birth
- Click on the product to highlight.
- Once the product is highlighted click “CREATE”.

The screenshot shows the 'Create New Case' form in the Sales Connection mobile app. The form is displayed on a mobile device screen with a status bar at the top showing 'AT&T 3G', '1:31 PM', and 'Not Charging'. The app's header bar shows the URL 'salesconnection.lab.americo.com' and the title 'Sales Connection'. The form itself has a title 'Create New Case' and a help icon. It contains several input fields: 'Issue State' (a dropdown menu set to 'Kansas'), 'Gender' (a dropdown menu set to 'Male'), 'Date of Birth' (a date picker set to '12/30/1955'), and 'Approx.' (a text field set to '58 yrs 6 mo'). There are also optional fields for 'First Name' and 'Last Name'. Below these fields is a 'Product List' section with a title 'Product List' and a subtitle 'Please select a product from the list below.' The product list is a table with four columns: 'Product', 'Market', 'Type', and 'Description'. The first row is highlighted in blue and contains the following data: 'Eagle Premier Series', 'Final Expense', 'Whole Life', and 'Simplified Issue Whole Life with level or graded death benefit.' At the bottom of the form are two buttons: 'CANCEL' and 'CREATE'. Below the form, there is a table with the following data: 'Jim', 'Martin', 'Eagle Premie...', 'Jul 15, 2014', and 'Created'. At the bottom of the screen, there is a footer with the text 'We're here to help.' and 'Americo Sales Support • 800.231.0801 • Salesupport@americo.com'. On the right side of the footer, there is a section for 'Software version: 1.0.5308.26779', 'Last updated: 07.14.14', and 'Username: Jonathan Martin'. At the very bottom, there are links for 'Mobile Version' and 'Home'.

AT&T 3G 1:31 PM Not Charging

salesconnection.lab.americo.com

Sales Connection

Create New Case

Issue State: Kansas Gender: Male

Date of Birth: 12/30/1955 Approx.: 58 yrs 6 mo

First Name: (optional) Last Name: (optional)

Product List

Please select a product from the list below.

Product	Market	Type	Description
Eagle Premier Series	Final Expense	Whole Life	Simplified Issue Whole Life with level or graded death benefit.

CANCEL CREATE

Jim Martin Eagle Premie... Jul 15, 2014 Created

We're here to help.
Americo Sales Support • 800.231.0801 • Salesupport@americo.com

Software version: 1.0.5308.26779
Last updated: 07.14.14
Username: Jonathan Martin

Mobile Version | Home

Sales Connection – Helpful Hints

- Required fields are highlighted in “yellow”.
- All required fields must be completed before moving on to the next page.

The screenshot shows the Sales Connection web application interface. At the top, there is a status bar with "AT&T 3G", "1:32 PM", and "Not Charging". Below this is a browser address bar showing "salesconnection.lab.americo.com". The main header area includes "Sales Connection" and a "SAVE" button. A warning message is displayed: "Warning: Results may no longer correspond to the case inputs as some inputs have changed. Please rerun the illustration to update the results according to the new case inputs." Below the warning, there is a "Messages" button. The main content area is divided into two tabs: "Application" and "Illustration/Forms". The "Application" tab is active, showing a list of required fields on the left: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and Finish. The "Illustration/Forms" tab is also visible, showing a form with fields for Agent First Name, Agent Last Name, Agent Number, Insured Name (First Name, Middle Initial, Last Name, Suffix), and a "PRINT" button. The bottom of the page has navigation links: "Previous", "2 of 12", and "Continue".

Sales Connection – Insured Information

- Once you Initiate Underwriting you will not be able to change anything on this page.

The screenshot displays the 'Sales Connection' web application interface. At the top, the browser address bar shows 'salesconnection.lab.americo.com'. The page header includes 'Sales Connection' and a 'Messages' button. Below the header, there are navigation tabs: 'Open Case', 'New Illustration', 'New E-App', and 'New Tele-App'. The main content area is titled 'Issue Date' with a date of '07/15/2014'. The insured's name is 'Murphy Martin, Male, 58, Kansas' and the policy is 'Eagle Premier Series'. The left sidebar contains a list of navigation options: 'Introduction', 'Insured Information' (highlighted), 'Owner Information', 'Beneficiary Information', 'Product Information', 'Initiate Underwriting', 'Replacement Information', 'Health Information', 'Payment Information', 'Agent Information', and 'Finish'. The main form area is titled 'Proposed Insured Information' and contains the following fields and options:

- Is the Proposed Insured going to be the Owner? ☐
- First Name: Middle Initial: Suffix:
- Mailing Address 1: Mailing Address 2:
- City: State: Zip:
- Is mailing address a PO Box? ☐
- How many years has the Proposed Insured lived at this address?
- Gender:
- Phone Number:
- Social Security # / Tax ID:
- What is the proposed Insured's place of birth including city, state and country?

At the bottom of the form, there are navigation buttons: 'Previous', '3 of 12', and 'Continue'.

Sales Connection – Owner Information

- If the Insured and the Owner are different you will be required to fill in the necessary Owner Information.

AT&T 3G 1:37 PM Not Charging

salesconnection.lab.americo.com

Sales Connection

Open Case New Illustration New E-App New Tolo-App Messages SAVE

Issue Date 07/15/2014

Murphy Martin, Male, 58, Kansas Eagle Premier Series

Application Illustration/Forms

Owner Information

First Name Middle Initial Last Name Suffix

Relationship to Proposed Insured This field is required. Security # / Tax ID

Mailing Address 1

Mailing Address 2

City State Zip

Is mailing address a PO Box? No

PRINT

Previous 4 of 12 Continue

Sales Connection – Beneficiary Information

- To add a Primary Beneficiary, click on the “Add Primary”.
- At least one Primary Beneficiary is required.
- Complete all of the required fields.

The screenshot shows the Sales Connection web application interface. At the top, the browser address bar displays 'salesconnection.lab.americo.com'. The page header includes 'Sales Connection' and a 'Messages' button. Below the header, there are navigation tabs: 'Open Case', 'New Illustration', 'New E-App', and 'New Tolo-App'. The main content area is titled 'Issue Date' with a date of '07/15/2014'. The insured's name is 'Murphy Martin, Male, 58, Kansas', and the policy is 'Eagle Premier Series'. The left sidebar contains a list of application sections: Introduction, Insured Information, Owner Information, Beneficiary Information (highlighted in yellow), Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and Finish. The main form area is titled 'Beneficiary Information' and includes a link to 'Click "Add Primary" to add a new primary beneficiary.' Below this, there is a 'Select Beneficiary' dropdown menu set to 'Individual' and an 'Add Primary' button. The 'Primary Beneficiary' section contains a red error message: 'Primary Beneficiary Total Allocation must equal 100%'. Below this, there is a 'Primary Beneficiary' section with fields for 'What is the percentage of the share for this Beneficiary?' (a percentage input field), 'First Name', 'Middle Initial', 'Last Name', 'Suffix', 'Date of Birth', 'Phone Number', and 'Relationship to Proposed Insured'. At the bottom of this section, there is a red error message: 'Beneficiary Page has incomplete or invalid information.' and a 'Delete Primary' button. At the very bottom, there is a link to 'Click "Add Contingent" to add a new Contingent Beneficiary.', a 'Select Beneficiary' dropdown menu set to 'Individual', and an 'Add Contingent' button. The page footer shows 'Previous 5 of 12 Continue'.

Sales Connection – Product Information

- Select the Product and the Face Amount.

The screenshot shows the Sales Connection web application interface. At the top, the browser address bar displays 'salesconnection.lab.americo.com'. The page header includes 'Sales Connection' and a 'Messages' button. Below the header, there are navigation links: 'Open Case', 'New Illustration', 'New E-App', and 'New Tolo-App'. A 'SAVE' button is located in the top right corner.

The main content area is titled 'Issue Date' with a date selector showing '07/15/2014'. Below this, the policyholder information is displayed: 'Murphy Martin, Male, 58, Kansas'. The product is identified as 'Eagle Premier Series'.

The left sidebar contains a list of application steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information (highlighted with a red 'x'), Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and Finish. A 'PRINT' button is located at the bottom of this sidebar.

The main form area is titled 'Application' and 'Illustration/Forms'. It contains the following fields and options:

- 'What product is the Proposed Insured applying for?': A dropdown menu showing 'Eagle Premier Level'.
- 'What is the requested Face Amount?': A text input field.
- 'Insured Birth Date': A date selector showing '12/30/1955'.
- 'Current Age': A text input field showing '58'.
- A confirmation message: 'Please confirm that the DOB and current age are correct. If they are incorrect, a new case will need to be started.'
- 'The Effective Date for this policy': A date selector showing '07/15/2014' with a 'Change Date' button.
- 'Reoccurring Monthly Draft Day': A text input field showing '15'.
- 'Issue Age': A text input field showing '58'.
- 'Has the Proposed Insured smoked cigarettes within the last 12 months?': A dropdown menu.
- 'Proposed Insured's Height': A section with 'Height: Feet' and 'Inches' input fields.
- 'Proposed Insured's Weight (in pounds)': A text input field.

At the bottom of the form, there are navigation buttons: 'Previous', '6 of 12', and 'Continue'.

Sales Connection – Product Information

- After you have entered all the information on this page, hit “Calculate” to determine the Initial Premium Amount and the Reoccurring Monthly Premium Amount.

The screenshot shows the Sales Connection web application interface. At the top, the browser address bar displays 'salesconnection.lab.americo.com'. The page header includes 'Sales Connection' and a 'Messages' button. Below the header, there are navigation tabs: 'Open Case', 'New Illustration', 'New E-App', and 'New Tolo-App'. The main content area is titled 'Issue Date' with a date of '07/15/2014'. The insured's name is 'Murphy Martin, Male, 58, Kansas', and the product is 'Eagle Premier Series'. The left sidebar contains a list of application steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information (highlighted with a red 'x'), Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and Finish. The main form area contains fields for 'The Effective Date for this policy' (07/18/2014), 'Specific Date' (07/18/2014), 'Reoccurring Monthly Draft Day' (18), 'Issue Age' (58), and a dropdown for 'Has the Proposed Insured smoked cigarettes within the last 12 months?' (No). There are also fields for 'Proposed Insured's Height' (5 Feet, 10 Inches) and 'Proposed Insured's Weight (in pounds)' (195). A 'Calculate' button is present. Below the form, the 'Initial Premium Amount' is \$.00 and the 'Reoccurring Monthly Premium Amount' is \$.00. A note at the bottom states: 'This product offers a feature called "Automatic Premium Loans". This feature pays for premiums from any cash in the policy if the payor misses a premium payment. Should Automatic Premium Loans be'. Navigation buttons 'Previous', '6 of 12', and 'Continue' are at the bottom.

Issue Date: 07/15/2014

Murphy Martin, Male, 58, Kansas

Eagle Premier Series

Application: Introduction, Insured Information, Owner Information, Beneficiary Information, **Product Information**, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, Finish

The Effective Date for this policy: 07/18/2014

Specific Date: 07/18/2014

Reoccurring Monthly Draft Day: 18

Issue Age: 58

Has the Proposed Insured smoked cigarettes within the last 12 months? No

Proposed Insured's Height: Height: Feet 5 Inches 10

Proposed Insured's Weight (in pounds): 195

Click "Calculate" to verify the premiums.

Initial Premium Amount: \$.00

Reoccurring Monthly Premium Amount: \$.00

This product offers a feature called "Automatic Premium Loans". This feature pays for premiums from any cash in the policy if the payor misses a premium payment. Should Automatic Premium Loans be

Previous 6 of 12 Continue

Sales Connection – Product Information

- Verify the initial and reoccurring premium amounts are correct.

The screenshot displays the Sales Connection web application interface. At the top, the browser address bar shows the URL `salesconnection.lab.americo.com`. The page title is "Sales Connection".

On the left sidebar, the "Product Information" section is highlighted with a red 'X' icon, indicating it is the current active section. Other sections include Introduction, Insured Information, Owner Information, Beneficiary Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and Finish.

The main form area displays the following information:

- Issue Date:** 07/15/2014
- Murphy Martin, Male**
- Operation Status:** Your illustration has been run.
- Messages:** Warning: Results may no longer correspond to the case inputs as some inputs have changed. Please rerun the illustration to update the results according to the new case inputs.
- Application:** Eagle Premier Series
- Specific Date:** 07/18/2014
- Reoccurring Monthly Draft Day:** 18
- Issue Age:** 58
- Has the Proposed Insured smoked cigarettes within the last 12 months?** No
- Proposed Insured's Height:** Height: Feet 5 Inches 10
- Proposed Insured's Weight (in pounds):** 195
- Calculate:** Click "Calculate" to verify the premiums.
- Initial Premium Amount:** \$ 45.59
- Reoccurring Monthly Premium Amount:** \$ 45.59
- Automatic Premium Loans:** This product offers a feature called "Automatic Premium Loans". This feature pays for premiums from any cash in the policy if the payor misses a premium payment. Should Automatic Premium Loans be added to this policy?

At the bottom of the form, there is a "PRINT" button and navigation links: "Previous", "6 of 12", and "Continue".

Sales Connection – Initiate Underwriting

- Your client will need to sign the Medical Authorization before an MIB and Prescription Drug Check can be run.
- Click “Sign Authorization”.

Note: once you begin this process you will not be able to change any Insured Information.

The screenshot shows a mobile browser interface for the 'Sales Connection' application. The address bar displays 'salesconnection.lab.americo.com'. The page title is 'Sales Connection'. The top navigation bar includes links for 'Open Case', 'New Illustration', 'New E-App', and 'New Tolo-App', along with a 'Messages' button and a 'SAVE' button. The main content area is titled 'Issue Date' with a date of '07/15/2014'. Below this, the insured's name 'Murphy Martin, Male, 58, Kansas' and the policy 'Eagle Premier Series' are displayed. The 'Application' tab is selected, showing a list of steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting (highlighted with a red 'x'), Replacement Information, Health Information, Payment Information, Agent Information, and Finish. A 'PRINT' button is at the bottom of this list. The 'Initiate Underwriting' section contains a text block explaining the need for a medical authorization and a 'Sign Authorization' button. At the bottom, there are 'Previous', '7 of 12', and 'Continue' navigation links.

Sales Connection – Initiate Underwriting

- You will need to give control of the device to the Insured.
- Have them click “Close”.

The screenshot shows a mobile web browser interface for the Sales Connection application. The address bar displays 'salesconnection.lab.americo.com'. The page title is 'Sales Connection'. The main content area is titled 'Issue Date' with a date of '07/15/2014'. Below this, the insured's name 'Murphy Martin, Male, 58, Kansas' and the policy 'Eagle Premier Series' are shown. A navigation menu on the left lists various steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting (highlighted with a red 'x'), Replacement Information, Health Information, Payment Information, Agent Information, and Finish. The 'Initiate Underwriting' section is active, displaying a message: 'In order to begin the underwriting review process Americo must access the MIB and Prescription Drug databases. Before we can access these databases, the Insured must sign the Disclosure for Medical Information Authorization. Please click "Sign Authorization" to start this process. Once you begin this process, you will not be able to change your information on the Insured Information screen or the Insured's height or weight.' A modal dialog box is overlaid on the screen with the text 'Please give Murphy Martin control of the device.' and a 'CLOSE' button. A 'Sign Authorization' button is also visible in the background. At the bottom, there are 'Previous', '7 of 12', and 'Continue' navigation links.

Sales Connection – Initiate Underwriting

- Click “Allow” to allow pop ups.

Note: if you click “Block”, the Insured will not be able to sign the authorization and will have to start the Authorization process over.

The screenshot shows a mobile web browser interface for the Sales Connection application. The address bar displays 'salesconnection.lab.americo.com'. The page title is 'Sales Connection'. The main content area is titled 'Initiate Underwriting' and contains the following text: 'In order to begin the underwriting review process Americo must access the MIB and Prescription Drug databases. Before v... Information Authoriz... ss. Once you begin this... age or the Insured's... height or weight...'. A 'Sign Authorization' button is visible on the right. A sidebar on the left lists the application steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting (highlighted), Replacement Information, Health Information, Payment Information, Agent Information, and Finish. A 'PRINT' button is at the bottom of the sidebar. A pop-up window in the center asks 'This site is attempting to open a pop-up window' with 'Block' and 'Allow' buttons. The bottom of the page shows navigation links: 'Previous', '7 of 12', and 'Continue'.

Sales Connection – eSignature

- Once the Insured has agreed to the disclosure, the “Review Document” button will highlight.
- Have them click this to review and sign the document.

••••• AT&T 3G 1:42 PM Not Charging

< > DocuSign, Inc.

Sales Connection DocuSign, Inc. DocuSign, Inc.

REQUEST FOR SIGNATURE

Sales Connection of Americo Financial Life and Annuity Insurance Company requested your signature

[Read Electronic Record and Signature Disclosure](#)

☒ I consent to use Electronic Records and Signatures

Review Document

[How It Works](#)

[Decline](#)

Sales Connection – eSignature

- After reviewing the document, the Insured must click on the yellow “Sign Here” button to sign the document.

AT&T 3G 1:42 PM Not Charging

< > DocuSign, Inc.

Sales Connection DocuSign, Inc. DocuSign, Inc.

Tap Start to begin Start

DocuSign Envelope ID: C2E35F86-BFA6-4550-9725-71E7A2B4AFE7

Disclosure for Medical Information Authorization AAA8471

AMERICO
Amerigo Financial Life and Annuity Insurance Company

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
1301 2nd Ave, Suite 2000 • Seattle • Washington 98101 • (206) 219-0200
www.docusign.com

Information regarding your insurability will be treated as confidential. Amerigo Financial Life and Annuity Insurance Company (Amerigo) is a member of MIB, Inc. (MIB). Amerigo, or its reinsurers, may make a brief report to MIB, which operates an information exchange on behalf of its members. If you apply to another member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB may supply such company with the information in its file. Amerigo or its reinsurers may also release information to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. It is Amerigo's practice to prohibit third parties who lawfully receive nonpublic health information from redisclosing or reusing the disclosed information. You may request to see the information kept in Your MIB file. You may also contact MIB and seek a correction for any errors in your file.

Your authorization permits any insurance or reinsurance company, licensed medical physician, medical professional, hospital, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, clearing house, consumer reporting agency, and/or MIB, Inc. that has any information about you, or anyone listed in this application that are proposed to be insured, to give Amerigo, its reinsurers or its authorized representatives, information about other insurance coverage, age, general character, habits, medical care or advice about any physical or mental condition, including information about drugs and alcoholism, required by Amerigo to determine insurability and/or claims eligibility, for the duration of the claim. Health information obtained will not be re-disclosed without your authorization unless permitted by law, in which case it may not be protected under federal privacy rules.

You, or your authorized representative, may obtain a copy of this Medical Information Authorization on request. This authorization will be valid for two (2) years from the date signed. This authorization may be revoked; however, it may not be revoked during the contestability period of the policy or to the extent Amerigo has taken action in reliance on this authorization. Notice of revocation may be sent, in writing, to Amerigo at its Administrative Office address.

Sign Here

Martin, Murphy 7/15/2014

Sales Connection – eSignature

- They must sign the screen just like they are signing a piece of paper.
- If they do not like their signature, click “Clear” to start over.
- Once completed, click “Done”.

It is recommended to use a stylus when capturing signature.

AT&T 3G 1:42 PM Not Charging

< > DocuSign, Inc.

Sales Connection DocuSign, Inc.

Draw your signature Done

Clear

Miguel Martin

I agree that this signature or initial will be the electronic representation of my signature or initial for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

Sales Connection – eSignature

- Once they have signed the document the signature will appear on the Signature line.
- Click “Finish”.

DocuSign Envelope ID: C2E35F86-BFA6-4550-9725-71E7A2B4AFE7

Disclosure for Medical Information Authorization AA08471

AMERICO
Americo Financial Life and Annuity Insurance Company

Information regarding your insurability will be treated as confidential. Americo Financial Life and Annuity Insurance Company (Americo) is a member of MIB, Inc. (MIB). Americo, or its reinsurers, may make a brief report to MIB, which operates an information exchange on behalf of its members. If you apply to another member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB may supply such company with the information in its file. Americo or its reinsurers may also release information to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. It is Americo's practice to prohibit third parties who lawfully receive nonpublic health information from redisclosing or reusing the disclosed information. You may request to see the information kept in Your MIB file. You may also contact MIB and seek a correction for any errors in your file.

Your authorization permits any insurance or reinsurance company, licensed medical physician, medical professional, hospital, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, clearing house, consumer reporting agency, and/or MIB, Inc. that has any information about you, or anyone listed in this application that are proposed to be insured, to give Americo, its reinsurers or its authorized representatives, information about other insurance coverage, age, general character, habits, medical care or advice about any physical or mental condition, including information about drugs and alcoholism, required by Americo to determine insurability and/or claims eligibility, for the duration of the claim. Health information obtained will not be re-disclosed without your authorization unless permitted by law, in which case it may not be protected under federal privacy rules.

You, or your authorized representative, may obtain a copy of this Medical Information Authorization on request. This authorization will be valid for two (2) years from the date signed. This authorization may be revoked; however, it may not be revoked during the contestability period of the policy or to the extent Americo has taken action in reliance on this authorization. Notice of revocation may be sent, in writing, to Americo at its Administrative Office address.

Martin, Murphy
Written Name of Proposed Insured (required)

DocuSigned by:
Martin, Murphy
B635760874FC6F2
Signature of Proposed Insured (required)

7/15/2014
Date

Finish

Sales Connection – Initiate Underwriting

- Once the system has updated you will see a “Initiate Underwriting” button. Click this to begin the MIB and Prescription Drug Check.

Note: once you click this, the case will be considered a Submitted Case on your Placement Report.

The screenshot shows a mobile web browser interface for the 'Sales Connection' application. The address bar displays 'salesconnection.lab.americo.com'. The page header includes 'Sales Connection' and 'DocuSign, Inc.'. A navigation bar at the top contains icons for 'Open Case', 'New Illustration', 'New E-App', and 'New Tele-App', along with a 'Messages' tab and a 'SAVE' button. The main content area is titled 'Issue Date' with a date of '07/15/2014'. Below this, the case is identified as 'Murphy Martin, Male, 58, Kansas' and 'Eagle Premier Series'. A sidebar menu on the left lists various sections: 'Introduction', 'Insured Information', 'Owner Information', 'Beneficiary Information', 'Product Information', 'Initiate Underwriting' (highlighted with a red 'x' icon), 'Replacement Information', 'Health Information', 'Payment Information', 'Agent Information', and 'Finish'. A 'PRINT' button is located at the bottom of this sidebar. The main content area is titled 'Initiate Underwriting' and contains the text: 'In order to begin the underwriting review process, please click the "Initiate Underwriting" button.' Below this text is a button labeled 'Initiate Underwriting'. At the bottom of the page, there are navigation links: 'Previous', '7 of 12', and 'Continue'.

Sales Connection – Initiate Underwriting

- A policy number will be assigned to this case.
- The MIB and Prescription Drug Check may take a few minutes to return.
- You do not have to wait for an answer, you can continue to the next page.

The screenshot shows a mobile web browser interface for the 'Sales Connection' application. The address bar displays 'salesconnection.lab.americo.com'. The page header includes a status bar with 'AT&T 3G', '1:44 PM', and 'Not Charging'. Below the header, there are navigation icons for 'Open Case', 'New Illustration', 'New E-App', and 'New Tolo-App', along with a 'Messages' button and a 'SAVE' button. The main content area is titled 'Issue Date' with a date of '07/15/2014'. Below this, the case information is displayed: 'Murphy Martin, Male, 58, Kansas, AM00016106' and 'Eagle Premier Series'. The 'Application' tab is selected, showing a list of steps: 'Introduction', 'Insured Information', 'Owner Information', 'Beneficiary Information', 'Product Information', 'Initiate Underwriting' (highlighted in yellow), 'Replacement Information', 'Health Information', 'Payment Information', 'Agent Information', and 'Finish'. The 'Initiate Underwriting' step is currently active, displaying a message: 'We will now access the MIB and Prescription Drug databases. This may take a couple of minutes, so please continue with the rest of the application. You will be notified on screen once the Underwriting Check is complete. At this point, this application must be completed and submitted within five business days or the case will be automatically closed.' At the bottom of the application list, there is a 'PRINT' button. At the bottom of the page, there are navigation buttons for 'Previous', '7 of 12', and 'Continue'.

Sales Connection – Underwriting Check

- If there are no MIB or prescription database concerns, you will receive a message indicating “The Underwriting Check is complete”.

The screenshot displays the Sales Connection web application interface. At the top, a status bar shows "AT&T 3G", "2:06 PM", and "Not Charging". The browser address bar shows "salesconnection.lab.americo.com". The application header includes "Sales Connection" and a "Messages" tab. A yellow message box at the top states: "The Underwriting Check is complete." Below this, the application details for "Murphy Martin, Male, 58, Kansas, AM00016106" are shown, along with the "Eagle Premier Series" label. The left sidebar contains a menu with sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information (highlighted in yellow), Payment Information, Agent Information, and Finish. The main content area displays a series of underwriting questions with dropdown menus for answers. The questions are: 1. Have You smoked cigarettes within the last twelve (12) months? (Answer: No), 2. Proposed Insured's Height: 5' 10", 3. Proposed Insured's Weight (lbs.): 195, 4. Have You ever been diagnosed, treated, tested positive, or been given medical advice, or prescribed medication by a member of the medical profession for: (a. Alzheimer's disease, dementia, memory loss, muscular dystrophy, or ALS (Lou Gehrig's disease)? (Answer: No), b. Congestive heart failure or cardiomyopathy, chronic kidney disease or kidney failure or received kidney dialysis? (Answer: No), c. Cirrhosis of the liver, liver failure or other liver diseases (excluding Hepatitis A, B or C)? (Answer: No), d. Emphysema, chronic obstructive pulmonary disease (COPD), or any other chronic respiratory or lung problem, excluding allergies or asthma? (Answer: No), e. Metastatic cancer (cancer that has spread to other parts of the body)? (Answer: No), f. Two (2) or more occurrences of cancer of any kind or a recurrence of a previous cancer? (Answer: No), g. AIDS, ARC, or HIV? (Answer: No)), 5. In the past twenty-four (24) months, have You been diagnosed, treated, tested positive or been given medical advice by a member of the medical profession for: (Answer: No). At the bottom, there are "Previous", "9 of 12", and "Continue" buttons.

Sales Connection – Underwriting Check

- If there was an issue with MIB you will see this message
- You will need to change to the Guaranteed Issue product to continue.

The screenshot shows a mobile web browser interface for 'Sales Connection' at 'salesconnection.lab.americo.com'. The user is logged in as 'Murphy Martin, Male, 58, Kansas, AM00016106' and is viewing the 'Eagle Premier Series' application. The 'Application' tab is active, showing a list of sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information (highlighted in yellow), Payment Information, Agent Information, and Finish. A modal window titled 'Instant Decision Result' is displayed, containing the following text:

Instant Decision Result

Unfortunately, based on our inability to fully develop MIB information, we are unable to offer the Simplified Issue Level Death Benefit product.

Stop asking the questions and discuss with the agent how to proceed. If the client would like the Guaranteed Issue product, go back to the Product Info page, adjust the face amount if necessary, and recalculate the case.

A 'CLOSE' button is visible at the bottom of the modal. The background application form shows various underwriting questions with 'No' dropdown menus.

Sales Connection – Underwriting Check

- If there was an issue with the Prescription Drug check you will see this message.
- You will need to change to the Guaranteed Issue product to continue.

The screenshot shows a mobile web browser interface for 'salesconnection.lab.americo.com'. The page is titled 'Sales Connection' and displays a form for 'Murphy Martin, Male, 58, Kansas, AM00016106' under the 'Eagle Premier Series'. The form is currently on the 'Application' tab, with a sidebar menu listing various sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information (highlighted with a red 'x'), Payment Information, Agent Information, and Finish. A modal window titled 'Instant Decision Result' is displayed, stating: 'Unfortunately, based on the results of your prescription check, you do not qualify for the Simplified Issue Level Death Benefit product.' Below this, a blue instruction box says: 'Stop asking the questions and discuss with the agent how to proceed. If the client would like the Guaranteed Issue product, go back to the Product Info page, adjust the face amount if necessary, and recalculate the case.' A 'CLOSE' button is at the bottom of the modal. The background form shows question 11: 'Have You been diagnosed with a terminal illness that is expected to result in death within twenty-four (24) months?' with a 'No' dropdown menu. Navigation buttons 'Previous', '9 of 12', and 'Continue' are at the bottom.

Sales Connection – Replacement Information

- Complete the Replacement Information questions.

The screenshot displays the Sales Connection web application interface. At the top, the browser address bar shows 'salesconnection.lab.americo.com'. The application header includes a 'Sales Connection' title and a 'Messages' button. Below the header, there are navigation tabs: 'Open Case', 'New Illustration', 'New E-App', and 'New Tolo-App'. The main content area is titled 'Issue Date' with a date of '07/15/2014'. The policyholder information is 'Murphy Martin, Male, 58, Kansas, AM00016106' and the product is 'Eagle Premier Series'. The left sidebar contains a list of application steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information (highlighted with a red 'x'), Health Information, Payment Information, Agent Information, and Finish. The 'Replacement Information' section is active, showing a question: 'Is there any existing life insurance or annuity coverage on the life of any Proposed Insured?'. A dropdown menu is visible next to the question, and a yellow tooltip message states 'This field is required.' at the bottom right of the form. A 'PRINT' button is located at the bottom left of the sidebar. At the bottom of the page, there are navigation links: 'Previous', '8 of 12', and 'Continue'.

Sales Connection – Replacement Information

- If the user has existing insurance or is replacing another insurance product, you may be required to complete one or more paper replacement forms.

- These forms can be found in the Illustration/Forms tab

The screenshot displays the Sales Connection web application interface. At the top, the browser address bar shows 'salesconnection.lab.americo.com'. The application header includes 'Sales Connection' and a 'Messages' tab. Below the header, there are navigation tabs: 'Open Case', 'New Illustration', 'New E-App', and 'New Tele-App'. A 'SAVE' button is located in the top right corner. The main content area is titled 'Issue Date' with a date of '07/15/2014'. Below this, the insured's name 'Murphy Martin, Male, 58, Kansas, AM00016106' and the product 'Eagle Premier Series' are displayed. The 'Application' tab is selected, and the 'Illustration/Forms' sub-tab is active. On the left, a sidebar lists various sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information (highlighted with a red 'x'), Health Information, Payment Information, Agent Information, and Finish. The 'Replacement Information' section contains several questions and input fields: 'Is there any existing life insurance or annuity coverage on the life of any Proposed Insured?' (Yes), 'Will the life insurance applied for replace, or otherwise reduce in value, any existing life insurance policies or annuities now in force?' (Yes), and 'What type of policy(ies) are being replaced?' (Non-American). Below these are 'Existing Policies Details' with fields for Carrier Name, Contract or Policy Date, Life Amount, ADB Amount, Insured or Annuitant, and Owner. The 'PRINT' button is located at the bottom left of the sidebar. At the bottom right, there are navigation links: 'Previous', '8 of 12', and 'Continue'.

Sales Connection – Illustration/Forms

- Click on the form to open it as a PDF.

The screenshot shows the Sales Connection web application interface. At the top, the status bar indicates AT&T 3G, 2:17 PM, and Not Charging. The browser address bar shows salesconnection.lab.americo.com. The application header includes 'Sales Connection' and a 'Messages' button. Below the header, there are tabs for 'Open Case', 'New Illustration', 'New E-App', and 'New Tolo-App'. The main content area is titled 'Issue Date' with a date of 07/15/2014. Below this, the customer information is 'Murphy Martin, Male, 58, Kansas, AM00016106' and the product is 'Eagle Premier Series'. The 'Illustration/Forms' tab is selected. Under this tab, there are two sections: 'Illustration/Quotes' and 'Forms'. The 'Forms' section is further divided into 'Required Form' and 'Conditional Form'. The 'Conditional Form' section lists 'Replacement Form' with an 'Include in Packet' checkbox. A red arrow points to the 'Replacement Form' entry, which is circled in red. At the bottom of the form section, there is a 'VIEW DOCUMENT PACKET' button.

Form Type	Form Name	Include in Packet
Required Form	Application Form	<input type="checkbox"/>
	Authorization - Electronic Funds Transfer	<input type="checkbox"/>
	Agent Report	<input type="checkbox"/>
	Disclosure for Medical Information Authorization	<input type="checkbox"/>
	Medical Disclosure Certificate of Completion	<input type="checkbox"/>
Conditional Form	Application Packet Certificate of Completion	<input type="checkbox"/>
	Replacement Form	<input type="checkbox"/>

Sales Connection – Illustration/Forms

- This form will need to be printed, signed and returned to the company before the case will be issued.

Exhibit B - Important Notice Regarding Replacement of Life Insurance ABB8327 (2008) **AMERICO**

(To be used where the existing and proposed policies are written by the same company.)

Our agent is recommending that you purchase a life insurance policy from us. In connection with this purchase, you have indicated either as a result of his recommendation or at your own initiative, that you may terminate or change your existing policy issued by our company or that you may obtain a loan from our company against your existing policy to pay premiums on the proposed policy. Any of these actions is a replacement of life insurance. Please read this notice and the Comparative Information Form carefully.

Whether it is to your advantage to replace your existing insurance coverage, only you can decide. It is in your best interest, however, to have adequate information before a decision to replace your present coverage becomes final so that you may understand the essential features of the proposed policy and of your existing insurance coverage.

To this end, we are required to give you a Policy Summary including complete information on the proposed policy no later than when the policy is delivered to you. In addition, we will, at your request, furnish you additional information concerning your existing policy. You may want to discuss your purchase with other advisors. The information you receive will be of value to you in reaching a final decision.

If either the proposed policy or the existing insurance you intend to replace is a participating policy you should be aware that dividends may materially reduce the cost of insurance and are an important factor to consider. Dividends, however, are not guaranteed.

You should also recognize that a policy which has been in existence for a period of time may have certain advantages to you over a new policy. If the policy coverages are basically similar, the premiums for a new policy may be higher because rates increase as your age increases. Under your existing policy, the period of time during which our company could contest the policy because of a material misstatement or omission on your application, or deny coverage for death caused by suicide, may have expired or may expire earlier than it will under the proposed policy. Your existing policy may have options which are not available under the policy being proposed to you or may not come into effect under the proposed policy until a later time during your life. Also, your proposed policy's cash value and dividends, if any, may grow slower initially because the company will incur the cost of issuing your new

Sales Connection – Health Information

- Answer all of the Health Questions.

The screenshot shows a mobile web browser interface for the Sales Connection application. The address bar displays 'salesconnection.lab.americo.com'. The page title is 'Sales Connection'. The main navigation bar includes 'Open Case', 'New Illustration', 'New E-App', 'New Tele-App', and 'Messages'. The 'Issue Date' is set to 07/15/2014. The policyholder information is 'Murphy Martin, Male, 58, Kansas, AM00016106' and the policy is 'Eagle Premier Series'. The left sidebar contains a list of sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information (highlighted with a red 'X'), Payment Information, Agent Information, and Finish. The 'Health Information' section is active, showing a list of questions with dropdown menus for answers. The questions are: 1. Have You smoked cigarettes within the last twelve (12) months? (Answer: No), 2. Proposed Insured's Height: 5' 10" (Answer: 5' 10"), 3. Proposed Insured's Weight (lbs.): 195 (Answer: 195), 4. Have You ever been diagnosed, treated, tested positive, or been given medical advice, or prescribed medication by a member of the medical profession for: a. Alzheimer's disease, dementia, memory loss, muscular dystrophy, or ALS (Lou Gehrig's disease)? (Answer: No), b. Congestive heart failure or cardiomyopathy, chronic kidney disease or kidney failure or received kidney dialysis? (Answer: No), c. Cirrhosis of the liver, liver failure or other liver diseases (excluding Hepatitis A, B or C)? (Answer: No), d. Emphysema, chronic obstructive pulmonary disease (COPD), or any other chronic respiratory or lung problem, excluding allergies or asthma? (Answer: No), e. Metastatic cancer (cancer that has spread to other parts of the body)? (Answer: No), f. Two (2) or more occurrences of cancer of any kind or a reoccurrence of a previous cancer? (Answer: No), g. AIDS, ARC, or HIV? (Answer: No). At the bottom, there are 'Previous', '9 of 12', and 'Continue' buttons.

AT&T 3G 1:47 PM Not Charging

salesconnection.lab.americo.com

Sales Connection

Open Case New Illustration New E-App New Tele-App Messages

Issue Date 07/15/2014

Murphy Martin, Male, 58, Kansas, AM00016106 Eagle Premier Series

Application Illustration/Forms

Introduction
Insured Information
Owner Information
Beneficiary Information
Product Information
Initiate Underwriting
Replacement Information
Health Information
Payment Information
Agent Information
Finish

PRINT

Health Information

1. Have You smoked cigarettes within the last twelve (12) months? No

2. Proposed Insured's Height: 5' 10"

3. Proposed Insured's Weight (lbs.): 195

4. Have You ever been diagnosed, treated, tested positive, or been given medical advice, or prescribed medication by a member of the medical profession for:

a. Alzheimer's disease, dementia, memory loss, muscular dystrophy, or ALS (Lou Gehrig's disease)? No

b. Congestive heart failure or cardiomyopathy, chronic kidney disease or kidney failure or received kidney dialysis? No

c. Cirrhosis of the liver, liver failure or other liver diseases (excluding Hepatitis A, B or C)? No

d. Emphysema, chronic obstructive pulmonary disease (COPD), or any other chronic respiratory or lung problem, excluding allergies or asthma? No

e. Metastatic cancer (cancer that has spread to other parts of the body)? No

f. Two (2) or more occurrences of cancer of any kind or a reoccurrence of a previous cancer? No

g. AIDS, ARC, or HIV? No

Previous 9 of 12 Continue

Sales Connection – Payment Information

- Complete all of the required Payment Information fields.

The screenshot shows a mobile web browser interface for the Sales Connection application. The browser's address bar displays 'salesconnection.lab.americo.com'. The application header includes a 'Messages' button and a 'SAVE' button. The main content area is titled 'Issue Date' with a date of 07/15/2014. Below this, the policyholder's name 'Murphy Martin, Male, 58, Kansas, AM00016106' and the policy name 'Eagle Premier Series' are displayed. The left sidebar contains a list of application sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information (highlighted with a red 'x'), Agent Information, and Finish. The main form area is titled 'Payment Information' and contains the following fields: 'Who is the Payor?' (a dropdown menu with a yellow tooltip that says 'This field is required.'), 'Is this a Business Account?' (a dropdown menu), 'Will you be using a checking or savings account?' (a dropdown menu), 'What is your Routing Number?' (a text input field with a red error message below it: 'The routing number must be 9 digits in length.'), 'What is your Account Number?' (a text input field), 'Initial Draft Date' (a date picker set to 07/18/2014), 'Initial Premium Amount' (a text input field set to 45.59), 'Reoccurring Monthly Draft Day' (a text input field set to 18), and 'Reoccurring Monthly Premium Amount' (a text input field set to \$ 45.59). At the bottom of the form, there are 'Previous', '10 of 12', and 'Continue' navigation buttons.

Sales Connection – Payment Information

- Once the Routing Number is verified, the bank name will appear.

The screenshot displays the Sales Connection web application interface. At the top, the browser address bar shows 'salesconnection.lab.americo.com'. The page header includes 'Sales Connection' and a 'Messages' button. Below the header, there are navigation tabs: 'Open Case', 'New Illustration', 'New E-App', and 'New Tele-App'. The main content area is titled 'Issue Date' with a date of '07/15/2014'. The policyholder information is 'Murphy Martin, Male, 58, Kansas, AM00016106' and the product is 'Eagle Premier Series'. The left sidebar contains a list of application steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information (highlighted in yellow), Agent Information, and Finish. The 'Payment Information' section is active, showing fields for 'Payor Information' (Who is the Payor? Owner, First Name: Murphy, Middle Initial, Last Name: Martin, Suffix, What is your relationship to Proposed Insured? Self) and 'Bank Information' (Is this a Business Account? No, Will you be using a checking or savings account? Checking Account, What is your Routing Number? 101000035, Bank Name: BANK OF AMERICA, N.A., What is your Account Number? [empty field with a yellow error message 'This field is required.'], Initial Draft Date: 07/18/2014, Initial Premium Amount: 45.59, Reoccurring Monthly Draft Day: 18). At the bottom, there are 'Previous' and 'Continue' buttons, and a page indicator '10 of 12'.

Sales Connection – Agent Information

- Complete all of the required Agent Information pages.

The screenshot shows a mobile web browser interface for the Sales Connection application. The top status bar indicates AT&T 3G, 2:10 PM, and Not Charging. The browser address bar shows salesconnection.lab.americo.com. The application header includes a 'Messages' button and a 'SAVE' button. The main content area is titled 'Issue Date' with a date of 07/15/2014. Below this, the agent's name 'Murphy Martin, Male, 58, Kansas, AM00016106' and the policy 'Eagle Premier Series' are displayed. The 'Application' tab is selected, showing a list of sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information (highlighted with a red X), and Finish (highlighted with a red X). The 'Agent Information' section contains several questions and input fields: 'Are you related to the Proposed Insured?' (dropdown), 'How long have you known the Proposed Insured?' (text field with a 'This field is required.' error message), 'Did the applicant approach you to purchase insurance?' (dropdown), 'Is there any existing life insurance or annuity coverage on the life of the Proposed Insured?' (dropdown), 'Agent's Name' (Jonathan Martin), 'Agent Number' (12345), 'Phone Number' (text field), 'Email Address' (text field), 'Is an agent split involved with this sale?' (dropdown), and 'Percent for first agent' (text field). A 'PRINT' button is located at the bottom left of the application section. Navigation buttons 'Previous', '11 of 12', and 'Continue' are at the bottom right.

Sales Connection – Signing

- Once application has been completed, the Proposed Insured must sign the application.
- Click on the “INSURED” button.

The screenshot displays the Sales Connection web application interface on a mobile device. The browser address bar shows the URL `salesconnection.lab.americo.com`. The page title is "Sales Connection". The interface includes a top navigation bar with icons for "Open Case", "New Illustration", "New E-App", and "New Tolo-App", along with a "Messages" button and a "SAVE" button. The main content area shows the "Issue Date" as 07/15/2014 and the insured's name as "Murphy Martin, Male, 58, Kansas, AM00016106". The "Eagle Premier Series" is also indicated. A sidebar menu on the left lists various application sections: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and "Finish" (highlighted with a red 'x'). The "Finish" section contains a "Finish" button and a "PRINT" button. The main content area displays a message: "All required information has been entered. To sign this application you must first click 'Insured' and then follow the steps to electronically sign this application. Once the signing process begins, everyone must complete signing within the same day, and no changes may be made to any of the information provided within this application unless someone declines signing." Below this message are two buttons: "INSURED" and "AGENT". The "Underwriting Results" section shows "Underwriting check is completed." and includes "CLOSE CASE" and "SUBMIT" buttons. At the bottom, there are navigation links for "Previous", "12 of 12", and "Continue".

Sales Connection – eSignature

AT&T 3G 2:14 PM Not Charging

salesconnection.lab.americo.com

Sales Connection Messages

Open Case New Illustration New E-App New To-App SAVE

Issue Date 07/15/2014

Murphy Martin, Male, 58, Kansas, AM00016106 Eagle Premier Series

Application Illustration/Forms

Introduction
Insured Information
Owner Information
Beneficiary Information
Product Information
Initiate Underwriting
Replacement Information
Health Information
Payment Information
Agent Information
Finish

Finish

All required information has been entered. To sign this application you must first click "Insured" and then follow the steps to electronically sign this application. Once the signing process begins, everyone must complete signing within the same day, and no changes may be made to any of the information provided within this application unless someone declines signing.

INSURED AGENT

CANCEL SIGNING

Underwriting Results

Underwriting check is completed.

CLOSE CASE SUBMIT

PRINT

Previous 12 of 12 Continue

Sales Connection – Finish

- Once the message disappears click on “Submit” to complete the case.

The screenshot shows a mobile web browser interface for the Sales Connection application. The address bar displays 'salesconnection.lab.americo.com'. The page title is 'Sales Connection'. The main content area is titled 'Issue Date' with a date of '07/15/2014'. Below this, the applicant's name and details are shown: 'Murphy Martin, Male, 58, Kansas, AM00016106'. The product is identified as 'Eagle Premier Series'. The left sidebar contains a list of application steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and Finish (marked with a red 'x'). The main content area is titled 'Finish' and contains a section for 'Underwriting Results' with the text 'Underwriting check is completed.' Below this, a message states 'Please click "Submit" or "Close Case" to complete the application process.' There are two buttons: 'CLOSE CASE' and 'SUBMIT'. At the bottom, there are navigation links: 'Previous', '12 of 12', and 'Continue'. A 'PRINT' button is also visible in the sidebar.

Sales Connection – Finish

- Once the case is submitted, you will get a message thanking you for the application.
- The policy will typically be mailed within 24-hours.

The screenshot shows a mobile web browser interface for the 'Sales Connection' application. The address bar displays 'salesconnection.lab.americo.com'. The page header includes navigation links: 'Open Case', 'New Illustration', 'New E-App', 'New Tolo-App', and 'Messages'. A 'SAVE' button is in the top right. The main content area shows the 'Issue Date' as 07/15/2014 and the case details: 'Murphy Martin, Male, 58, Kansas, AM00016106' and 'Eagle Premier Series'. A left-hand menu lists application steps: Introduction, Insured Information, Owner Information, Beneficiary Information, Product Information, Initiate Underwriting, Replacement Information, Health Information, Payment Information, Agent Information, and 'Finish' (highlighted). The 'Finish' section contains 'INSURED' and 'AGENT' buttons. Below these is the 'Underwriting Results' section with the text 'Underwriting check is completed.' and 'CLOSE CASE' and 'SUBMIT' buttons. A thank you message states: 'Thank you for submitting your application. The policy number assigned to this application is AM00016106. If you have any questions please contact Americo Agent Contact Center at 800.231.0801.' At the bottom, there are 'Previous' and 'Continue' navigation links.

Sales Connection – Illustration/Forms

- If you would like a copy of the completed application, click on the Illustration/Forms tab. You will see a list of all completed forms. Click on the form you would like to view or print.

The screenshot displays the Sales Connection web application interface. At the top, the browser address bar shows 'salesconnection.lab.americo.com'. The application header includes a 'Messages' button and a 'SAVE' button. The main content area is titled 'Issue Date' with a date of '07/15/2014'. Below this, the client information 'Murphy Martin, Male, 58, Kansas, AM00016106' is displayed, along with the 'Eagle Premier Series' label. The 'Illustration/Forms' tab is selected, showing a list of forms. The forms are organized into two columns: 'Illustration/Quotes' and 'Forms'. The 'Forms' column lists various forms with checkboxes for 'Include in Packet'. The forms listed are: Application Form, Authorization - Electronic Funds Transfer, Agent Report, Disclosure for Medical Information Authorization, Medical Disclosure Certificate of Completion, Application Packet Certificate of Completion, and Replacement Form. A 'VIEW DOCUMENT PACKET' button is located at the bottom of the form list.

Form Name	Include in Packet
Application Form	<input type="checkbox"/>
Authorization - Electronic Funds Transfer	<input type="checkbox"/>
Agent Report	<input type="checkbox"/>
Disclosure for Medical Information Authorization	<input type="checkbox"/>
Medical Disclosure Certificate of Completion	<input type="checkbox"/>
Application Packet Certificate of Completion	<input type="checkbox"/>
Replacement Form	<input type="checkbox"/>

Sales Connection – Illustration/Forms

- Example of a completed application.

••••• AT&T 3G 2:17 PM Not Charging

< > salesconnection.lab.americo.com

Microsoft Word - ICC13 5140T Final

DocuSign Envelope ID: 8C13C1BF-332F-4D97-92DC-A141303F7AF5

Application for Individual Life Insurance ICC13 5140T

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 www.docusign.com

AMERICO

A PROPOSED INSURED INFORMATION

1. Name (Last, First, Middle Initial) Martin, Murphy	2. Date of Birth (MM/DD/YYYY) 12/30/1955	3. Age 58	4. Gender <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female
5. a. Mailing Address 31 s Street, Lake Lotawana, KS, 64105			
b. Street Address (If different than Mailing Address.)			
c. Years at current address: 6 If less than five (5) years, prior address is needed.			d. Email Address
6. Phone Number <input checked="" type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work	7. SSN or Taxpayer ID 123456789	8. Place of Birth (City, State, Country) MO	

9 Is The Proposed Insured also the Owner? (If Yes, skip B) ☒ Yes ☐ No

B OWNER INFORMATION

1. Name (Last, First, Middle Initial) Martin, Murphy	2. Relationship to Proposed Insured Self	3. SSN or Taxpayer ID 123456789
4. a. Mailing Address 31 s Street, Lake Lotawana, KS, 64105		
b. Street Address (If different than Mailing Address.)		c. Email Address

C BENEFICIARY INFORMATION (Include percentage shares. If shares are not given, they will be equal.)

If not specified, all beneficiaries will be Primary.	Name	Date of Birth (MM/DD/YYYY)	Phone Number	Relationship	% of Share (Must total 100%)
Primary	Stacy Martin			Spouse	100
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					

Review: Why It Works Well Now?

- Instant Underwriting Decision Process
- Every Client Can Qualify for Coverage
- No Exams
- Unique Smoker Definition
- No Paperwork
- Daily Commissions

TeleApplication Process

Eagle
Premier™ *Series*

Why use this process?

- Paperless process, TeleApplication
- Rules-based instant decision underwriting
- Rx check and MIB returned in a matter of minutes

TeleApplication and State Approval

➤ Eagle Premier Level

- Not available in CA, CT, PA, PR and VI

➤ Eagle Premier Guaranteed

- Not available in AR, CA, CT, MA, MN, MT, PA, PR, and VI

➤ Replacements are not available

- Existing insurance is OK as long as it will not be replaced

Before you call

- Describe the product in detail to the Insured/Owner/Payor
- Pre-qualify the Insured
 - Ask correct state-approved health questions (all no answers = Eagle Premier Level)
 - Determine if the client has existing insurance
 - No replacements, but existing insurance OK
 - Determine how the client is going to pay
 - You will provide bank account information (have the Insured get their checkbook)
- Collect all the information on the “Eagle Premier Series Worksheet”
- Prepare them for the call with Americo
 - Make sure they understand they are applying for coverage with Americo
 - Let them know the call is being recorded
 - Explain it is best to answer honestly and with “yes” and “no” answers
 - Have bank routing and account numbers readily available (checkbook on hand)

Eagle Premier Series Worksheet

This worksheet is to be used to collect information prior to contacting Americo's Call Center. Once completed, call the toll-free number at 855.248.8327. All participants (Agent, Proposed Insured, Owner, and Payor) must be on the phone at the time of the call. All calls are recorded.

This worksheet contains sensitive information and should be kept in a secure location for your records or destroyed.

Agent Information

Name: Agent ID #:

Proposed Insured Information

Issue State: Date of Birth: Male Female

Name (First, MI, Last):

Mailing Address:

Street Address (If Mailing Address is a PO BOX):

If less than 5 years at current address, list prior address:

Phone Number: SSN or Tayspayer ID:

Place of Birth (City, State, Country):

Owner Information (If different than the Proposed Insured)

Name (First, MI, Last):

Relationship to Proposed Insured: SSN or Tayspayer ID:

Mailing Address:

Street Address (If Mailing Address is a PO BOX):

Beneficiary Information [% of Share must total 100%. If shares are not given, they will be equal.]

Primary Contingent % of Share: Name (First, MI, Last):

Date of Birth: Phone Number: - -

Relationship to Proposed Insured:

Primary Contingent % of Share: Name (First, MI, Last):

Date of Birth: Phone Number: - -

Relationship to Proposed Insured:

Product Information (Not all products are available in all states. See Product Availability Guide for state availability.)

Level Guaranteed Face Amount \$ Effective Date (If Not Current Date): / /

Monthly Premium \$ Automatic Premium Loan

If applying for Eagle Premier Level, complete the following information:

1. Cigarette Smoker Non-Smoker 2. Height ' " 3. Weight (in pounds)

Payor Information (Complete only when the Payor is different than the Proposed Insured and Owner.)

Name (First, MI, Last): Relationship to Proposed Insured:

Mailing Address:

Street Address (If Mailing Address is a PO BOX):

Bank Information

Name of Financial Institution:

Checking Savings Routing Number: Account Number:

Notes:

Policy Number (Will be provided at the end of the call.)

For agent use only. Not for public use. 13-178-10 (03/14)©Americo



For reference only. Do not return to Americo.

REPLACEMENT INFORMATION

1. Is there any existing life insurance or annuity coverage on the life of any Proposed Insured? Yes No If Yes, provide information in the table below and answer question 2. If No, skip question 2, and proceed to the next applicable section.

Proposed Insured's Name (Last, First, Middle Initial)	Company	Owner (Last, First, Middle Initial)	Amount	Accidental Death Benefit	Policy Date

2. Will the life insurance applied for replace, or otherwise reduce in value, any existing life insurance or annuity now in force? Yes No Complete the replacement form(s) in accordance with applicable state replacement regulations. Replacement forms must be submitted with the application.

PROPOSED INSURED HEALTH INFORMATION

1. Have You smoked cigarettes within the last twelve (12) months? Yes No

2. Height: 3. Weight:

4. Have You ever been diagnosed, treated, tested positive, or been given medical advice, or prescribed medication by a member of the medical profession for:
- a. Alzheimer's disease, dementia, memory loss, muscular dystrophy, or ALS (Lou Gehrig's disease)? Yes No
 - b. Congestive heart failure or cardiomyopathy, chronic kidney disease or kidney failure, or received kidney dialysis? Yes No
 - c. Cirrhosis of the liver, liver failure or other liver diseases (excluding Hepatitis A, B, or C)? Yes No
 - d. Emphysema, chronic obstructive pulmonary disease (COPD), or any other chronic respiratory or lung problem, excluding allergies or asthma? Yes No
 - e. Metastatic cancer (cancer that has spread to other parts of the body)? Yes No
 - f. Two (2) or more occurrences of cancer of any kind or a reoccurrence of a previous cancer? Yes No
 - g. AIDS, ARC, or HIV? Yes No
5. In the past twenty-four (24) months, have You been diagnosed, treated, tested positive, or been given medical advice by a member of the medical profession for:
- a. Internal cancer or malignant melanoma (not basal cell skin cancer)? Yes No
 - b. Complications of diabetes, including amputation, retinopathy (eye disease), nephropathy (kidney disease), neuropathy, insulin shock, or diabetic coma? Yes No
 - c. Chronic hepatitis or alcoholic hepatitis? Yes No
6. In the past twenty-four (24) months, have You received a diagnosis, been treated, received medical treatment or counseling, or been prescribed medication by a member of the medical profession for drug or alcohol abuse/dependency or addiction? Yes No
7. Within the last twelve (12) months, have You been advised to have tests, surgery or hospitalization (except for those related to HIV or AIDS), which have not been completed, or waiting for a medical diagnosis or results of medical tests or procedures which have not been received? Yes No
8. In the past twelve (12) months, have You been diagnosed, treated, tested positive, prescribed medication, or been given medical advice by a member of the medical profession for:
- a. Angioplasty (balloon procedure), stent placement, or heart bypass surgery? Yes No
 - b. Stroke; Heart attack, heart valve disorder, coronary disease, angina (chest pain), or heart disorder (excluding heart murmurs, rhythm disorders, and hypertension)? Yes No
9. Have You received advice from a member of the medical profession to have, are You waiting for, or have You ever received, an organ or tissue transplant? Yes No
10. Are You now, or within the past six (6) months have you been:
- a. Hospitalized for 48 hours or more, bedridden or confined to or living in a nursing facility or correctional facility? Yes No
 - b. Receiving or been advised by a member of the medical profession to receive hospice care? Yes No
 - c. Receiving home health care for a chronic or debilitating condition? Yes No
 - d. Receiving assistance with activities of daily living, including eating, bathing, toileting, or dressing due to a chronic or debilitating condition? Yes No
 - e. Confined to a wheelchair or using a walker for a chronic illness (except in the case of a temporary condition that is expected to last three (3) months or less)? Yes No
 - f. Using oxygen to assist in breathing? Yes No
11. Have You been diagnosed with a terminal illness that is expected to result in death within twenty-four (24) months? Yes No

ADDITIONAL QUESTIONS FOR APPLICANTS AGE 40-49 ONLY

12. Within the past twenty-four (24) months, have You been convicted of, or pled guilty or no contest to, a felony? Yes No
13. Within the past twenty-four (24) months, have You been diagnosed, treated or tested positive, or given medical advice by a member of the medical profession for:
- a. Bipolar disorder, schizophrenia, manic or clinical depression, psychosis, mental incapacity, post-traumatic stress disorder or suicidal thoughts? Yes No
 - b. Brain tumor? Yes No
 - c. Huntington's disease? Yes No
14. Within the past twenty-four (24) months, have You used narcotics (other than as prescribed by a member of the medical profession), amphetamines, hallucinogens, heroin, or cocaine? Yes No
15. Within the past twelve (12) months, have You been convicted of or pled guilty or no contest to driving while impaired, intoxicated or under the influence of drugs or alcohol, or had Your driver's license suspended or revoked for any reason? Yes No
16. Within the past twelve (12) months, have You been diagnosed, tested positive, or been given medical advice by a member of the medical profession for chronic pancreatitis? Yes No
17. Do You currently have felony charges pending against You, or are You currently on probation or parole? Yes No

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Eagle Premier Series (Policy Series 281/283) is underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO.

Series 51401



The Call Process

855.248.8327 (Monday–Friday, 8 a.m.–7:30 p.m. Central)

1. You will give the following:

- Agent information
- Insured/Owner information
- Beneficiary information
- Product information
- Bank account information

2. Your client will give the following:

- Verification of all information you have provided
- Verbal authorization to access MIB records and prescription drug check
- Replacement information
- Health questions
- Bank draft authorization

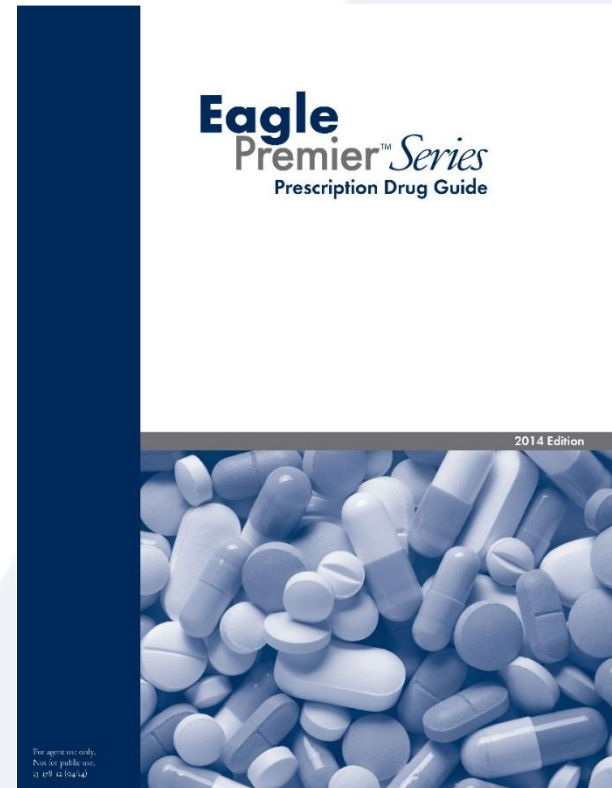
The Call Process

3. Client gives a verbal signature to apply for coverage
4. Decision will be given over the phone
 - Declined for Eagle Premier Level due to:
 - Health questions
 - Build
 - Prescription drug history
 - MIB report
5. Policy number given to you and the client
6. You give your agent statement
7. Policy will be typically mailed the next business day

Eagle Premier Series

➤ Materials

- Agent Guide
- Reference Sheet
- Prescription Drug Guide
- Two-Sided Worksheet w/ Health Questions



Eagle Premier Series

▶ Quoting Tools:

- *Quote.Americo.com*
- Monthly PAC Rate Sheets
- Agent Guide – Rates in Back

Eagle Premier Series Monthly PAC Rates																	✓ \$40 annual policy fee included Annual Premium = Monthly PAC Premium * 10.526	
Male Non-smoker Eagle Premier Level (2011)																		
Issue Age	\$2,000	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	Issue Age	
40/50	10.30	20.05	26.55	29.80	32.05	34.30	36.55	38.80	41.05	43.30	45.55	47.80	50.05	52.30	54.55	56.80	10.30	40/50
51	10.47	20.47	27.14	30.40	32.65	34.90	37.15	39.40	41.65	43.90	46.15	48.40	50.65	52.90	55.15	57.40	51	40/50
52	10.62	20.89	27.72	31.14	33.45	35.76	38.07	40.38	42.69	45.00	47.31	49.62	51.93	54.24	56.55	58.86	52	40/50
53	10.80	21.31	28.31	31.81	34.31	36.81	39.31	41.81	44.31	46.81	49.31	51.81	54.31	56.81	59.31	61.81	53	40/50
54	10.97	21.72	28.89	32.47	35.04	37.61	40.18	42.75	45.32	47.89	50.46	53.03	55.60	58.17	60.74	63.31	54	40/50
55	11.14	22.14	29.40	33.15	35.80	38.45	41.10	43.75	46.40	49.05	51.70	54.35	57.00	59.65	62.30	64.95	55	40/50
56	11.35	22.57	29.91	33.79	36.59	39.39	42.19	44.99	47.79	50.59	53.39	56.19	58.99	61.79	64.59	67.39	56	40/50
57	11.75	23.67	31.62	35.60	38.57	41.55	44.52	47.50	50.47	53.45	56.42	59.39	62.37	65.34	68.31	71.28	57	40/50
58	12.16	24.70	32.82	36.89	40.00	43.11	46.22	49.33	52.44	55.55	58.66	61.77	64.88	67.99	71.10	74.21	58	40/50
59	12.56	25.71	34.00	38.16	41.32	44.48	47.64	50.80	53.96	57.12	60.28	63.44	66.60	69.76	72.92	76.08	59	40/50
60	12.97	26.73	35.91	40.16	43.41	46.66	49.91	53.16	56.41	59.66	62.91	66.16	69.41	72.66	75.91	79.16	60	40/50
61	13.38	27.75	37.23	41.58	44.93	48.28	51.63	54.98	58.33	61.68	65.03	68.38	71.73	75.08	78.43	81.78	61	40/50
62	13.99	29.28	39.40	43.85	47.30	50.75	54.20	57.65	61.10	64.55	68.00	71.45	74.90	78.35	81.80	85.25	62	40/50
63	14.40	30.30	40.50	45.05	48.50	51.95	55.40	58.85	62.30	65.75	69.20	72.65	76.10	79.55	83.00	86.45	63	40/50
64	15.01	31.82	42.04	46.69	50.14	53.59	57.04	60.49	63.94	67.39	70.84	74.29	77.74	81.19	84.64	88.09	64	40/50
65	15.62	33.34	43.56	48.31	51.76	55.21	58.66	62.11	65.56	69.01	72.46	75.91	79.36	82.81	86.26	89.71	65	40/50
66	16.24	34.89	45.12	49.97	53.42	56.87	60.32	63.77	67.22	70.67	74.12	77.57	81.02	84.47	87.92	91.37	66	40/50
67	17.05	36.93	47.16	52.01	55.46	58.91	62.36	65.81	69.26	72.71	76.16	79.61	83.06	86.51	89.96	93.41	67	40/50
68	17.87	38.96	50.03	54.88	58.33	61.78	65.23	68.68	72.13	75.58	79.03	82.48	85.93	89.38	92.83	96.28	68	40/50
69	18.68	41.00	52.07	56.92	60.37	63.82	67.27	70.72	74.17	77.62	81.07	84.52	87.97	91.42	94.87	98.32	69	40/50
70	19.70	43.55	54.64	59.49	62.94	66.39	69.84	73.29	76.74	80.19	83.64	87.09	90.54	93.99	97.44	100.89	70	40/50
71	20.72	46.09	57.18	62.03	65.48	68.93	72.38	75.83	79.28	82.73	86.18	89.63	93.08	96.53	99.98	103.43	71	40/50
72	21.94	49.15	60.24	65.09	68.54	71.99	75.44	78.89	82.34	85.79	89.24	92.69	96.14	99.59	103.04	106.49	72	40/50
73	23.16	52.21	63.30	68.15	71.60	75.05	78.50	81.95	85.40	88.85	92.30	95.75	99.20	102.65	106.10	109.55	73	40/50
74	24.39	55.27	66.36	71.21	74.66	78.11	81.56	85.01	88.46	91.91	95.36	98.81	102.26	105.71	109.16	112.61	74	40/50
75	25.81	58.82	69.91	74.76	78.21	81.66	85.11	88.56	92.01	95.46	98.91	102.36	105.81	109.26	112.71	116.16	75	40/50
76	27.14	64.14	75.23	80.08	83.53	86.98	90.43	93.88	97.33	100.78	104.23	107.68	111.13	114.58	118.03	121.48	76	40/50
77	30.06	69.45	80.54	85.39	88.84	92.29	95.74	99.19	102.64	106.09	109.54	112.99	116.44	119.89	123.34	126.79	77	40/50
78	32.18	74.75	85.84	90.69	94.14	97.59	101.04	104.49	107.94	111.39	114.84	118.29	121.74	125.19	128.64	132.09	78	40/50
79	34.30	80.06	91.15	95.99	99.44	102.89	106.34	109.79	113.24	116.69	120.14	123.59	127.04	130.49	133.94	137.39	79	40/50
80	36.42	85.37	96.46	101.31	104.76	108.21	111.66	115.11	118.56	122.01	125.46	128.91	132.36	135.81	139.26	142.71	80	40/50
81	38.59	90.77	101.86	106.71	110.16	113.61	117.06	120.51	123.96	127.41	130.86	134.31	137.76	141.21	144.66	148.11	81	40/50
82	40.96	96.71	107.80	112.65	116.10	119.55	123.00	126.45	129.90	133.35	136.80	140.25	143.70	147.15	150.60	154.05	82	40/50
83	43.56	103.19	114.28	119.13	122.58	126.03	129.48	132.93	136.38	139.83	143.28	146.73	150.18	153.63	157.08	160.53	83	40/50
84	46.15	109.67	120.76	125.61	129.06	132.51	135.96	139.41	142.86	146.31	149.76	153.21	156.66	160.11	163.56	167.01	84	40/50
85	48.96	116.49	127.58	132.43	135.88	139.33	142.78	146.23	149.68	153.13	156.58	160.03	163.48	166.93	170.38	173.83	85	40/50

PAC Rates for Eagle Premier Series



Thank You

Thank you for attending today's WebEx presentation.

If you have questions on anything presented today,
to order applications and sales materials,
please contact Americo Sales Support at

800.231.0801

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The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. If the insured, sane or insane, dies by suicide while the contract is in force and within two years (one year in Colorado, Missouri, and North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid less any indebtedness. See Missouri contract for special provisions regarding suicide.

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