# Eagle Select Underwriting Tips

Americo has developed a streamlined electronic application process that asks only the essential questions needed to underwrite your clients. The responses, along with data from third-party services, will be used to generate the best offer we can provide for your client. Below is an overview of the process. ***Not all medical questions are knock-out questions.***

1. Provide demographic information.
2. Collect product information (the application will start with the top tier product).
3. Complete the initial medical questions on the application. These are not disqualifying questions. Refer to the list below for an overview of conditions that may result in disqualification.
4. Your client will be prompted to sign the medical authorization. This allows us to review their MIB, prescriptions, medical information, and other third-party services.
5. We will utilize third-party services and information provided to give a preliminary decision. This usually happens in a matter of minutes.
    a.) Your client will be offered Eagle Select 1, Eagle Select 2, Eagle Select 3, or be Declined
6. Your client may be asked additional underwriting questions based on their responses to the initial questions and information gathered from our third-party services. These are not disqualifying questions but are designed to help us provide the most competitive and accurate offer. Be sure to answer each question as it is asked. In cases where none of the options in the "Check All That Apply" questions apply to your client, simply leave those sections blank.
7. Complete the remainder of the application (beneficiary, banking, etc.).
8. Application signed by both you and the client.
9. If everything is completed correctly, the policy will be issued (delivered either electronically or by mail).

## Knock-out Conditions

- Organ/Tissue Transplant
- Multiple Sclerosis
- Systemic Lupus
- ALS (Lou Gehrig's Disease)
- Alzheimer's or Dementia
- Huntington's Disease
- Brain Tumor
- Parkinson's Disease
- Amputation due to Disease
- Liver Disease

## Declinable if any of the following have occurred in the last 12 months*

- Received assistance with activities of daily living, including bathing, toileting, or dressing because of a debilitating disease or being bed-bound.
- Received Hospice Care
- Used supplemental oxygen for breathing
- Dependent on a wheelchair or motorized mobility device
- Have you been advised by a healthcare professional to undergo tests, surgery, or hospitalization (excluding those related to HIV or AIDS) that have not yet been completed, or are you awaiting a medical diagnosis, test results, or currently hospitalized?

## 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" |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Weight (lbs) | 79 - 189 | 81 - 196 | 84 - 203 | 87 - 210 | 90 - 217 | 93 - 224 | 96 - 232 | 99 - 239 | 102 - 247 | 106 - 255 | 109 - 263 | 112 - 271 |
| Height | 5'8" | 5'9" | 5'10" | 5'11" | 6' | 6'1" | 6'2" | 6'3" | 6'4" | 6'5" | 6'6" | 6'7" |
| Weight (lbs) | 116 - 279 | 119 - 287 | 122 - 296 | 126 - 304 | 130 - 313 | 133 - 322 | 137 - 331 | 141 - 340 | 144 - 349 | 148 - 358 | 152 - 367 | 156 - 377 |

**Declinables mentioned are not an exhaustive list of all declinable conditions or combinations of conditions*

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