

Important Notices

Forms for HMS Plus

As a reminder, please reference the Forms Matrix below before writing any of our HMS Plus products to ensure that you are submitting the correct forms for your state. These forms can be downloaded and ordered on Americo.com.

State	HMS Plus Application Packet	Disability Income Rider Supplemental Application	Critical Illness Accelerated Benefit Supplemental Application	Critical Illness Accelerated Benefit Disclosure	Additional Insured Rider Supplemental Application	Child Rider Supplemental Application	Aviation Questionnaire	Foreign National & Foreign Travel Questionnaire
AK, AR, CO, HI, IA, ID, KY, MI, MO, NM, NV, RI, TN, WI, WY	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	AAA8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
AL, MT, NH, OR, SC	15-100-4-IC (01/16)	ICC15 5083	NA	NA	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
DE, CY	15-100-4-AA (01/16)	AAA5083 (12/15)	AAA5082 (09/04)	AAA8382	AAA5149	AAA5147	AAA5103	AAA5148
NJ, PA	15-100-4-BB (01/16)	ICC15 5083	NA	NA	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
AZ	15-100-4-AZ (01/16)	ICC15 5083	ICC15 5082	AAZ8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
CA	15-100-4-CA (01/16)	NA	NA	NA	ACA5149	ACA5147	AAA5103	AAA5148
CT	15-100-4-CT (01/16)	ACT5083 (12/15)	NA	NA	ACT5149	ACT5147	AAA5103	AAA5148
DC	15-100-4-DC (01/16)	ADC5083 (12/15)	AAA5082 (09/04)	AAA8382	ADC5149	ADC5147	ADC5103	AAA5148
FL	15-100-4-FL (01/16)	AFL5083 (12/15)	NA	NA	AFL5149	AFL5147	AFL5103	AFL5148
GA	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	AGA8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
IL	15-100-4-IL (01/16)	ICC15 5083	ICC15 5082	AIL8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
IN	15-100-4-BB (01/16)	ICC15 5083	ICC15 5082	AIN8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
KS	15-100-4-KS (03/16)	ICC15 5083	ICC15 5082	AKS8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
LA	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	ALA8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
MA	15-100-4-MA (01/16)	ICC15 5083	NA	NA	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
MD	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	AMD8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
ME	15-100-4-ME (01/16)	ICC15 5083	ICC15 5082	AAA8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
MN	15-100-4-MN (01/16)	ICC15 5083	ICC15 5082	AAA8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
NE	15-100-4-NE (01/16)	ICC15 5083	ICC15 5082	ANE8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
NC	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	ANC8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
ND	15-100-4-AA (01/16)	AND5083 (12/15)	NA	NA	AAA5149	AAA5147	AAA5103	AAA5148
OH	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	AOH8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
OK	15-100-4-OK (01/16)	ICC15 5083	ICC15 5082	AOK8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
SD	15-100-4-AA (01/16)	AAA5083 (12/15)	NA	NA	AAA5149	AAA5147	AAA5103	AAA5148
TX	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	ATX8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
UT	15-100-4-IC (01/16)	NA	NA	NA	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
VA	15-100-4-VA (01/16)	ICC15 5083	ICC15 5082	AVA8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
WA	15-100-4-IC (01/16)	ICC15 5083	ICC15 5082	AWA8382 (02/09)	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
WV	15-100-4-WV (01/16)	ICC15 5083	ICC15 5082	AAA8382	ICC15 5149	ICC15 5147	ICC15 5103	ICC15 5148
VI	15-100-4-AA (01/16)	NA	AAA5082 (09/04)	AAA8382	AAA5149	AAA5147	AAA5103	AAA5148

eApplication Reminder

As a reminder, if you are using our eApplication and select 'tablet signing', the signor (proposed insured, owner, or payor) must sign the application directly using the tablet. Full signatures are required, initials are not sufficient. If you are using 'remote signing', the person signing the application must be the person receiving the email. As with the traditional paper process, you cannot sign for the client under any circumstance.

Electronic Signature Options

As a reminder, Americo only accepts electronic signatures that are signed using DocuSign or Americo's eApplication (through Sales Connection or Medicare Supplement Portal). If you use DocuSign, a copy of the signature certificate must be sent with the electronically signed application. If you have been using any other electronic signature they will no longer be accepted. Americo may consider other electronic signature options by request.

Robo-Dialers

Americo does not allow the use of “robo-dialers” in any situation pertaining to the sale of our products. This includes any calls to clients or potential clients.

State Notices

Louisiana Directive on Marketing Insurance Policies

Louisiana Department of Insurance has revised and reissued Directive 180, issued April 13, 2004, for the purposes of addressing a concern that life insurers may be marketing insurance policies in a manner that is not authorized under the law of Louisiana. That concern, more particularly, is that corporations are taking out life insurance on the lives of its employees for the benefit of the corporation (an insurance product more popularly referred to as a ‘janitor policy’ and/or ‘peasant policy’). Directive 180 is not aimed at the traditional uses of life insurance in the business setting, such as, but not limited to:

- “Key man” insurance;
- Insurance to fund buy-sell agreements or deferred compensation arrangements for executives;
- Insurance to fund employee-welfare plans.

For more information on this bulletin, go to: <https://ldi.la.gov/docs/default-source/documents/legaldocs/directives/Dir180-Cur-PolicyFormsAndMarket>

Georgia Notice Regarding Advertising and Promotional Items

Georgia has introduced a bill to amend Title 33 of the Official Code of Georgia Annotated, relating to insurance, so as to provide that certain insurer advertising and promotional items not exceeding \$100.00 in value will not be considered an unfair trade practice or an unlawful inducement; to provide for related matters; to repeal conflicting laws; and for other purposes.

For more information on this bulletin, go to: <http://www.legis.ga.gov/legislation/en-US/Display/20152016/HB/784>

May 27, 2016

TO: Americo Agents

RE: AML Renewal Training

As a reminder, all Americo agents who sell cash value products (term with cash value, universal life, whole life, and annuities) must complete anti-money laundering training. You must renew this training every two years from the initial training date. To avoid a delay in business, please make sure you have taken your renewal training. You may renew your training through LIMRA, <https://aml.limra.com>.

You are enrolled either in the 2015 refresher course, Fraud In Money Laundering - Anti-Money Laundering for Insurance Review or in the 2016 refresher course, Elder Financial Abuse and Money Laundering – Anti-Money Laundering for Insurance Review, depending on the year you completed the initial training. There are two versions of the course available—one with Flash enabled and one without. You are only required to complete one of these versions. Please complete the most recent course in which you are enrolled.

Additional Useful Information for LIMRA:

- Your Username is the first four characters of your last name (lowercase) combined with the last six digits of your social security number, unless otherwise communicated.
- Since you have previously accessed the course, please use the password you created the first time you logged into the site.
- If you have forgotten your password, make sure to enter your username and click “Forgot Your Password.” It will prompt you to answer your security question. Answer the security question correctly and it will allow you to reset your password.

Please note that you will not receive a paper certificate upon completion of the course. The Home Page indicates whether you have completed the assigned materials. You do not have to notify our office when you complete the AML Training Course. LIMRA will provide us with a report informing us that you have completed the course.

If you need help logging in or navigating the system, please contact LIMRA’s help desk at support@cfmpartners.com or (866) 364-2380.

If you have any questions or we can be of assistance, please contact the Americo Agent Contact Center at 800.231.0801.

Thank you for your business.

Producer Administration