

Central States Health & Life Co. of Omaha
MAXIMUM LIMITS APPENDIX

NEBRASKA SINGLE PREMIUM CREDIT INSURANCE

1. This Appendix is incorporated into and made part of the Agreement to which it is attached.
2. This Appendix applies to all credit insurance options applied for as: (a) Life and Disability; (b) Life only; and (c) Disability only.
3. The maximum amount of coverage and/or Term of Insurance (months), for any one Borrower, for one or more Certificates, is limited to the maximum amount of coverage shown below for the applicable age. If we receive a Certificate that exceeds our underwriting limits, coverage may be affected.
4. Regardless of the amount of credit insurance being applied for, all requirements set forth in this Appendix relevant to the loan and credit insurance option(s) chosen apply to the SUM of any new and existing coverage. If we receive a Certificate that exceeds our underwriting limits, coverage may be affected.
5. Maximum Term of Loan must be 180 months or less to be eligible for credit insurance.
6. Life and Disability coverage is available on the monthly payments of a lease transaction. The residual value cannot be insured.

Part A & B on the Schedule/Application of the Certificate
Eligibility Requirements & Evidence Of Insurability

Decreasing Life

Age	Amount	Term
18-55	\$1-\$125,000	1-180
56-65	\$1-\$ 75,000	1-180
66-70	\$1-\$ 25,000	1- 60

Level Life

Age	Amount	Term
18-55	\$1-\$125,000	1-84
56-65	\$1-\$ 75,000	1-60
66-70	\$1-\$ 25,000	1-60

Monthly Disability Benefit

Age	Amount	Term Single	Term Joint
18-55	\$1-\$1,250	1-180	1-120
56-65	\$1-\$ 750	1-180	1-120
66-70	\$1-\$ 400	1- 60	1- 60

Maximum Total Disability Benefit
(Monthly Benefit x Term of Ins. (months))

Age	Amount	Term Single	Term Joint
18-55	\$1-\$125,000	1-180	1-120
56-65	\$1-\$ 75,000	1-180	1-120
66-70	\$1-\$ 24,000	1- 60	1- 60

- Borrower(s) signature required in Part B of the Schedule/Application of the Certificate to attest to the Eligibility Requirements in Part A and Evidence Of Insurability Requirements in Part B, as the requirement applies to the type of coverage being applied for provided the Borrower(s) understands and agrees with them.
- **Do not** issue Life or Disability coverage if Borrower(s) is unable to attest to the age requirement.
- **Do not** issue Disability coverage if Borrower(s) is unable to attest to the employment requirement.
- **Do not** issue Life coverage if Borrower(s) is unable to attest to Part B 5).
- **Do not** issue Disability coverage if Borrower(s) is unable to attest to Part B 6).