

S E N I O R L I F E I N S U R A N C E C O M P A N Y



U N L O C K Y O U R P O T E N T I A L

AGENT MANUAL

— 2 0 2 5 —

TABLE OF CONTENTS

Directory	1
Plans and Riders	2
Whole Life Plans	3
Term Plans	5
Riders And Non-Forfeiture Options	5
Application Guidelines	7
Cancellations	16
Insurable Interest and Ownership	16
Signatures that Require Additional Paperwork	18
Licensing and Compensation	19
Agent Compensation and Commission	20
Debt and Advance Guidelines	22
Advertising and Other Considerations	23
Fighting Insurance Fraud	24
The Patriot Act	25
Complaints	25
Weight Charts and Commonly Prescribed Medications	26

DIRECTORY

Home Office

Phone: (229) 228-6936 • Toll Free (877) 777-8808 • Español (877) 868-1808
Fax: (229) 228-5148 • Policy Services, Leads, and Licensing
Fax: (229) 299-4756 • Policy Verifications, Beneficiary/Ownership Changes, and Cancellations
Fax: (229) 228-5266 • Accounting
Fax: (229) 236-3961 • Claims
Fax: (229) 228-5598 • Market Compliance
E-mail: info@srlife.net
Website: www.seniorlifeinsurancecompany.com

Hours

Monday – Friday: 8:00 a.m. – 5:00 p.m. (Eastern Standard Time)

Regular Mailing Address

Post Office Box 2447, Thomasville, Georgia 31799-2447

Physical Address for Overnight Packages

1 Senior Life Lane, Thomasville, Georgia 31792

Agent Servicing Center Underwriting:

This Agent Manual and your manager are great resources for questions. If you still have questions about underwriting or commissions, please call the Customer Service, Agent Support or Accounting Departments.

Claims:

To notify us regarding a claim or to inquire about the paperwork needed to file a claim, please call the Claims Department, email us at claims@srlife.net, or visit our website.

Licensing:

To inquire about licensing regulations in a particular state, please contact our Licensing Department by phone or email at licensing@srlife.net. For Information on debt, please send inquiries to AGTdebt@srlife.net.

Online Agent Portal:

Visit the Agent Portal at agent.seniorlifeinsurancecompany.com to access leads, production, pending business, and lapsed/cancelled policies. The Agent Portal username will always be your Agent Number, and the password will be the last four digits of your tax identification number.

Supplies and Supply Order Information:

Brochures, marketing materials, and other company merchandise may be ordered by accessing the Agent Store via the Agent Portal.

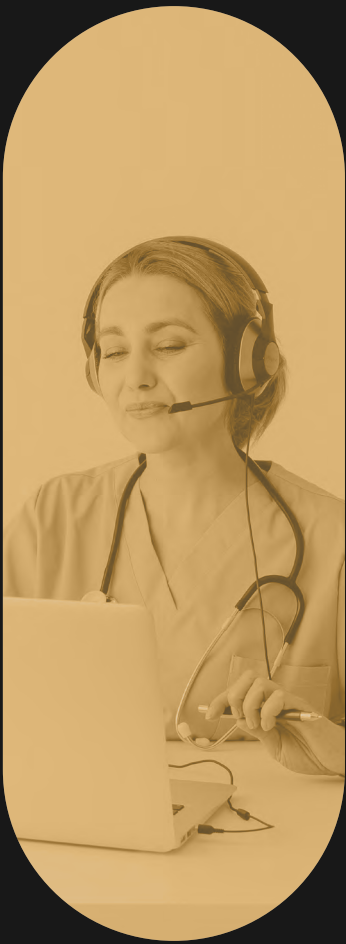
Emergency Closing:

For information concerning a possible Emergency Closing, please call: (877) 777-8808, Ext. 1160.

PLANS
& RIDERS



**PLANS
& RIDERS**

PLANS
& RIDERS



Plans and Riders

Some key points about this manual:

- This covers Senior Life Insurance Company's insurance products, application guidance, underwriting classifications, compensation details, and common medication lists.
- While not replacing state insurance law requirements, it serves as your key resource for success. As a licensed insurance agent, you are responsible for understanding and complying with all applicable state laws governing the sale of insurance products in your area of operation.
- The company regularly updates procedures through the Agent Portal and email communications - you must maintain current contact details and monitor these channels.
- All new procedures must be followed immediately, even if not yet reflected in this manual.
- The  symbol indicates important reminders based on common processing errors. The  symbol indicates important things that must be recorded.

WHOLE LIFE PLANS

These whole life plans build cash value and the benefits can never be decreased or premiums increased

IMMEDIATE BENEFIT PLANS

Ultimate Preferred - \$10,000 to \$30,000

- Offered to people ages 0 – 85; No health issues
- No tobacco or nicotine products in the past 10 years
- Premium payable by checking account only thorough Bank Service Plan
- Must have primary care physician; Only one medication per condition
- ***Not available in Minnesota.***

Super Preferred - \$5,000 to \$30,000

- Offered to people ages 0 – 85; No health issues
- No tobacco or nicotine products in the past 5 years
- Only one medication per condition

Preferred - \$1,000 to \$20,000

- Offered to people 0 – 85; Minor health issues
- No tobacco or nicotine use in the past 12 months

Standard - Face Amounts Range: \$1,000 to \$20,000

- Offered to people 0 – 85

- DUI/DWI is accepted: must be outside of 2 years with no history or treatment of drug or alcohol abuse, or advised to reduce alcohol consumption, or noted to excessively consume alcohol

20 Pay Standard - \$1,000 to \$20,000

- Offered to people 0 – 60
- At the end of the 20 years, the policy is a paid-up policy, remains in force, and no more premiums are owed.
- DUI/DWI is accepted: must be outside of 2 years with no history or treatment of drug or alcohol abuse, or advised to reduce alcohol consumption, or noted to excessively consume alcohol

Platinum Protection - \$5,000 to \$30,000

- Offered to people 55 – 85; Payable to age 100
- Non-tobacco and tobacco users; different set of rates for NTOB and TOB

LIMITED BENEFIT PLANS

For Modified, Easy Issue and Guaranteed Issue plans, you must explain the limited death benefits. For telesales, this explanation must be included on the recording.

Modified - \$1,000 to \$15,000

- Offered to people 0 – 85
- Moderate health conditions
- Return of Premium plus 10% during the first 2 years of coverage
- Full face amount the second year and thereafter
- For telesales, an explanation of benefits must be included on the recording

Easy Issue - \$1,000 to \$10,000

- Offered to people 0 – 85
- Significant health conditions
- Return of Premium plus 10% during the first 3 years of coverage
- Full face amount the third year and thereafter
- For telesales, an explanation of benefits must be included on the recording

Guaranteed Issue - \$1,000 to \$10,000

- Offered to people 0 – 85
- No regard to health questions
- Return of Premium plus 10% during the first 3 years of coverage
- Full face amount the third year and thereafter
- For telesales, an explanation of benefits must be included on the recording

TERM PLANS

ADB and APL are not available with Term Plans

Checking through BSP required

"Wet ink" HIPAA must be obtained

20 Year Term Life - \$10,000 to \$50,000

- Offered to people 20 – 65
- Non-tobacco and tobacco users; different set of rates for NTOB and TOB
- Certain provisions not available for issue ages 20 – 50

Return of Premium 20 Year Term Life (ROP) - \$10,000, \$20,000, \$30,000, \$40,000, and \$50,000

- Offered to people 20 – 45 (TOB) and 20 – 60 (NON-TOB)
- No tobacco or nicotine use in the past 12 months
- ROP is only available if policy is in-force at the end of the 20-year term

Term to 90 - \$10,000, \$20,000, \$30,000, \$40,000, and \$50,000

- Offered to people 18-80
- Guaranteed until the Policy Anniversary after the Insured's 90th birthday then policy terminates
- Premiums increase in 5-year age bands
- Premium increases begin at age 26 and continue until termination

Term to 100 - \$10,000 – \$50,000

- Offered to people 50 – 75 (Non-tobacco) and 50 – 70 (Tobacco)
- Guaranteed until the Policy Anniversary after the Insured's 100th birthday then policy terminates
- Premiums remain level until the Policy's Anniversary after the Insured's 80th birthday (premiums level until 80, then increase in 5-year age bands)

RIDERS AND NON-FORFEITURE OPTIONS

Accidental Death Benefit Rider

This Rider provides an accidental death benefit ***equal to the whole life policy's face amount***. The insured's death must meet the guidelines of "Accidental Death" as defined within the Rider.

- Accidental death benefit equal to the whole life policy's face amount
- Policy face amount \$10,000; Died in accident; Company pays \$20,000
- ***Not available in Minnesota.***

Child Rider

The Senior Life Insurance Company Child Rider is designed to give families a low-cost option to add coverage for minor children to new and existing policies. See below for details:

Completing the Application

- The Child Rider can be added at the time of the application or after the policy issues.
- A child is defined as (of the insured):
 - Natural child;
 - Legally adopted child;
 - Stepchild;
 - Grandchild; or
 - Great-grandchild.
- A Child must be at least 30 days old and not more than 17 years at the time of application to qualify.
- Multiple children can be added.
- The rider amount cannot exceed the face amount of the policy.

Example: Applicant takes out a Super Preferred Plan for \$25,000. If this person adds a child rider, the rider can be any amount from \$1,000-\$25,000 (increases in increments of \$500.)

- All children covered under this Rider will have the same face amount. The maximum amount of coverage per insured child is \$30,000.
- There is a separate premium for each covered child.
 - For Whole Life (other than 20 pay) and Term - \$.40 per \$1,000 in coverage per month.
 - 20 Pay only - \$.45 per \$1,000 in coverage per month.

Example: \$25,000 Super Preferred Plan with one child rider also at \$25,000

Calculation: $40 \times 25 = \$10.00$ per month for the rider. This is added to the policy premium.

- If the child passes while the policy is in force, the proceeds go to the policyowner, subject to a contestability period during the first two years.
- The rider terminates when the child turns 25 years old.
- Upon termination of the rider, the "child" can elect to take out a Standard or 20 Pay Plan at the same coverage level with no health questions, i.e. proof of insurability. The premium for the new plan will be based upon the normal rates for the gender and attained age for the selected plan type.

Charitable Rider - \$200 - \$1,000 can be donated

- Policyholders can designate a portion of death benefits to a charitable organization
- Charity will be paid, before beneficiaries
- Must be recognized by IRS

Automatic Premium Loan Provision (APL)

- Cash value pays for the policy in case the payor cannot make premium payments for a certain period of time
- APL option creates a loan against the cash values of the policy

Reduced Paid Up

- Cash Surrender Value can be used to buy reduced paid-up life insurance
- Insured will no longer pay premiums
- RPU policies can be "reinstated" to the original amount
- This NFO is automatically utilized if the insured did not choose the Automatic Premium Loan option

APPLICATION
GUIDELINES

APPLICATION GUIDELINES

APPLICATION
GUIDELINES



Application Guidelines

As an agent, you have a fiduciary responsibility to exercise due diligence in all policyholder interactions when writing insurance policies. **This includes being accountable for both the information you obtain and any observations you make during the application process.**

- Ensure the proposed insured/owner understands the health questions.
 - By signing the application, the insured/owner is representing that the provided information is accurate and complete.
- Never take the following actions:
 - Ask the proposed insured/owner to sign a blank application or document.
 - Answer any questions on behalf of the proposed insured/owner or encourage specific answers.
- Incorporate all material facts relevant to the risk being written, including:
 - Facts known through your observations.
 - Facts that could be known by exercising proper diligence.
- Pay special attention to collecting accurate information to avoid delays in policy issuance or claims processing. Examples include:
 - Misspelled names.
 - Incorrect addresses, bank information, Social Security numbers, dates of birth, or medications.
- Read the entire Signature Statement/Fraud Paragraph and Agent Statement sections carefully.
- For recorded applications:
 - Ensure the recording is clear, with all parties audible and easily understood.
 - Do not stop the recording during the sale.
 - Any unclear or incomplete recordings may lead to untimely processing.
- Include the policyowner's email address on all applications.
- Refer to the Insurable Interest and Ownership section starting on page 15 of the Agent Manual for state and plan-specific signature requirements.

SUBMISSION METHODS

SLICE is the Senior Life Insurance Company Enrollment app. It's designed to quickly and efficiently facilitate application writing. Access SLICE through the agent portal, or here: <https://telesales.srlife.net>

SLICE App Installation and Login Requirements

1. Download and Setup

- Download the SLICE App from your Agent Portal (requires internet connection)
- Log in to install necessary updates
- Use your Agent ID and Agent Portal password to access the system

2. Daily Access Requirements

- Log in each day (Monday-Friday) to write business
- The App will automatically download latest documentation and business rules
- Logging out will prevent writing business until you log in again

Application Tracking in SLICE

1. Under Construction Tab

- New applications appear here with “Ready to Send” status
- Applications automatically send to Senior Life when internet/data is available
- Status changes to “Sent” once transmission begins

2. Pending Tab

- Applications move here after Senior Life receives them
- Status changes to “Submitted”
- Track applications through entire policy process
- View important details:
 - Application/policy status
 - Policy number
 - Issue date
 - Commission amounts
 - Value Added Benefit (VAB) status

Note: SLICE works for both field and telesales operations. Detailed usage instructions are included with the app download.





SLICE Telesales submissions - Online application system

- Submit telesales applications at telesales.srlife.net
- Web-based system designed for faster, more accurate enrollments
- For detailed instructions, see the SLICE Telesales Guide under Notifications and Documents

Document submission and corrections

- Upload documents and recordings through Agent Portal
- Submit application corrections, policy changes, and licensing documents
- Follow the upload prompts to send files to appropriate departments

Premium and coverage limits

- \$15.00 minimum household premium
- Coverage cannot exceed plan maximums

Age and eligibility

- Use age as of last birthday
- Newborns eligible after 30 days if health questions are "No"

Important dates

- Application must be dated when signed
- Applications dated 30+ days before premium payment require new submission
- Initial premium must be paid within 30 days of application

Required information

- Full Social Security Numbers (SSN) are preferred for all applicants
- Applications without SSN may not be accepted
- Only U.S. citizens or lawful permanent residents eligible

Payment processing

- Live checks accepted through SLICE app
- Same day issue and advance available with check payments
- Credit and debit card payments
 - No advance commission available
 - Commissions paid as earned only
 - See Commission Supplement for detailed payment schedules

PREMIUM COLLECTION

Prohibited payment handling

- Agents must not collect premium payments from policyholders
- Cash payments are strictly forbidden
- Only exception: Live checks for new policy initiation

Direct all payments to company

- Existing policyholders must submit payments directly to Senior Life Insurance Company
- Do not accept any form of payment for existing policies

HIPAA REQUIREMENTS AND DOCUMENTATION

Medical Release Requirements

- All immediate benefit and Term applications require a completed HIPAA medical release
- HIPAA authorization is built into the SLICE App application process
- For Term plans, see plan section of this manual for specific HIPAA requirements and additional underwriting needs



State-Specific Requirements

- Some states require additional documentation beyond the standard application
- Applications missing required documents will experience processing delays

Telephone Interview Policy

The Company reserves the right to conduct telephone interviews with any applicant.

MILITARY SERVICE MEMBER POLICIES

Overview

We follow strict regulations protecting military service members from deceptive insurance sales practices. Requirements for Agents

1. Before marketing to military service members:

- Research applicable federal and state regulations
- Contact the Agent Support Department Supervisor
- Understand all rules and limitations

2. When selling to military service members:

- Provide the Military Personnel Financial Services Disclosure form at time of sale
- This form is available on our website
- Never solicit on military installations

Important Notes

- These regulations carry severe penalties for non-compliance
- If you discover your prospect is a service member, immediately follow the military sales protocols
- All rules apply to known military service members



What You Need To Know About Replacement

Customers often shop around to find better deals on life insurance. Those who have existing plans are typically looking for lower premiums or different types of coverage as their needs change (e.g., they may look for whole life when existing term coverage is expiring, or premiums are increasing.) However, it is important that licensed agents be aware of their obligation to ensure that replacement is indeed in the best interests of the consumer. Please familiarize yourself with the following guidelines to ensure compliance with state replacement reporting requirements and avoid unfair trade practices.



An agent should discuss the advantages and disadvantages of any potential replacement with the applicant. This should include discussion on the contestability period and how the new policy will differ from the existing coverage.



When a replacement is appropriate, remind the applicant not to take action to terminate the existing policy until the new policy has been issued, and the applicant has reviewed it and found it acceptable.



Senior Life Insurance Company does not accept applications that replace any existing life insurance on Kansas, Kentucky, or West Virginia residents.



Replacement of an existing Senior Life Insurance Company policy with a new Senior Life Insurance Company policy is prohibited.



Accurate replacement information is essential; Senior Life is required by state regulations to send replacement notices. Ensure you obtain complete and correct information from the client and answer all replacement questions on the application. The name(s) of the existing insurance company(ies) must always be disclosed.



SLICE App Users: Simply follow the instructions provided during the application process

Mastering The Art Of Policy Retention

As insurance professionals, we all dread the unwelcome cancellation call. Let's review strategies to retain clients as well as Senior Life's guidelines on handling policy terminations.

Saving Policies One Conversation at a Time

When a client reaches out to cancel, your mission is clear: save that policy! Here's how to approach the conversation:

1. Uncover the Why: Start with a simple question: “Can you share what led you to consider cancelling this policy?” Understanding their motivation is key to finding a solution.	2. Budget Blues? Offer these lifelines: <ul style="list-style-type: none">■ Reduce the face value for a more manageable premium■ Suggest a policy loan if there’s cash value■ Explore reduced paid-up insurance options	3. Other Coverage in the Mix? Counter with: <ul style="list-style-type: none">■ Highlighting the benefits of a separate final expense plan■ Reminding them of any value-added benefits or enrollments associated with their coverage.	
4. Expectations Mismatch? Time to educate: <ul style="list-style-type: none">■ Review the policy details■ Explain how medications might affect plan options■ Emphasize that these restrictions likely apply to other carriers too	5. The Emotional Appeal: Remind them who this policy truly benefits. Use the beneficiary’s name to drive the point home.	6. Team Effort: If you can’t save the policy, involve our retention team for a follow-up.	7. Leverage Longevity: If the policy has been active for 2+ years, highlight the immediate payout benefit and the guaranteed coverage. Caution against replacing a policy outside the contestability period.

When Prevention Fails: The Cancellation Process

Sometimes, despite our best efforts, a cancellation is inevitable. Here's how to handle it professionally:



1. Pre-Issue Cancellations: You or the client can call the Home Office to request a CBI (Cancel Before Issue).

2. Post-Issue Cancellations: The policyowner is the only party authorized to cancel a policy after issuance. The request can be submitted to Home Office in writing or via recording. For either process, the following information should be included in the request:

- The statement: "I, [client name], would like to cancel my policy, [policy number]."
- The owner's physical "wet" signature (no digital signatures)
- Owner's SSN and date of birth
- A contact phone number

3. Send the cancellation letter to:

Senior Life Insurance Company, P.O. Box 2447 Thomasville, GA 31799

Fax: (229) 500-6300 Email: cancellations@srlife.net

Frequently, people write out the letter, take a picture of it with their phone, and then email it as an attachment, but any method is acceptable.

Remember, providing clear cancellation instructions are crucial to avoid complaints or regulatory issues.

Keep up the great work, agents!



Beneficiary Guidelines

General Requirements

Primary and Secondary Beneficiaries

- Always name both a primary and secondary beneficiary
- Use specific names rather than general terms like “all my children”
- Avoid naming the “estate” as beneficiary, as this requires probate

Minor Beneficiaries

- Death benefits cannot be paid to minors until either:
 - Legal guardianship/conservator paperwork is received
 - The minor reaches the age of majority
- Policy owners should carefully consider these limitations

Insurable Interest

- If the owner and insured are the same person, any beneficiary may be named
- For third-party applications, all beneficiaries must have insurable interest in the insured when the application is signed

Funeral Home Beneficiaries

- When naming a funeral home, include the phrase “as its interest may appear”
- Always name a family member as secondary beneficiary
- Funeral homes cannot be named as beneficiaries in these states:
 - Maryland
 - Michigan
 - Montana
 - New Jersey
 - Texas
 - Virginia
 - West Virginia

CHANGING BENEFICIARIES

Process Requirements

- Changes can only be made by the policy owner
- Changes may be recorded or submitted in writing via a Senior Life Insurance Company Change of Beneficiary Form No. _____
- Forms can be mailed, faxed or phoned in to Home Office (see directory)

ADDITIONAL STATE-SPECIFIC PROCEDURES

Third-Party Notification

Several states have established a requirement to document a policyowner's right to designate a third-party to receive notices of lapse and/or cancellation of coverage.

- A policy shall not be issued or delivered until the policyowner has been given the right to designate at least one (1) person, in addition to the policyowner, to receive copies of nonpayment or cancellation notices.

Arbitration Agreement

Some states require a notice of binding arbitration agreement to accompany an application for life insurance. The Arbitration Agreement provides an alternate means for resolving disputes. Arbitration is final, binding and does not involve a trial in court. If the state in which you are writing business requires the Arbitration Agreement, an authorization section will be included on the application. This section must be read in its entirety or acknowledged in writing by the policy owner.

CANCELLATIONS

A request to cancel coverage before a policy is issued may be processed via a telephone request from the policyowner or writing agent/upline. After a policy is issued, and in accordance with policy provisions, all requests for cancellations must be made by the policyowner. Requests may be recorded or submitted in writing with the policyowner's handwritten signature as well as all applicable Policy Numbers. Written cancellation requests may be mailed, faxed to (229) 500-6300, or scanned and emailed to cancellations@srlife.net. If a policyowner sends you a cancellation request and/or policy, please immediately inform and forward the request to Home Office.

INSURABLE INTEREST AND OWNERSHIP

A person is assumed to have unlimited, first-party insurable interest in his or her own life. With a few exceptions, a person must have insurable interest and consent before purchasing insurance on another person's life. It is unlawful to use insurance to speculate upon the demise of another person, and as a matter of public policy, an owner or beneficiary must be in a position to suffer a financial loss upon the death of an insured. When signing on behalf of an adult insured, the third-party must sign his/her own name. The preferred format is, third party name, on behalf of, adult insured name.

20 Year Term, ROP 20 Year Term, Term to 90 and Term to 100:

First-party application only.



Ultimate Preferred, Super Preferred and Preferred Whole Life plans:

Third-party applications are allowed, but the proposed adult insured must sign the application and answer his/her health questions.

Standard, 20 Pay and Modified Whole Life Plans:

In most states, third-party applications are allowed with a spouse signing on behalf of the adult insured (see State-specific Signature Requirements below for exceptions to this guideline.)

Easy Issue and Guaranteed Issue Whole Life plans:

Third-party applications are allowed without the adult insured signing the application for the following relationships (see State-specific Signature Requirements below for exceptions to this guideline.):

- 1) spouses, 2) adult child - parent, 3) adult grandchild - grandparent, and 4) siblings.

If the application provides coverage for a Minor Grandchild:

- Up to \$10,000: grandparent can insure minor grandchild without speaking to parent.
- Over \$10,000: grandparent may insure minor grandchild with parent signing application, or by providing guardianship paperwork.

STATE-SPECIFIC SIGNATURE REQUIREMENTS

Signature Required from Proposed Adult Insured:

The following states require the proposed adult insured to sign the application and answer his/her health questions regardless of plan type: **Florida, Illinois, Louisiana, Massachusetts, Minnesota, Mississippi, Missouri, Pennsylvania, South Carolina, Texas, and Utah.**

Spouse exceptions:

The following states will allow a spouse to sign an application on behalf of a proposed adult insured: **Alabama, Alaska, Arkansas, Arizona, Colorado, Delaware, Georgia*, Hawaii, Idaho, Kentucky, Louisiana, Maryland, Montana, Nebraska, Nevada*, New Mexico, Ohio, Oklahoma, Oregon, Virginia, and West Virginia.**

***In Georgia and Nevada,** if the proposed insured does not sign the application, he or she will be notified of the proposed coverage by the Home Office.

Minor Ownership

Generally, anyone under 18 is considered a minor and cannot own a policy or sign an application. However, some jurisdictions allow a minor to enter into life insurance contracts. A competent minor who has attained the noted age below may be the owner of a policy for the benefit of the minor's estate, parent, spouse, child, or sibling:

Age 16

- **California, Indiana*, Michigan, Nevada, Utah**

*In **Indiana**, a grandparent may also be a beneficiary.

Age 15

- **Alabama, Arizona*, Delaware, District of Columbia, Florida, Georgia, Hawaii*, Idaho, Illinois, Kansas, Kentucky, Louisiana*, Maryland, Massachusetts*, Mississippi, Montana, Nebraska, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma*, Virginia, West Virginia***

* In **Arizona, Hawaii, Louisiana, Massachusetts, Oklahoma, and West Virginia**, a grandparent may also be a beneficiary.

In addition, please note the following:

- In **Delaware**, signature of a parent or guardian is required.
- In the **District of Columbia**, the beneficiary may also be a person who has the care or custody of the minor, or with whom the minor makes his or her home.
- In **Virginia**, if the minor resides with at least one parent, signature of the parent is required.

SIGNATURES THAT REQUIRE ADDITIONAL PAPERWORK

Minor Proposed Insured

A parent or legal guardian of a minor insured must sign the application. In the case of a legal guardian, guardianship paperwork shall also be submitted.

“X” Proposed Insured

An “X” signature by the proposed insured requires an explanation of why the application is signed with an “X” along with an adult witness signature. The following is an example of this signature:

- “X” “witnessed by” adult witness signature and printed name of adult witness.

Power of Attorney for Proposed Insured

A Power of Attorney (POA) signature on the application must be submitted with a copy of the POA documentation and a memo stating the reason for the use of the POA. Applications using a POA to answer health questions will only be accepted Easy Issue or Guaranteed Issue risk.

LICENSING &
COMPENSATION

LICENSING & COMPENSATION

LICENSING &
COMPENSATION



Licensing and Compensation

Appointments

Following state licensing requirements, Senior Life Insurance Company requires that all agents be properly licensed and appointed with Senior Life Insurance Company before soliciting business. Be sure you are properly licensed and appointed through the State Department of Insurance for the state in which you are writing an application. Your license to sell insurance requires that you abide by all of the laws, rules, and regulations of any state in which you are licensed to conduct business including any continuing education requirements. Please inform the Licensing Department of any status changes with resident and non-resident licenses such as renewals, cancellations, or appointments.

Licensed Recruits and Career Website

Licensed agents interested in joining your Senior Life Insurance Company team should be directed to www.seniorlifecareers.com to complete the online contracting process. Before referring anyone to the website, please give the recruit your six (6) digit Senior Life Insurance Company Agent Number. Without this number, the recruit will not be able to complete the process. The careers website will guide the recruit through the steps to become an active agent with Senior Life Insurance Company. Upon completion, the recruit will receive a confirmation email issuing the Senior Life Insurance Company Agent Number. The hiring manager will also receive a confirmation email at which time the hiring manager will need to assign a commission schedule to the new agent. After the hiring manager assigns the commission schedule, an email will be sent to the applicant to accept the commission schedule. Following acceptance of the commission schedule and approval of the applicant's appointment, access to the Agent Portal is authorized typically within 24 – 48 hours.

AGENT COMPENSATION AND COMMISSION

Advance Commissions

Advances are loans made against future earned commissions, and as such, we expect to get the advance(s) back on any policies that lapse, cancel, or otherwise become inactive with an advance debt; rescinded policies and limited benefit plans when the insured's death occurs during the first policy year require return of earned commissions also.

We pay advances daily on a per policy basis on the submission of qualified applications subject to the following guidelines:

- All new business must be received by the established new business deadline.
- Live checks dated no more than thirty (30) days from the application date will be accepted
- Coverage will not be effective nor advance made until the live check is received, processed and the policy is issued
- Initial withdrawal applications cannot be processed until three (3) days after the initial withdrawal date and the policy is issued.
- Advance amount is limited to a household maximum for application(s) of any one payor, insured, owner, or household.

Example Calculation of One Sale:**

Commissionable Premium	\$1,000 *
First Year Commission %	x 90 %
First Year Commission	\$900
Advance %	x 60 %
Check Amount	\$540

* Does not include policy fee. See Rate Manual for policy fees.

** Varies by plan type.

Paid As Earned

Commissions on new business will be paid as-earned in the following circumstances:

- Initial premium Non-Sufficient Funds (NSF) two (2) or more times.
- Previous lapsed or canceled policy, or multiple NSF applications on insured, owner, payor or household.
- Business initiated using a credit or debit card.
- New accounts.
- Disconnected/no phone service.
- Controlled business (family, friends, previous clients, associates, or other instances where you have influence.)
- Payor not a party to the application nor named beneficiary, except if husband and wife.
- Business we believe will not stay on the books.

Monthly Pay-Thru and Renewal Commission

The portion of your first-year commission that is not advanced is paid on a monthly basis after the advance has been earned. Depending on your advance percentage, the remaining first year commission (pay-thru) will be earned during the seventh through twelfth months of the policy's duration. Pay-thru and any as-earned commissions will be paid to those with current new business by the tenth day of each month after any chargebacks or expenses are deducted (not applicable to 75% advance). For applicable business, monthly renewal commissions may begin to pay out to you beginning the thirteenth month of the policy's duration. Established persistency requirements must be met to qualify for renewal commissions.

Chargeback System

Senior Life Insurance Company utilizes a 4-month 100% chargeback system. This means that all earned and unearned commissions will be charged back if a policy lapses, cancels, or rescinds within the period stated in the Commission Schedule. Also, all Limited Benefit plans carry a 100% chargeback if the insured's death occurs during the first policy year. The 100% chargeback is applied according to the Chargeback Repayment system elected.

Repay of Chargebacks

Senior Life offers two options for the payment of chargebacks. The first is the back-end system, which nets chargeback amounts against pay-thru and as-earned commissions during month-end processing (maximum advance of 60%). The second option is the Immediate system (maximum advance of 75%), which nets chargeback amounts out of the next advance commissions.

Persistency for Renewals

For any month in which the thirteenth month persistency rate for policies issued by the writing agent in a respective month is equal to or more than the percentage established in your Commission Supplement, all renewal commissions will be paid for those policies; if the persistency rate is lower, all renewal commission will be forfeited for those policies. The persistency rate is subject to prospective change at any time, within our sole discretion, and any change shall be set forth in your Commission Supplement or Agent Manual.

Value Added Policies (VAP)

Value Added Policies (“VAP”) are Senior Life Insurance Company policies that are sold in conjunction with a Value Adding Benefit (“VAB”). Although they may be sold by our agents at the same time as a Senior Life Insurance Company policy, VABs are not Senior Life Insurance Company products. While a life insurance policy itself is a great value, VABs add further value to the consumer. The more value an agent can provide, the more likely a policyholder will keep their products longer. Senior Life Insurance Company pays its agents higher commission rates on sales of VAPs than it does for non-VAPs because of improved experience. Please refer to the Commission Supplement for details. Senior Life Insurance Company does not require its agents to sell VAPs, nor does Senior Life Insurance Company require its agents to sell VABs separately. Senior Life only compensates for the sale of VABs when sold in connection with a Senior Life policy.

VABs must be approved in advance by Senior Life Insurance Company in order to qualify the sale of the policy/benefit as a VAP on the Commission Schedule. We encourage our agents to submit ideas for VABs to their managing agent, who may then present them to Senior Life Insurance Company for approval.

DEBT AND ADVANCE GUIDELINES

Increased levels of production earn Agents and Managers higher commissions and corresponding titles. Those commissions and title classifications have been grouped into tiers. Each tier establishes a maximum combined debt allowable for various commission levels. If debt levels exceed the allowable amounts for the agent or manager, they may be subject to additional application verification, advance adjustments, and immediate chargebacks.

TIER 1:	Up to 120% Contract Level
Advance Commission	Maximum Debt
75% (Immediate Chargeback)	\$18,000
60% (Back End Chargeback)	

TIER 2:	125% Contract Level and Above
Advance Commission	Maximum Debt
75% (Immediate Chargeback)	\$30,000
60% (Back End Chargeback)	

* Debt, for adjustment purposes, is considered your personal Agent’s Balance (chargeback), inactive LOA, and any respective terminated, non-vested sub-agents accounts, which includes unpaid leads, advertising, health insurance, and miscellaneous balances. It does not include advance outstanding on active policies. Debt level will be assessed monthly, and advance adjustments will be made by the 15th of each month.

ADVERTISING
& OTHER
CONSIDERATIONS

**ADVERTISING
& OTHER
CONSIDERATIONS**

ADVERTISING
& OTHER
CONSIDERATIONS



Advertising and Other Considerations

All advertising materials must have written approval from the Market Compliance Department before being used.

Advertising is broadly defined in state insurance regulations and impacts virtually all consumer contacts by agents. All advertisements not created by Senior Life Insurance Company require approval by the Market Compliance Department prior to being distributed or published. This will ensure all regulatory requirements are met for the state where the advertisement is being presented.

Examples of advertisements include, but are not limited to, newspaper ads/articles/newsletters, sales presentations, point-of-sale illustrations, prospect letters/lead cards, audio visual materials, seminar materials, training materials, radio and TV ads, telemarketing scripts, internet web sites, direct mail/ fax/email, and other written or visual communication from or on behalf of an agent/agency to customers or potential customers. Also, any correspondence that utilizes the name or logo of Senior Life Insurance Company or identifies a Senior Life Insurance Company product must be submitted for our approval.

Senior Life Insurance Company recognizes that more and more agents are interested in advertising on the internet. Keep in mind that advertising on the internet must meet all of the same criteria as pre-printed advertising. Web pages that mention Senior Life Insurance Company or include information about a Senior Life Insurance Company product must be submitted for prior approval before use. In addition, make sure the web page identifies jurisdictions in which you are licensed to write business and include your agent license number(s).

Please submit all advertising pieces to your manager for his or her review and approval prior to submission to the Market Compliance Department. Once approved by your manager, please complete the Advertising/Marketing Materials Approval Form found in your Agent Portal and submit it along with a PDF of your finalized advertisement to marketcompliance@srlife.net.

After submission, we will do our best to accommodate you with a quick turnaround. It is advisable to allow sufficient time to research and review each request. All advertising pieces requiring revision(s) will be returned. Please note: some states require that advertisements be approved by the Department of Insurance before they may be used. This may take an additional thirty (30) to sixty (60) days, depending on the state.

**Senior Life Insurance Company
Attention: Market Compliance Department
Post Office Box 2447
Thomasville, Georgia 31799-2447**

FIGHTING INSURANCE FRAUD

Insurance fraud takes many forms, from faking a death, to failing to disclose significant medical conditions on an insurance application. It occurs when individuals intentionally deceive an insurance company to collect money that is not rightfully theirs.

Senior Life Insurance Company has a Special Investigations Unit (SIU) whose responsibility is to investigate suspected fraud, report suspected fraud to the appropriate regulatory authority, and to help law enforcement prosecute offenders. The SIU works to detect, prevent, and resolve fraudulent activities perpetrated against Senior Life Insurance Company.

If you suspect insurance fraud has been committed against Senior Life Insurance Company, email the SIU at **reportfraud@srlife.net**, or contact one of the following SIU members at (877) 777-8808: Heath Bassett, Jonathan Rossi, Danielle Martino, Georgia Smith, Frank Funderburk, or Jackie Fielding.

THE PATRIOT ACT

Anti-Money Laundering

The USA Patriot Act of 2001 requires that insurance companies establish anti-money laundering programs and adopt minimum standards regarding the identity of customer who apply for insurance to determine if a transaction has a legitimate business purpose. You are in the important position of often having superior knowledge and plays a critical role in preventing, detecting, and deterring individuals from attempting to utilize insurance products to launder money and/or finance terrorist activities. Some “red flags” to watch include, but are not limited to the following:

- The purchase of an insurance product that appears to be inconsistent with customers’ needs.
- Any unusual method of payment, particularly by cash or cash equivalents (when such method is, in fact, unusual).
- The purchase of an insurance product with monetary instruments in structured amounts.
- The early termination of an insurance contract, especially at a cost to the customer, or where cash was tendered and/or the refund check is directed to an apparently unrelated third-party.
- The transfer of the benefit of an insurance product to an apparently unrelated third-party.
- Little or no concern by a customer for any investment performance, if applicable, of an insurance product but much concern about the early termination features of the product.
- The reluctance by a customer to provide identifying information when purchasing an insurance product or the provision of minimal or seemingly fictitious information.
- The borrowing of the maximum amount available soon after purchasing the product.

COMPLAINTS

A complaint is any communication that primarily expresses a grievance with an expectation of resolution. Senior Life Insurance Company recognizes that, on occasion, a consumer may confront you with a complaint involving you, another agent, or the Company. All complaints are to be dealt with in a manner similar to any other request – in a fair, honest, and prompt manner.

If you receive any correspondence that may be a complaint, immediately forward it to the Market Compliance Department. Also, if you receive a complaint verbally, document the conversation and immediately forward it to the Market Compliance Department. Submit your complaints within five (5) days of receipt. Complaint information may be emailed to inquiries@srlife.net or faxed to the attention of the Market Compliance Department at (229) 229-4756. As part of this process, we may contact you for additional information.

Complaints made to a state Insurance Department are handled by Senior Life Insurance Company. Some states require an Agent’s Statement relating to a complaint. Therefore, all requests for a written statement from you must be responded to promptly within the time requested. The Company will track all complaints and analyze this information routinely to detect, correct, and monitor problem areas or trends.

**WEIGHT CHARTS
& COMMONLY
PRESCRIBED
MEDICATIONS**

**WEIGHT CHARTS
& COMMONLY
PRESCRIBED
MEDICATIONS**

**WEIGHT CHARTS
& COMMONLY
PRESCRIBED
MEDICATIONS**



Weight Charts

Ultimate Preferred, Super Preferred, Platinum and Preferred		Standard, 20 Pay Standard, Substandard, Term 20, Term ROP, Term to 90 and Term to 100	
Height	Maximum Weight	Height	Maximum Weight
2' 5" and below	25	2' 5" and below	35
2' 6" - 2' 11"	35	2' 6" - 2' 11"	40
3' 0" - 3' 5"	65	3' 0" - 3' 5"	75
3' 6" - 3' 11"	90	3' 6" - 3' 11"	100
4' 0"	110	4' 0"	115
4' 1"	120	4' 1"	125
4' 2"	130	4' 2"	135
4' 3"	140	4' 3"	145
4' 4"	150	4' 4"	155
4' 5"	159	4' 5"	165
4' 6"	173	4' 6"	177
4' 7"	177	4' 7"	182
4' 8"	181	4' 8"	190
4' 9"	185	4' 9"	198
4' 10"	189	4' 10"	205
4' 11"	194	4' 11"	211
5' 0"	198	5' 0"	219
5' 1"	202	5' 1"	226
5' 2"	207	5' 2"	233
5' 3"	212	5' 3"	240
5' 4"	217	5' 4"	247
5' 5"	222	5' 5"	252
5' 6"	230	5' 6"	258
5' 7"	232	5' 7"	264
5' 8"	237	5' 8"	272
5' 9"	243	5' 9"	280
5' 10"	248	5' 10"	289
5' 11"	254	5' 11"	300
6' 0"	259	6' 0"	311
6' 1"	264	6' 1"	319
6' 2"	270	6' 2"	326
6' 3"	275	6' 3"	333
6' 4"	281	6' 4"	340
6' 5"	287	6' 5"	349
6' 6"	293	6' 6"	358
6' 7"	300	6' 7"	367
6' 8"	306	6' 8"	376
		6' 9"	388
		6' 10"	395
		6' 11"	405

Commonly Prescribed Medications

The following is a list of commonly prescribed medications which pertain to the conditions covered herein. Use this list as a tool to assist you when qualifying a proposed insured for a certain plan. Please note that if the condition or medication is bold a Limited Benefit plan is required.

Often a person takes multiple medications and some medications are taken for more than one condition. It is your responsibility to inquire as to all medication taken, the reason for such use, and complete the application accordingly. We strive to make this list as helpful to you as possible and make every effort to keep it current, but the list is not intended to be exhaustive. Please call an Underwriting Representative in the Agent Support Department if you have any questions or need additional assistance.

Bold text indicates serious conditions: should be written limited benefit plan.

△ Water Retention Medications: please indicate location of water retention in the applicant's body; this will determine what plan the applicant qualifies for.

† Can write Standard if no occurrence within two (2) years.

MEDICATIONS	CONDITIONS
Abilify aripiprazole	Depression/ Antipsychotic
acarbose Precose	Diabetes
Accuneb albuterol	Asthma/ COPD/Lung Disease/Emphysema
Accupril quinapril	High Blood Pressure/ Congestive Heart Failure/Prevention of Kidney Failure
acebutolol Sectral	Hypertension/ Ventricular Arrhythmias
acetaminophen and propoxyphene Balacet, Darvocet	Narcotic Pain Reliever
Aciphex rabeprazole	Heartburn/Reflux/Ulcers/Stomach Problems
Actemra tocilizumab	Rheumatoid Arthritis
Actos pioglitazone	Diabetes
acyclovir Zovirax	Antiviral/Hives
Adalat nifedipine	High Blood Pressure/ Angina/Heart
Adderall amphetamine and dextroamphetamine †	Narcolepsy/Attention Deficit Disorder
Advair Diskus salmeterol and fluticasone	Asthma/ COPD/Lung Disease/Emphysema/Chronic Bronchitis
Adriamycin doxorubicin	Cancer
Aggrenox aspirin and dipyridamole	Circulatory Problems
Ala-Tet tetracycline	Antibiotic
albuterol Ventolin, Proventil, Accuneb	Asthma/ COPD/Lung Disease/Emphysema/Chronic Bronchitis
albuterol and ipratropium Combivent, DuoNeb	COPD/Asthma

Aldactazide spironolactone and HCTZ	High Blood Pressure/ Congestive Heart Failure/ Water RetentionΔ
Aldactone spironolactone	High Blood Pressure/ Congestive Heart Failure/ Water RetentionΔ
Aldara imiquimod cream	Actinic Keratosis/Superficial Basal Cell Carcinoma
Aldomet methyldopa	High Blood Pressure
Aldoril HCTZ and methyldopa	Hypertension
alendronate Fosamax	Osteoporosis
Aleve naproxen	Pain, Arthritis, Gout
Alimta Pemetrexed	Lung Cancer
aliskiren and amlodipine Tekamlo	Hypertension
Alkeran, melphalan	Cancer
Allegra fexofenadine	Hay Fever
Allegra-D fexofenadine and pseudoephedrine	Allergy/Hay Fever
allopurinol/lopurin Zyloprim	Gout Treatment/Lower Uric Acid Levels
Alphagon Brimonidine	Glaucoma/ diabetic glaucoma
alprazolam Xanax	Antidepressant
Altace ramipril	High Blood Pressure/ Congestive Heart Failure/ Prevention of Kidney Failure
Altacor lovastatin	Cholesterol/Triglyceride Treatment
Altoprev lovastatin	Cholesterol
Amaryl glimepiride	Diabetes
Ambien zolpidem	Sleeping Medication
amiloride Midamor	High Blood Pressure/ Congestive Heart Failure/ Water RetentionΔ
amiodarone Cordarone	Ventricular Arrhythmias
amitriptyline Elavil, Endep	Antidepressant
amlodipine, HCTZ and olmesartan Tribenzor	Hypertension
amlodipine and benazepril Lotrel	High Blood Pressure
amlodipine Norvasc	High Blood Pressure/ Angina
amlodipine/benazepril Lotrel	High Blood Pressure
Amoxil amoxicillin	Antibiotic
amoxicillin Amoxil, Trimox	Antibiotic
amoxicillin/clavulanate Augmentin	Antibiotic
amphetamine and dextroamphetamine Adderall†	Narcolepsy/Attention Deficit Disorder
Ampyra dalfampridine	Multiple Sclerosis
Anaprox naproxen	Pain/Arthritis/Gout
Antivert meclizine	Nausea
Apresoline hydralazine	Hypertension (Severe)

Aquazide-H hydrochlorothiazide (HCTZ)	High Blood Pressure/Congestive Heart Failure/ Kidney Failure /Water RetentionΔ
Aricept donzepil	Alzheimer's Disease/Dementia
aripiprazole Abilify	Depression/ Antipsychotic
Arthrotec diclofenac and misoprostol	Anti-inflammatory
aspirin/acetylsalicylic acid Ascriptin	Anticoagulation /Pain/Anti-Inflammation
aspirin and dipyridamole Aggrenox	Circulatory Problems
Atacand candesartan cilexetil	High Blood Pressure/ Heart Failure
Atarax hydroxyzine HCL	Anxiety/Sedative/Allergies
Atelvia risedronate sodium	Osteoporosis
atenolol Tenormin	High Blood Pressure/Migraines/Tremors/ Angina/COPD
atenolol and chlorthalidone Tenoretic	High Blood Pressure
Ativan lorazepam	Antidepressant/Anxiety
atorvastatin Lipitor	Cholesterol/Triglyceride Treatment
Atrovent ipratropium bromide	Asthma/ COPD/Lung Disease/ Emphysema/ Chronic Bronchitis
Augmentin amoxicillin and clavulanate potassium	Antibiotic
Avalide irbesartan and HCTZ	High Blood Pressure
Avandia rosiglitazone	Diabetes
Avapro irbesartan	High Blood Pressure
Aventyl nortriptyline	Antidepressant/Insomnia
Avinza morphine	Severe Pain
Avonex interferon	Relapsing Multiple Sclerosis
azithromycin Zithromax	Antibiotic
Azmacort triamcinolone inhalation	Emphysema/Asthma
AZT/zidovudine Retrovir	AIDS/HIV
Bactrim trimethoprim and sulfamethoxazole	Antibiotic
Bactroban mupirocin topical	Antibiotic
Balacet acetaminophen and propoxyphene	Pain
benazepril and amlodipine Lotrel	High Blood Pressure
benazepril HCL Lotensin	High Blood Pressure/ Congestive Heart Failure
Benicar olmesartan	High Blood Pressure
benztropine Cogentin	Parkinson's Disease
Betapace sotalol	Heart
Betaseron interferon	AIDS/Relapsing Multiple Sclerosis/Hepatitis C/ Leukemia
Biaxin clarithromycin	Antibiotic
bicalutamide Casodex	Cancer
Bidil	Heart Failure

Bonine meclizine	Nausea
Brethine terbutaline	Emphysema/Asthma/Preterm Labor
bretylium tosylate Bretylol	Ventricular Arrhythmias
Bretylol bretylium tosylate	Ventricular Arrhythmias
bumetanide Bumex	Congestive Heart Failure/Renal Disease/ High Blood Pressure (Severe)
Bumex bumetanide	Congestive Heart Failure/Renal Disease/ High Blood Pressure (Severe)
buprenorphine Butrans patch	Chronic Pain
bupropion Wellbutrin SR	Antidepressant
BuSpar buspirone	Anxiety
busulfan Myleran, Busulfex	Cancer
Busulfex busulfan	Cancer
Butrans buprenorphine patch	Chronic Pain
cabazitaxel Jevtana	Prostate Cancer
Calan verapamil	High Blood Pressure/ Angina
calcitonin salmon Miacalcin	Osteoporosis
candesartan celexetil Atacand	High Blood Pressure/ Heart Failure
capecitabine Xeloda	Cancer
Capoten captopril	High Blood Pressure
Capozide captopril and HCTZ	High Blood Pressure
captopril Capoten	High Blood Pressure/Heart
captopril and HCTZ Capozide	High Blood Pressure/ Heart
carbamazepine Tegretol,	Seizures/Restless Leg Syndrome
Equetro, Carbatrol †	Trigeminal Neuralgia/Bipolar Disorder
Carbatrol carbamazepine †	Seizures/Restless Leg Syndrome
carbidopa and levodopa Sinemet	Parkinson's Disease
carboplatin Paraplatin	Cancer
Cardilate nifedipine	Angina Pectoris (frequent or recurrent)
Cardioquin quinidine	Heart Arrhythmias
Cardizem diltiazem	High Blood Pressure/ Angina/Heart
Cardura doxazosin	High Blood Pressure/Prostate Enlargement
carisoprodol Soma	Muscle Relaxant/Sleep Aid
Cartia XT diltiazem	High Blood Pressure/Angina/Heart
carvedilol Coreg	High Blood Pressure/ Heart
Casodex bicalutamide	Cancer
Catapres clonidine HCL	High Blood Pressure/Restless Leg Syndrome/ Narcotic & Nicotine Withdrawal/ Menopause/Cancer Related Pain/ Diabetic Neuropathy

CeeNu lomustine	Cancer
cefprozil Cefzil	Antibiotic
Ceftin cefuroxime	Antibiotic
cefuroxime Ceftin	Antibiotic
Cefzil cefprozil	Antibiotic
Celebrex celecoxib	Arthritis
celecoxib Celebrex	Arthritis
Celexa citalopram	Antidepressant
CellCept mycophenolate mofetil	Transplant Rejection Medicine/Systemic Lupus
cephalexin Keflex	Antibiotic
Cephulac lactulose	Constipation/ Liver Disease
cetirizine Zyrtec	Hay Fever
chlorambucil Leukeran	Cancer
chlorothiazide Diuril	Edema
chlorpropamide Diabinese	Diabetes
chlorthalidone Thalitone	Hypertension/ Congestive Heart Failure
chlorthalidone and reserpine Regroton	Hypertension
cilostazol Pletal	Circulatory Problems
cimetidine Tagamet	Heartburn/Reflux/Ulcers
Cipralext escitalopram	Depression/Anxiety
Cipro ciprofloxacin	Antibiotic
ciprofloxacin Cipro	Antibiotic
cisplatin Platinol	Cancer
citalopram Celexa	Antidepressant
clarithromycin Biaxin, Biaxin XL	Antibiotic
Claritin loratadine	Hay Fever
Claritin D loratadine and pseudoephedrine	Allergy/Hay Fever
Cleocin HCl clindamycin	Antibiotic
clindamycin Cleocin HCl	Antibiotic
Clinoril sulindac	Pain/Anti-Inflammatory
clonazepam Klonopin †	Seizure Disorder/Restless Leg Syndrome
clonidine Catapres	High Blood Pressure/Restless Leg Syndrome/ Narcotic & Nicotine Withdrawal/Menopause/ Cancer Related Pain/ Diabetic Neuropathy
clonidine and chlorthalidone/ combipres Clorpres	High Blood Pressure
clopidogrel Plavix	Platelet Inhibitor/Stroke/Heart Attack
clorazepate Tranxene †	Adjunctive for Partial Seizures/Anxiety Disorders/ Symptomatic Relief of Acute Alcohol Withdrawal
Clorpres clonidine and chlorthalidone/combipres	High Blood Pressure

Cogentin benztropine	Parkinson's Disease
Cognex tacrine	Dementia/Alzheimer's
colchicine Colcrys	Gout
Colcrys colchicine	Gout
combipres/clonidine and chlorthalidone Clorpres	High Blood Pressure
Combivent ipratropium and albuterol	COPD/Asthma
Combivir lamivudine and zidovudine	HIV
Concerta methylphenidate †	Narcolepsy/Attention Deficit Disorder
conjugated estrogens Premarin	Estrogen Supplement
Copaxone	Multiple Sclerosis
Cordarone amiodarone	Ventricular Arrhythmias/Heart
Coreg carvedilol	High Blood Pressure/ Heart
Corgard nadolol	High Blood Pressure/ Angina /Migraines/Tremors
Corzide nadolol and bendroflumethiazide	Hypertension
Cosmegen dactinomycin	Cancer
Cotrim sulfamethoxazole and trimethoprim	Antibiotic
Coumadin warfarin	Anticoagulation/Stroke/Heart Surgery/ Circulatory Problems
Covera verapamil	Angina/Irregular Heartbeat/High Blood Pressure/ Heart Palpitations
Cozaar losartan	High Blood Pressure
Crixivan indinavir	HIV
cyclobenzaprine Flexeril	Muscle relaxant
cyclophosphamide Cytoxan, Neosar	Cancer
Cymbalta duloxetine	Major Depressive Disorder/Diabetic Neuropathy /Depression/Fibromyalgia
cytarabine Cytosar	Cancer
cytarabine liposomal DepoCyt	Cancer
Cytosar cytarabine	Cancer
Cytoxan cyclophosphamide	Cancer
dabigatran etexilate Pradaxa	Thromboembolism in Atrial Fibrillation
dactinomycin Cosmegen	Cancer
dalfampridine Ampyra	Multiple Sclerosis
Darvocet acetaminophen and propoxyphene	Pain
Demadex torsemide	High Blood Pressure/Water RetentionΔ /Congestive Heart Failure/Heart
denosumab Prolia	Osteoporosis/ Bone Cancer
Depakene valproic acid †	Seizures/ Bipolar Disorder
Depakote divalproex sodium †	Seizures/ Bipolar Disorder

DepoCyt cytarabine liposomal	Cancer
Depo-provera injectable medroxyprogesterone	Hormone
Desyrel trazodone	Antidepressant/Sedative/ Cocaine Withdrawal
Detrol tolterodine	Bladder Spasms
DiaBeta glyburide	Diabetes
Diabinese chlorpropamide	Diabetes
diazepam Valium †	Anxiety/Sedative/Seizures
diclofenac Voltaren	Pain/Anti-inflammatory
diclofenac and misoprostol Arthrotec	Anti-inflammatory
diethylstilbestrol (DES) Stilphostrol	Cancer
Diflucan fluconazole	Fungus Infections
Digitek digoxin	Heart Failure/Atrial Fibrillation/Heart
digoxin Lanoxin, Digitek, Lanoxicaps	Heart Failure/Atrial Fibrillation/Heart
Dilacor diltiazem	High Blood Pressure/ Heart
Dilantin phenytoin †	Seizure Disorder
Dilatrate SR isosorbide dinitrate	Angina/Heart Disease/Circulatory Problems
Diltia diltiazem	High Blood Pressure/ Angina/Heart
diltiazem Cartia XT, Taztia XT, Dilacor XR, Diltia XT, Tiazac, Cardizem	High Blood Pressure/ Angina/Heart
Diovan valsartan	High Blood Pressure
Diovan HCT HCTZ and valsartan	High Blood Pressure
dipyridamole Persantine	Circulatory Problems
Diskets methadone	Narcotic Addiction/Detoxification Maintenance /Chronic Pain
disopyramide Norpace	Ventricular Arrhythmias
Ditropan Oxybutrin	Overactive Bladder
Diupres reserpine and chlorothiazide	Hypertension
Diuril Oral chlorothiazide	Edema
Diutensen-R methyclothiazide and reserpine	Hypertension
divalproex sodium Depakote †	Seizures/ Bipolar Disorder
docetaxel Taxotere	Cancer
Dolophine methadone	Narcotic Addiction/Detoxification Maintenance /Chronic Pain
donepezil Aricept	Alzheimer's Disease
doxazosin Cardura	High Blood Pressure/Prostate Enlargement
doxepin Silenor	Insomnia
doxorubicin Adriamycin	Cancer
Droxia hydroxyurea	Cancer/Anemia/Sickle Cell Anemia

duloxetine Cymbalta	Major Depressive Disorder/Diabetic Neuropathy /Depression/Fibromyalgia
DuoNeb albuterol and ipratropium	COPD/Asthma
dutasteride and tamsulosin Jalyn	Benign Prostatic Hyperplasia (Prostate)
Dyazide triamterene/HCTZ	High Blood Pressure/Water RetentionΔ
DynaCirc isradapine	High Blood Pressure
Dyrenium triamterene	High Blood Pressure/Water RetentionΔ
Effexor XR venlafaxine	Antidepressant
Effient prasugrel	Heart
Elavil amitriptyline	Antidepressant
eletriptan Relpax	Migraines
Eliquis	Anticoagulant
Elmiron pentosan	Interstitial Cystitis
Elocon mometasone topical	Rash/Dermatitis
Emcyf estramustine	Cancer
enalapril Vasotec	High Blood Pressure/ Congestive Heart Failure
Endep amitriptyline	Antidepressant
enoxaparin Lovenox	Deep Venous Thrombosis/Anticoagulation
Epivir lamivudine	AIDS/HIV
Equetro carbamazepine †	Seizures/Restless Leg Syndrome
escitalopram Lexapro, Cipralex	Depression/Anxiety
Esidrix hydrochlorothiazide (HCTZ)	Hypertension/Edema
Esimil guanethidine and HCTZ	Hypertension
esomeprazole Nexium	Acid Reflux
Estrace estradiol	Estrogen Supplement
estradiol Estring, Estrace, Vagifem	Estrogen Supplement
estramustine Emcyf	Cancer
Estring Estradiol	Estrogen Supplement
estrogen Premarin	Estrogen Supplement
Eulexin flutamide	Prostate Cancer
Exelon rimvastigmine	Alzheimer's Disease
Evista raloxifene	Osteoporosis
ezetimibe Zetia	Cholesterol
ezetimibe and simvastatin Vytorin	Cholesterol
famotidine Pepcid	Heartburn/Reflux/Ulcers
felodipine Plendil	High Blood Pressure/ Angina
fenofibrate Tricor	Cholesterol/Triglyceride Treatment
fexofenadine Allegra	Hay Fever

fexofenadine and pseudoephedrine Allegra-D	Allergy/Hay Fever
 fingolimod Gilenya	Multiple Sclerosis
Flagyl metronidazole	Antibiotic
flecainide acetate Tambocor	Heart Arrhythmias
Flexiril cyclobenzaprine	Muscle Relaxant
Flomax tamsulosin	Prostate Enlargement
Flonase fluticasone nasal	Hay Fever
Flovent fluticasone inhalation	Steroid/Asthma
floxuridine FUDR	Cancer
fluconazole Diflucan	Fungus Infection
fluoxetine Prozac	Antidepressant
flutamide Eulexin	Prostate Cancer
fluticasone nasal Flonase, Veramyst	Hay Fever
fluticasone inhalation Flovent	Steroid/Asthma
fluvastatin Lescol	Cholesterol/Triglyceride Treatment
Folex PFS methotrexate	Cancer/Multiple Sclerosis/Rheumatoid Arthritis
Fortamet metformin	Diabetes
Fosamax alendronate	Osteoporosis
foscarnet Foscavir	AIDS/HIV
Foscavir foscarnet	AIDS/HIV
fosinopril Monopril	High Blood Pressure
FUDR floxuridine	Cancer
furosemide Lasix	Water Retention Δ /High Blood Pressure/ Congestive Heart Failure
Gabapentin neurontin †	Seizures/ Adjunct to Psychoactive Medications/ Neuropathy/ Diabetic Neuropathy/ Arthritis
Gabarone neurontin †	Seizures/Adjunct to Psychoactive Medications/ Neuropathy/Diabetic Neuropathy/Arthritis
gatifloxacin Tequin	Antibiotic
Gemcor Oral gemfibrozil	Cholesterol/Triglyceride Treatment
gemfibrozil Gemcor Oral, Lopid	Cholesterol/Triglyceride Treatment
Gemonil metharbital †	Seizures/Epilepsy
Geodon Ziprasidone	Antipsychotic/Schizophrenia
Gilenya fingolimod	Multiple Sclerosis
Gleevec	Cancer
glimepiride Amaryl	Diabetes
glipizide Glucotrol	Diabetes
Glucophage metformin	Diabetes

Glucotrol glipizide	Diabetes
glyburide Diabeta, Micronase	Diabetes
Glynase glyburide	Diabetes
Goserelin Zoladex	Cancer
guanethidine Ismelin	Hypertension (moderate to severe)
guanethidine and HCTZ Esimil	Hypertension
guanfacine Tenex, Intuniv	High Blood Pressure
Haldol haloperidol	Antipsychotic
haloperidol Haldol	Antipsychotic
(HCTZ) hydrochlorothiazide Aquazide-H, HydroDIURIL, Microzide, Esidrix	High Blood Pressure/ Congestive Heart Failure /Kidney Failure /Water RetentionΔ
HCTZ and bisoprolol Ziac	High Blood Pressure
HCTZ and losartan Hyzaar	High Blood Pressure/ Congestive Heart Failure
HCTZ and methyldopa Aldoril	Hypertension
HCTZ and metoprolol Lopressor	High Blood Pressure/ Angina /Tremors/Migraines
HCTZ and propranolol Inderide	Hypertension
HCTZ and telmisartan Micardis HCT	High Blood Pressure
HCTZ and timolol Timolide	Hypertension
HCTZ and valsartan Diovan HCT	High Blood Pressure
Herceptin trastuzumab	Cancer
Humulin insulin isophane and insulin regular	Diabetes
hydralazine Apresoline	Hypertension (Severe)
hydralazine/hydrochlorothiazide and reserpine Ser-Ap-Es	High Blood Pressure
Hydrea hydroxyurea	Cancer/Sickle Cell Anemia /Anemia
hydrochlorothiazide (HCTZ) Aquazide-H, HydroDIURIL, Microzide, Esidrix	High Blood Pressure/ Congestive Heart Failure/Kidney Failure /Water RetentionΔ
hydrocodone and ibuprofen Vicoprofen	Narcotic Pain Medication/Anti-inflammatory
HydroDIURIL hydrochlorothiazide (HCTZ)	Hypertension/ Kidney Failure
hydroflumethazide and reserpine Salutensin	Hypertension
hydroxychloroquine Plaquenil	Lupus /Rheumatoid Arthritis
hydroxyurea Hydrea, Droxia	Cancer /Anemia/ Sickle Cell Anemia
hydroxyzine Atarax, Vistaril	Anxiety/Sedative
Hytrin terazosin	High Blood Pressure/Prostate Enlargement
Hyzaar losartan and HCTZ	High Blood Pressure/ Congestive Heart Failure
ibuprofen Motrin	Pain/Anti-inflammatory/Fever
Imdur isosorbide mononitrate	Angina/Heart Disease/Heart
imiquimod Aldara, Zyclara cream	Actinic Keratosis/Superficial Basal Cell Carcinoma
Imitrex sumatriptan	Migraine Treatment

indapamide Lozol	High Blood Pressure/Congestive Heart Failure/ Water RetentionΔ
Inderal propranolol	High Blood Pressure/Hypertension/ Arrhythmias/ Angina /Hypertrophic Cardiomyopathy/Tremors/Subaortic Stenosis/Myocardial Infarction/ Prevention of Migraines
Inderide hydrochlorothiazide and propranolol	Hypertension
indinavir Crixivan	HIV
Indocin indomethacin	Pain/Anti-inflammatory
indomethacin Indocin	Pain/Anti-inflammatory
Infergen interferon alfacon-1	Leukemia/Cancer
interferon alpha 2-A Roferon	AIDS/Immune System/Cancer
interferon Intron A	AIDS/Immune System
interferon Betaseron, Peg-Intron	AIDS/Relapsing Multiple Sclerosis/Hepatitis C/ Leukemia
interferon beta-1 Avonex	AIDS/Immune System
interferon Alfacon-1 Infergen	AIDS/Immune System
Intron A interferon	AIDS/Immune System
Intuniv guanfacine	High Blood Pressure
Invega paliperidone	Antipsychotic
ipratropium and albuterol Combivent	COPD/Asthma/Chronic Bronchitis
ipratropium inhalation Atrovent	Asthma/COPD/ Lung Disease
irbesartan Avapro	High Blood Pressure
irbesartan and HCTZ Avalide	High Blood Pressure
Ismelin guanethidine	Hypertension (moderate to severe)
ISMO isosorbide mononitrate	Angina/Heart Disease/Circulatory Problems
Isoptin verapamil	Angina/Irregular Heartbeat High Blood Pressure/Chest Pain/Atrial Fibrillation
Isordil isosorbide dinitrate	Angina/Heart Disease/Circulatory Problems
isosorbide dinitrate Sorbitrate, Isordil, Dilatrate SR	Angina/Heart Disease/Circulatory Problems
isosorbide mononitrate Imdur, ISMO, Monoket	Angina/Heart Disease
isradapine DynaCirc	High Blood Pressure
Jalyn dutasteride and tamsulosin	Benign Prostatic Hyperplasia (Prostate)
Jevtana cabazitaxel	Prostate Cancer
K-Chlor potassium chloride	Potassium Supplement
K-Dur potassium chloride	Potassium Supplement
Keflex cephalixin	Antibiotic
Keppra levetiracetam †	Seizures/Epilepsy
Ketorlac Toradol	Pain
Klonopin clonazepam †	Seizure Disorder/Restless Leg Syndrome
Klor-Con potassium chloride	Potassium Supplement

Kombiglyze XR saxaglipten and metformin	Diabetes
Krystexxa pegloticase	Gout
labetalol Normodyne	Hypertension
lactulose Cephulac	Constipation/ Liver Disease
Lamictal lamotrigine †	Seizures/ Bipolar Disorder/Antipsychotic
lamivudine Epivir	AIDS/HIV
lamivudine and zidovudine Combivir	HIV
Lanoxicaps digoxin	Heart Condition/Atrial Fibrillation
Lanoxin digoxin	Heart Condition/Atrial Fibrillation
lansoprazole Prevacid	Heartburn/Reflux/Ulcers
Lasix furosemide	Water RetentionΔ/High Blood Pressure / Congestive Heart Failure
Latanoprost ophthalmic Xalatan	Glaucoma/ Diabetic Glaucoma
Latuda lurasidone	Antipsychotic/Schizophrenia
Lente Iletin insulin	Diabetes
Lescol fluvastatin	Cholesterol/Triglyceride Treatment
Leukeran chlorambucil	Cancer
leuprolide acetate Lupron	Cancer
Levaquin levofloxacin	Antibiotic
levetiracetam Keppra †	Seizures/Epilepsy
levofloxacin Levaquin	Antibiotic
Levothroid levothyroxine	Hypothyroid/Goiters
levothyroxine Synthroid, Levoxyl Levothroid	Hypothyroid/Goiters
Levoxyl levothyroxine	Hypothyroid/Goiters
Lexapro escitalopram	Depression/Anxiety
Lipitor atorvastatin	Cholesterol/Triglyceride Treatment
liraglutide Victoza	Diabetes
lisinopril Zestril, Prinivil	High Blood Pressure/ Heart Condition
lisinopril and HCTZ Zestoretic	High Blood Pressure/ Heart Condition
Lithium	Severe Mental Disorders
Loestrin Fe norethindrone and ethinyl estradiol	Estrogen Supplement/ Cancer
lomustine CeeNu	Cancer
Loniten minoxidil	High Blood Pressure
Lopid gemfibrozil	Cholesterol/Triglyceride Treatment
Lopressor metoprolol and HCTZ	High Blood Pressure/ Angina /Tremors/Migraines
lopurin/allopurinol Zyloprim	Gout Treatment/Lower Uric Acid Levels
loratadine Claritin	Allergy/Hay Fever/Skin Rash
loratadine and pseudoephedrine Claritin D	Allergy/Hay Fever

lorazepam Ativan	Antidepressant/Anxiety
losartan Cozaar	High Blood Pressure
losartan and HCTZ Hyzaar	High Blood Pressure/ Congestive Heart Failure
Lotensin benazepril HCL	High Blood Pressure
Lotrel amlodipine and benazepril	High Blood Pressure
lovastatin Altoprev, Mevacor, Altacor	Cholesterol/Triglyceride Treatment
Lovenox enoxaparin	Deep Venous Thrombosis/Anticoagulation
Lozol indapamide	Cholesterol/High Blood Pressure / Congestive Heart Failure
Luminal phenobarbital †	Sedative/Seizure Disorder
Lupron leuprolide acetate	Cancer
lurasidone Latuda	Antipsychotic/Schizophrenia
Lyrica pregabalin †	Diabetic Neuropathy/Seizures Neuropathy /Fibromyalgia/Restless Leg Syndrome
Lysodren mitotane	Cancer
Macrobid nitrofurantoin	Antibiotic
Maxzide triamterene/HCTZ	High Blood Pressure/Water RetentionΔ
Mebaral mephobarbital †	Convulsions/Seizures
mechlorethamine Mustargen	Cancer
meclizine Bonine, Antivert	Nausea
Medrol methylprednisolone	Steroid/Inflammation
medroxyprogesterone Prempro, Depo-Provera (injectable)	Estrogen Supplement
Megace megestrol	Cancer
megestrol Megace	Cancer
melphalan Alkeran	Cancer
Memantine	Alzheimer's Disease/Dementia
mephobarbital Mebaral †	Convulsions/Seizures
mercaptopurine Purinethol	Cancer
Metatensin trichlormethiazide	Hypertension
metaxalone Skelaxin	Muscle Relaxant
metformin Glucophage, Fortamet	Diabetes
methadone Diskets, Dolophine, Methadose	Narcotic Addiction/Detoxification Maintenance/Pain
Methadose methadone	Narcotic Addiction/Detoxification Maintenance/Pain
metharbital Gemonil †	Seizures/Epilepsy
methotrexate, Rheumatrex, Trexall, Folex PFS	Cancer/Multiple Sclerosis/Rheumatoid Arthritis
methyclothiazide and reserpine Diutensen-R	Hypertension
methyldopa Aldomet	High Blood Pressure
methyldopa and HCTZ Aldoril	Hypertension

methylphenidate Ritalin, Concerta †	Narcolepsy/Attention Deficit Disorder
methylprednisolone Medrol	Steroid/Inflammation
Meticorten prednisone	Emphysema/Lupus/Steroid/Asthma
metoclopramide Reglan	Reflux/Esoophagitis
metolazone Zaroxolyn	Heart/High Blood Pressure/Water RetentionΔ /Congestive Heart Failure/Kidney Disease
metoprolol Toprol-XL	High Blood Pressure/ Angina
metoprolol and HCTZ Lopressor	High Blood Pressure/ Angina
metronidazole Flagyl	Antibacterial
Mevacor lovastatin	Cholesterol
mexiletine Mexitil	Heart
Mexitil mexiletine	Heart
Miacalcin calcitonin salmon	Osteoporosis
Micardis HCT HCTZ and telmisartan	High Blood Pressure
Micronase glyburide	Diabetes
Microzide hydrochlorothiazide (HCTZ)	High Blood Pressure/ Congestive Heart Failure /Kidney Failure/Water RetentionΔ
Midamor amiloride	High Blood Pressure/ Congestive Heart Failure /Water RetentionΔ
milnacipran Savella	Fibromyalgia
Miltrate	Angina Pectoris/Anti-Parkinson Agent
Minipress prazosin	High Blood Pressure
Minizide polythiazide/prazosin	Hypertension
minoxidil Loniten	High Blood Pressure
Mirapex pramipexole	Parkinson's Disease/Restless Leg Syndrome
mirtazapine Remeron	Antidepressant
mitomycin Mytamycin	Cancer
mitotane Lysodren	Cancer
mitotane Lysodren	Cancer
Moderil rescinnamine	Mild Essential Hypertension
mometasone nasal Nasonex	Allergy/Hay Fever
mometasone topical Elocon	Rash/Dermatitis
Monoket isosorbide mononitrate	Angina/Heart Disease
Monopril fosinopril	High Blood Pressure/ Heart
montelukast Singulair	Asthma
morphine Avinza, MS Contin	Severe Pain
metoprolol Toprol-XL	High Blood Pressure/ Angina
metoprolol and HCTZ Lopressor	High Blood Pressure/ Angina
metronidazole Flagyl	Antibacterial

Mevacor lovastatin	Cholesterol
Motrin ibuprofen	Pain/Anti-inflammatory
MS Contin morphine	Severe Pain
mupirocin topical Bactroban	Antibiotic
Mustargen mechlorethamine	Cancer
Mutamycin mitomycin	Cancer
mycophenolate mofetil CellCept	Transplant Rejection Medicine/Systemic Lupus
Mycostatin nystatin	Antifungal Antibiotic
Myleran bulsalfan	Cancer
Mysoline primidone †	Seizures
nadolol Corgard	High Blood Pressure/ Angina
nadolol and bendroflumethiazide Corzide	Hypertension
Namenda	Alzheimer's Disease/Dementia
Naprelan naproxen	Pain/Arthritis/Gout
Naprosyn naproxen	Pain/Arthritis/Gout
naproxen Aleve, Anaprox, Naprelan, naproxen and esomeprazole magnesium Vimovo Naprosyn	Pain/Arthritis/Gout Osteoarthritis/Rheumatoid Arthritis /Ankylosing Spondylitis
Nasacort triamcinolone nasal	Rhinitis/Asthma
Nasonex mometasone nasal	Allergy/Hay Fever
Navelbine vinorelbine	Cancer
nefazodone Serzone	Antidepressant
Neosar cyclophosphamide	Cancer
Neulasta Pegfilgrastim	Cancer/White blood cells
Neupogen	Cancer
Neurontin gabapentin †	Seizures/ Psychoactive Medications /Neuropathy /Diabetic Neuropathy
Nexium esomeprazole	Reflux
nifedipine Adalat, Procardia	High Blood Pressure/ Heart Condition/Angina
nisoldipine Sular	High Blood Pressure/ Angina
Nitro-Bid nitroglycerin	Angina Pectoris
Nitro-Dur nitroglycerin	Heart Condition
nitrofurantoin Macrobid	Antibiotic
nitroglycerine transdermal Transderm Nitro	Angina/Heart Disease/Heart Condition
nitroglycerine Nitro-Bid, Nitro-Dur, Nitrostat	Angina/Heart Disease/Heart Condition
Nolvadex tamoxifen	Breast Cancer Long Term Therapy
norethindrone and ethinyl, estradiol Loestrin Fe	Estrogen Supplement/ Cancer
Normodyne labetalol	Hypertension

Norpace disopyramide	Ventricular Arrhythmias/Heart Condition
nortriptyline Pamelor, Aventyl	Antidepressant/Insomnia
Norvasc amlodipine	High Blood Pressure/ Angina/Heart
nystatin Mycostatin	Antifungal Antibiotic
olanzapine Zyprexa	Antipsychotic/Bipolar Disorder
Oleptro trazodone and HCL	Antidepressant/ Major Depressive Disorder
olmesartan Benicar	High Blood Pressure
omeprazole Prilosec	Heartburn/Reflux/Ulcers
Oncovin vincristine	Cancer
Onxol paclitaxel	Cancer
Orencia abatacept	Rheumatoid Arthritis
Orinase tolbutamide	Diabetes
oxycodone OxyContin, Roxicodone, Oxyfast	Narcotic Pain Medication
oxycodone and APAP Percocet, Roxicet	Narcotic Pain Medication
OxyContin oxycodone	Narcotic Pain Medication
Oxyfast oxycodone	Narcotic Pain Medication
Oxygen	Lung Disease/Emphysema/Breathing Assistance
Pacerone amiodarone	Heart
paclitaxel Taxol, Onxol	Cancer
Pamelor nortriptylene	Antidepressant/Insomnia
Pancreaze pancrelipase	Pancreatic Exocrine Dysfunction
pancrelipase Pancreaze	Pancreatic Exocrine Dysfunction
Panmycin tetracycline	Antibiotic
pantoprazole Protonix	Reflux/Esohagitis
paroxetine Paxil	Antidepressant
Paxil paroxetine	Antidepressant
Peg-Intron interferon	AIDS/Immune System/Hepatitis C
pegloticase Krystexxa	Gout
Pentam 300 pentamidine	AIDS/HIV
Pentamidine Pentam 300	AIDS/HIV
Pentazine promethazine	Nausea/Motion Sickness/Sleep Aid
pentosan Elmiorn	Interstitial cystitis
pentoxifylline Trental, Pentoxil	Vascular Disease
Pentoxil pentoxifylline	Vascular Disease
Pepcid famotidine	Heartburn/Reflux/Ulcers/Stomach Problems
Percocet oxycodone and APAP	Narcotic Pain Medication
Peritrate pentaerythritol tetranitrate	Angina Pectoris
Persantine dipyridamole	Heart Disease/Heart Condition/Circulatory Problems

phenazopyridine Pyridium	Antipruritic/Local Bladder Anesthetic
Phenergan promethazine	Nausea/Motion Sickness/Sleep Aid
phenobarbital Solfoton, Luminal †	Sedative/Seizure Disorder
phenytoin Dilantin †	Seizure Disorder
pindolol Visken	High Blood Pressure
pioglitazone Actos	Diabetes
Plaquenil hydroxychloroquine	Lupus /Rheumatoid Arthritis
Platinol cisplatin	Cancer
Plavix clopidogrel	Circulatory Problems/Platelet Inhibitor/Stroke / Heart Attack
Plendil felodipine	High Blood Pressure
Pletal cilostazol	Circulatory Problems
polythiazide/prazosin Minizide	Hypertension
potassium chloride K-Chlor, K-Dur, Klor-Con	Potassium Supplement
Pradaxa dabigatran etexilate	Thromboembolism in Atrial Fibrillation
pramipexole Mirapex	Parkinson's Disease /Restless Leg Syndrome
Prandin repaglinide	Diabetes
Pravachol pravastatin	Cholesterol/Triglyceride Treatment
pravastatin Pravachol	Cholesterol/Triglyceride Treatment
prazosin Minipress	High Blood Pressure
Precose acarbose	Diabetes
prednisone Meticorten, Sterapred	Emphysema/Lupus /Steroid/Asthma
pregabalin Lyrica †	Diabetic Neuropathy /Seizures Neuropathy /Fibromyalgia/Restless Leg Syndrome
Premarin estrogen	Estrogen Supplement
Prempro medroxyprogesterone	Estrogen Supplement
Prevacid lansoprazole	Heartburn/Reflux/Ulcers
Prilosec omeprazole	Heartburn/Reflux/Ulcers
primidone Mysoline †	Seizures
Prinivil lisinopril	High Blood Pressure/ Heart
Pristiq	Depression/Anxiety
procainamide Procan SR	Heart
Procan SR Procainamide	Heart
Procardia nifedipine	High Blood Pressure/ Heart Condition/Angina
Prolia denosumab	Osteoporosis/ Bone Cancer
promethazine Phenergan, Pentazine	Nausea/Motion Sickness/Sleep Aid
propafenone Rythmol	Heart

propranolol Inderal	High Blood Pressure/ Arrhythmias/Heart/Angina/Tremors
propranolol and HCTZ Inderide	Hypertension
Protonix pantoprazole	Reflux/Esohagitis
Provenge sipuleucel-T	Prostate Cancer
Proventil, Proventil HFA albuterol	Asthma/ COPD/Lung Disease/Emphysema
Prozac fluoxetine	Antidepressant
Purinethol mercaptopurine	Cancer
Pyridium phenazopyridine	Antipruritic/Local Bladder Anesthetic
quetiapine Seroquel	Depression/Sleep/ Severe Mental Disorders
Quinaglute Dura-Tabs quinidine	Heart Arrhythmias
quinapril Accupril	High Blood Pressure/ Congestive Heart Failure
Quinidex Extentabs quinidine	Heart Arrhythmias
quinidine Cardioquin, Quinidex Extentabs, Quin-G, Quinaglute Dura-Tabs	Heart Arrhythmias
rabeprazole Aciphex	Heartburn/Reflux/Ulcers
raloxifene Evista	Osteoporosis
ramipril Altace	High Blood Pressure/ Congestive Heart Failure
ranitidine Zantac, Taladine	Heartburn/Reflux/Ulcers/Stomach Problems
Rebetol ribavirin	AIDS/Immune System/Hepatitis C
Reglan metoclopramide	Reflux/Esohagitis/Ulcer/Stomach Problems/Nausea
Regroton chlorthalidone and reserpine	Hypertension
Relpax eletriptan	Migraines
Remeron mirtazapine	Depression/Tremors/Panic Disorder
Remicade Infliximab	Rheumatoid Arthritis/psoriasis/ulcerative colitis /Crohns Disease
Renagel sevelamer	End Stage Renal Disease/Dialysis
Renese polythiazide	Congestive Heart Failure/Cirrhosis/Kidney Disease
Renese-R polythiazide and reserpine	Hypertension
Renvela sevelamer	End Stage Renal Disease/Dialysis
repaglinide Prandin	Diabetes
Requip ropinirole	Parkinson's Disease/Restless Leg Syndrome
rescinnamine Moderil	Mild Essential Hypertension
reserpine and chlorothiazide Diupres	Hypertension
Restoril temazepam	Sleeping Medication
Retrovir zidovudine	AIDS/HIV
Rheumatrex methotrexate	Cancer/Multiple Sclerosis/Rheumatoid Arthritis

ribavirin Rebetol	AIDS/Immune System
rimvastigmine Exelon	Alzheimer's Disease
risedronate sodium Atelvia	Osteoporosis
Risperdal risperidone	Antipsychotic
risperidone Risperdal	Antipsychotic
Ritalin methylphenidate †	Narcolepsy/Attention Deficit Disorder
Ritoxin	Rheumatoid Arthritis/ Wegner's Granulomatosis/ microscopic polyangitis/cancer
rivaroxaban Xarelto	Circulatory Problems
Roferon interferon alpha 2-A	AIDS/HIV/Cancer
ropinirole Requip	Parkinson's Disease/Restless Leg Syndrome
rosiglitazone Avandia	Diabetes
Roxicet oxycodone and APAP	Narcotic Pain Medication
Roxicodone oxycodone	Narcotic Pain Medication
Rythmol propafenone	Heart
salmeterol inhalation Serevent	Asthma/Bronchial Spasms/ COPD/Lung Disease
salmeterol and fluticasone Advair Diskus	Asthma
Salutensin hydroflumethazide and reserpine	Hypertension
Savella milnacipran	Fibromyalgia
saxaglipten and metformin Kombiglyze XR	Diabetes
Sectral acebutolol	Hypertension/ Ventricular Arrhythmias
Septra trimethoprim and sulfamethoxazole	Antibiotic
Ser-Ap-Es hydralazine/ hydrochlorothiazide and reserpine	High Blood Pressure
Serevent salmeterol inhalation	Asthma, Bronchial Spasms/ COPD/Lung Disease
Seroquel quetiapine	Depression/Sleep/ Severe Mental Disorders
sertraline Zoloft	Antidepressant
Serzone nefazodone	Antidepressant
Sevelamer Renagel	End Stage Renal Disease/Dialysis
Silenor doxepin	Insomnia
simvastatin Zocor	Cholesterol/Triglyceride Treatment
Sinemet carbidopa and levodopa	Parkinson's Disease
Singulair montelukast	Asthma/ COPD/Lung Disease
sipuleucel-T Provenge	Prostate Cancer
Skelaxin metaxalone	Muscle Relaxant
Slo-Bid theophylline	Emphysema/Asthma
Solfoton phenobarbital †	Sedative/Seizure Disorder

Soma Carisoprodol	Muscle Relaxant/Sleep Aid
Sorbitrate isosorbide dinitrate	Angina/Heart Disease
sotalol Betapace	Heart
Sovaldi Sofosbuvir	Hepatitis C
Spiriva tiotropium inhalation	COPD/Emphysema
spironolactone Aldactone	High Blood Pressure/ Congestive Heart Failure / Water RetentionΔ
spironolactone and HCTZ Aldactazide	Water RetentionΔ/High Blood Pressure/ Congestive Heart Failure
stavudine Zerit	AIDS/HIV
Sterapred prednisone	Emphysema/Lupus/Steroid/Asthma
Stilphostrol diethylstilbestrol (DES)	Cancer
Sular nisoldipine	High Blood Pressure/ Angina
sulindac Clinoril	Pain/Anti-Inflammatory
sumatriptan Imitrex	Migraine Treatment
Sumycin tetracycline	Antibiotic
Synthroid levothyroxine	Hypothyroid/Goiters
tacrine Cognex	Dementia/Alzheimer's
Tagamet cimetidine	Stomach Problems/Ulcers/Heartburn/Reflux
Taladine ranitidine	Heartburn/Reflux/Ulcers/Stomach Problems
Tambocor flecainide acetate	Heart Arrhythmias
tamoxifen Nolvadex	Breast Cancer Long Term Therapy
tamsulosin Flomax	Prostate Enlargement/Benign Prostate Hyperplasia
Tarka trandolapril and verapamil	High Blood Pressure
Taxol paclitaxel	Cancer
Taxotere docetaxel	Cancer
Taztia XT diltiazem	High Blood Pressure/ Angina
Tecfidera	Multiple Sclerosis
Tegretol carbamazepine†	Seizures/Restless Leg Syndrome/ Trigeminal Neuralgia/ Bipolar Disorder
Tekamlo aliskiren and amlodipine	Hypertension
temazepam Restoril	Sleeping Medication
Tenex guanfacine	High Blood Pressure
Tenoretic atenolol and chlorthalidone	High Blood Pressure
Tenormin atenolol	High Blood Pressure/ Angina/Heart/Coronary Artery Disease /Tremors/Migraines
Tequin gatifloxacin	Antibiotic

terazosin Hytrin	High Blood Pressure/Prostate Enlargement
terbutaline Brethine	Asthma/Preterm Labor/ Emphysema/Chronic Bronchitis
Teslac testolactone	Cancer
testolactone Teslac	Cancer
tetracycline Ala-Tet	Antibiotic
Teveten	High Blood Pressure
Thalitone chlorthalidone	Hypertension/ Congestive Heart Failure
Theodur theophylline	Lung Disease/Emphysema/Asthma/Chronic Bronchitis
Theolair theophylline	Lung Disease/Emphysema/Asthma/Chronic Bronchitis
theophylline Theodur, Slo-Bid	Lung Disease/Emphysema/Asthma
Theolair	Chronic Bronchitis
Tiazac diltiazem	High Blood Pressure/ Heart
Ticlid ticlodipine	Platelet Inhibitor/Stroke/Heart Attack/Heart Condition/Circulatory Problems
ticlodipine Ticlid	Platelet Inhibitor/Stroke/Heart Attack/Heart Condition/Circulatory Problems
Timolide HCTZ and timolol	Hypertension
tiotropium inhalation Spiriva	COPD/Emphysema
tocilizumab Actemra	Rheumatoid Arthritis
tolazamide Tolinase	Diabetes Mellitus (Type II)
tolbutamide Orinase	Diabetes
Tolinase tolazemide	Diabetes
tolterodine Detrol	Bladder Spasms
Topamax topiramate †	Epilepsy/Migraine Headaches/Seizures
Topiragen topiramate †	Epilepsy/Migraine Headaches/Seizures
topiramate Topomax, Topiragen †	Epilepsy/Migraine Headaches/Seizures
Toprol-XL metoprolol	High Blood Pressure/ Heart/Angina/Coronary Artery Disease/Migraines/Tremors
Toradol Ketorolac	Pain
toremide Demadex	High Blood Pressure/ Congestive Heart Failure
tramadol Ultram	Pain
Trandate labetalol	Hypertension
trandolapril and verapamil, Tarka	High Blood Pressure
Transderm Nitro nitroglycerine	Angina/Heart Disease
Tranxene clorazepate †	Adjunctive for Partial Seizures/Anxiety Disorders/Symptomatic Relief of Acute Alcohol Withdrawal
trastuzumab Herceptin	Cancer

trazodone and HCL Oleptro	Antidepressant/ Major Depressive Disorder
trazodone Desyrel	Antidepressant/Sedative/ Cocaine Withdrawal
Trental pentoxifylline	Vascular Disease/Circulatory Problems/Heart
Trexall methotrexate	Cancer/Multiple Sclerosis/Rheumatoid Arthritis/ Psoriasis/ Polymyositis/Systemic Lupus/To Induce Miscarriage
triamcinolone acetonide spray Trinasal	Asthma
triamcinolone nasal Nasacort	Asthma
triamcinolone inhalation Azmacort	Emphysema/Asthma
triamterene Dyrenium	Water Retention Δ /High Blood Pressure/ Congestive Heart Failure
triamterene/HCTZ Dyazide, Maxzide	Water Retention Δ /High Blood Pressure/ Congestive Heart Failure
Tribenzor amlodipine, HCTZ and olmesartan	Hypertension
trichlormethiazide Metatensin	Hypertension
Tricor fenofibrate	Cholesterol/Triglyceride Treatment
trimethoprim and sulfamethoxazole Cotrim, Bactrim, Septra	Antibiotic
Trimox amoxicillin	Antibiotic
Tri-Nasal triamcinolone acetonide spray	Asthma
Tudorza Pressair	COPD
Ultram tramadol	Pain
Vagifem estradiol	Estrogen Supplement
valacyclovir Valtrex	Antiviral/Hives
Valium diazepam †	Anxiety/Sedative/Seizures
valsartan Diovan	High Blood Pressure/ Congestive Heart Failure
Valtrex valacyclovir	Antiviral/Hives
Vasotec enalapril	High Blood Pressure/ Congestive Heart Failure/Angina
Velban vinblastine	Cancer
venlafaxine Effexor XR	Antidepressant
Ventolin albuterol	Emphysema/COPD/Lung Disease/Asthma/ Chronic Bronchitis
Veramyst fluticasone nasal	Hay Fever/Steroid/Asthma
verapamil Isoptin, Calan, Verelan Covera	Angina/Irregular Heartbeat/High Blood Pressure/ Heart Palpitations
Verelan verapamil	Angina/Irregular Heartbeat/High Blood Pressure/ Heart Palpitations
Vicoprofen hydrocodone and ibuprofen	Narcotic Pain Medication/Anti-inflammatory
Victoza liraglutide	Diabetes
Vimovo naproxen and esomeprazole magnesium	Osteoarthritis/Rheumatoid Arthritis/ Ankylosing Spondylitis

vinblastine Velban	Cancer
vincristine Oncovin, Vincasar PFS	Cancer
vinorelbine Navelbine	Cancer
Visken pindolol	High Blood Pressure
Vistaril hydroxyzine	Allergies/Insomnia
Voltaren diclofenac	Pain/Anti-inflammatory
Vytorin ezetimibe and simvastatin	Cholesterol
warfarin Coumadin	Anticoagulation/Stroke/Heart Surgery/ Circulatory Problems
Wellbutrin bupropion	Antidepressant
Xalatan latanoprost ophthalmic	Glaucoma/Diabetic Glaucoma
Vincasar PFS vincristine	Cancer
Xanax alprazolam	Anxiety/Panic Attacks
Xarelto rivaroxaban	Circulatory Problems
Xeloda capecitabine	Cancer
Zantac ranitidine	Heartburn/Reflux/Ulcers/Stomach Problems
Zaroxolyn metolazone	Heart/High Blood Pressure/Water Retention/ Congestive Heart Failure/ Kidney Disease
Zerit stavudine	AIDS/HIV
Zestoretic lisinopril and HCTZ	High Blood Pressure
Zestril lisinopril	High Blood Pressure/ Heart
Zetia ezetimibe	Cholesterol
Ziac HCTZ and bisoprolol	High Blood Pressure
zidovudine Retrovir	AIDS/HIV
ziprasidone Geodon	Antipsychotic/Schizophrenia
Zithromax azithromycin	Antibiotic
Zocor simvastatin	Cholesterol/Triglyceride Treatment
Zoladex goserelin	Cancer
Zoloft sertraline	Antidepressant
zolpidem Ambien	Sleeping Medication
Zovirax acyclovir	Antiviral
Zyclara imiquimod cream	Actinic Keratosis
Zyloprim lopurin/allopurinol	Gout Treatment/Lower Uric Acid Levels
Zyprexa olanzapine	Antipsychotic/Bipolar Disorder
Zyrtec cetirizine	Hay Fever/Hives
Zytiga	Prostate Cancer

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Notes

[illegible]

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Notes

[illegible]

Notes

This image shows a full page of blank, lined paper. It features approximately 30 evenly spaced horizontal black lines across its entire width, typical of notebook or legal stationery. The paper is otherwise completely empty, with no margins, text, or other markings.

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



Senior Life Insurance Company | 1 Senior Life Lane, Thomasville, GA 31792 | (229) 228-6936