

# HMS<sup>®</sup> Plus

Universal & Term Life Insurance

## HMS<sup>®</sup> Plus 125 & 100

Level Term life insurance with face amounts low enough to fit many budgets

- ▶ \$90 commissionable policy fee
- ▶ 30, 25, 20, & 15 year level premium periods with full or 5-year guarantee
- ▶ Accidental Death Benefit Rider included at no additional cost with 25% Accidental Death Benefit & additional 25% Common Carrier Death Benefit (not available on HMS Plus 100)
- ▶ Issue ages up to 75 (15 year)

## HMS<sup>®</sup> Plus Payment Protector

Decreasing Term coverage where the death benefit can be paid out in monthly income

- ▶ \$90 commissionable policy fee
- ▶ 30, 25, 20, & 15 year level premium periods and To Age 70
- ▶ Accidental Death Benefit Rider included at no additional cost
- ▶ Death benefit alternative for income protection
- ▶ Issue ages up to 75 (15 year)

## HMS Plus Payment Protector Continuation

Same product features as HMS Plus Payment Protector, with the addition of a death benefit that is equal to 10% of the initial lump sum death benefit if the Monthly Death Benefit is not used.

- ▶ Permanent coverage
- ▶ Premiums never increase

## HMS<sup>®</sup> Plus CBO

Universal life insurance with the ability to have premiums returned at the end of the Cash Back Option period

- ▶ \$90 commissionable policy fee
- ▶ 30, 25, 20, & 15 year level premium periods
- ▶ Accidental Death Benefit Rider included at no additional cost with 50% Accidental Death Benefit & additional 50% Common Carrier Death Benefit
- ▶ Issue ages up to 60 (20 year)

## HMS<sup>®</sup> Plus w/ADB

Value Term life insurance that provides affordable coverage in case death due to an accident

- ▶ 30-year guaranteed level premium period for issue ages 20-50
- ▶ 20-year guaranteed level premium period for issue ages 51-60
- ▶ \$1,000 'all-cause' death benefit
- ▶ Potential to qualify with health conditions
- ▶ Maximum issue age: 60

## HMS Plus Continuation

Affordable simplified issue product that offers your clients a permanent policy for the cost of a term product.

- ▶ Coverage for life
- ▶ Premiums never increase
- ▶ Death benefit reduces to 10% of the initial death benefit after initial death benefit period ends.

HMS Plus Series (Policy Series 301/302/303/304/314/315) and Enhanced Surrender Value Rider (Rider Series 2200) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO. Product and riders may not be available in all states. Consult policy and riders for all terms, limitations, and exclusions.

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