



# AGENT GUIDE

## HOME MORTGAGE SERIES

Policy Series 301, 302, 303, 304, 314, 325

CBO 100 • CBO 50 • TERM 125 • TERM 100

ADB • CONTINUATION • PAYMENT PROTECTOR

PAYMENT PROTECTOR CONTINUATION

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## Helpful Links

[www.Americo.com](http://www.Americo.com)  
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[www.AgentCafe.com](http://www.AgentCafe.com)

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## Getting Started

- ▶ You can login to Sales Connection either through the Americo.com Agent Portal or SC.Americo.com.
- ▶ Use the same login information that you use for the Agent Portal. If you have not created one, you will need to do so prior to using Sales Connection. Follow the onscreen directions.
- ▶ Once logged in, you can run an illustration, start a new eApplication, or continue one that was previously started.



# Mortgage Portfolio

The Home Mortgage Series portfolio from Americo Financial Life and Annuity Insurance Company allows you to customize coverage to fit your clients' different needs. Our Term and Universal life insurance products can help protect families from the financial devastation that can come with death, disability, or critical illness.

The process is simple and your clients will know they're covered in a matter of minutes with our easy-to-use instant decision eApplication.

## Easy to Sell

- › Well-rounded product portfolio - customize based on clients' needs, affordability, and process
- › Cash Back Option and Living Benefits available together
- › Competitively priced products
- › Simple to explain and easy to understand
- › No mortgage required

## Ease of Doing Business

- › Full electronic process - email and tablet signatures
- › Americo's eApplication makes underwriting easy. It does it for you!
- › Instant decision eApplication
- › Policies typically mailed within one business day
- › Competitive commissions paid daily to help you build your business
- › Outstanding support and service
- › Policy eDelivery available

# CBO 100 & CBO 50

CBO 100 & CBO 50 are universal life policies that offer level insurance with Cash Back Option guarantees.

- ▶ Two product options with either 100% or 50% of base premiums available at the end of the Cash Back Option period depending on the version of the product purchased<sup>1</sup>
- ▶ Living Benefit Riders (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost<sup>1</sup>

## How Does the Cash Back Option Work?

The Insured purchases a Cash Back Option policy and chooses if they want to receive 100% or 50% of the base premium returned.

### Example:

30-year old male, non-smoker, wants to purchase a \$150,000 product with a 30-Year Cash Back Option period. He will receive either 100% or 50% of the base premiums back depending on which product option he chooses:

	CBO 100	CBO 50
Monthly Premium	\$78.75	\$61.00
Cumulative Premiums	\$28,350	\$21,960
Cash Back	\$28,350	\$10,980

If he terminates coverage at the end of the 30th year, he is guaranteed to get 100% or 50% of the base premium returned (less any outstanding loans). This surrender must be requested within 60 days of the 30th anniversary date.



<sup>1</sup>If the Enhanced Surrender Value Benefit (Cash Back Option benefit) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders.



# Payment Protector

Payment Protector is decreasing term insurance that offers a different way to help protect your clients and their assets. Traditional life insurance products provide a lump sum death benefit to beneficiaries. With Payment Protector, the death benefit can be paid in monthly income payments.

- ▶ May help cover the mortgage payment when you don't need the level death benefit
- ▶ Death benefit more closely follows the loan balance of a traditional home mortgage
- ▶ May provide assistance for mortgage, taxes, and insurance payments
- ▶ Lump sum payment alternative

## How Does Payment Protector Work?

The Insured purchases a Payment Protector policy and chooses a Monthly Income Death Benefit Period.

If the Insured dies during the Monthly Income Death Benefit Period, the beneficiary has two options:

- ▶ Receive a monthly income payment in the amount established when the policy was issued until the end of the Monthly Income Death Benefit Period (guaranteed to be no less than 24 months). At the end of the Monthly Income Death Benefit Period, monthly income payments stop.
- ▶ Choose a lump sum benefit (amount calculated based on date of death).

### ***Mortgage, Interest, & Principal Example***

A 40-year-old male, with a 30-year, \$100,000 mortgage, is looking for coverage to help protect his family. He'd like to cover his mortgage payments for the next 30 years, at a premium of under \$45 a month.

He first gets a quote for a traditional term policy. The premium is higher than he wants to pay. An alternative, more affordable solution could be Payment Protector.

#### **Payment Protector, 30-year Monthly Income Death Benefit Period**

Monthly premium:	\$43.53
Monthly income payments to beneficiary upon death:	\$449

The Payment Protector policy is less expensive, and it would provide a monthly income of \$449 to the beneficiary that could help cover monthly mortgage principal and interest payments. The beneficiary also has the option to take a lump sum death benefit upon the Insured's death.

## Term 125 & Term 100

Term 125 and Term 100 are affordable simplified issue level term products that make it easy for your clients to find peace of mind that their families are protected.

- ▶ Available at higher issue ages
- ▶ Optional riders provide for a variety of needs
- ▶ Living Benefit Riders (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost<sup>1</sup>
- ▶ Simplified issue - quick turnaround on clean applications
- ▶ Accidental Death Benefit Rider with Common Carrier Provision automatically included with Term 125

### How Does it Work?

A 30-year-old, non-smoker could purchase \$150,000 30-year term product, with the option of an Accidental Death Benefit Rider for a few dollars more.

	Term 125	Term 100
Monthly Premium	\$46.60	\$41.75
Death Benefit	\$150,000	\$150,000
Accidental Death Benefit	\$37,500	N/A

## Accidental Death Benefit

A valuable term life insurance product that provides affordable coverage in case of death due to an accident.

- ▶ Least expensive option
- ▶ Potential to qualify with health conditions
- ▶ Supplement to other coverage

### How Does it Work?

A 45-year-old man could purchase a \$100,000 Term policy with Accidental Death Benefit for only \$25 a month. Upon death from an accident, the death benefit payable is \$1,000 PLUS \$100,000. Upon death from an accident in a common carrier, the death benefit payable is \$1,000 PLUS \$200,000.



# Continuation

Continuation is an affordable simplified issue product that offers your clients a permanent policy, but at the cost of a term product. Your client selects the initial Level Death Benefit Period (15, 20, 25, or 30 years). At the end of that period, the death benefit will decrease to an amount equal to 10% of the initial Level Death Benefit, and will remain level for the life of the policy.

- ▶ Term 125 product with the addition of life insurance continuing at 10% of initial face amount after initial Level Death Benefit ends
- ▶ Premiums are guaranteed to remain level for as long as the policy is in force
- ▶ The policy changes with clients as they age. The need for higher coverage in the younger years, and less in later years
- ▶ Instant decision eApplication available
- ▶ No mortgage required
- ▶ Living Benefits (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost for the life of the policy

## How Does it Work?

A 35-year-old healthy male with a 30-year, \$100,000 mortgage wants insurance to help protect the mortgage should anything happen to him. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 65.

For a few dollars more than a traditional term policy, he could purchase a Continuation policy and be covered for life. He can help cover the mortgage now, and at the end of the initial Level Death Benefit Period, he'll have \$10,000 of life insurance coverage. Continuation provides coverage now and his future needs.

<b>Term 125</b>	\$100,000 Death Benefit for 30 years <b>\$39.81</b>
<b>Continuation</b>	\$100,000 Death Benefit for 30 years & \$10,000 Death Benefit from age 65+ <b>\$42.28</b>



# Payment Protector Continuation

Payment Protector Continuation is a unique whole life decreasing death benefit product designed to provide a death benefit paid in monthly income payments until the end of the Monthly Income Death Benefit Period. At the end of the period, the death benefit will equal 10% of the initial lump sum death benefit and will remain level for the life of the policy. Premiums are guaranteed to remain level for as long as the policy is in force.

- ▶ Payment Protector with the addition of life insurance continuing at 10% of initial face amount after initial Monthly Income Death Benefit ends
- ▶ Premiums are guaranteed to remain level for as long as the policy is in force
- ▶ Instant decision eApplication available
- ▶ Death benefit paid in monthly income payments
- ▶ Simplified issue - no medical exams
- ▶ No mortgage required

## How Does it Work?

A 45-year-old healthy male with a \$100,000 mortgage has a \$449 monthly mortgage payment. In the event of his death, he wants his family to be able to continue making this mortgage payment. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 75.

To meet this need, he can purchase a Payment Protector Continuation policy with a 30-year Monthly Income Death Benefit Period and be covered for life.

- ▶ Receive a monthly income payment of \$449 until the end of the Income Death Benefit Period.
- ▶ Choose a lump sum death benefit based on the date of death.

*If he lives beyond the Monthly Income Death Benefit Period, the policy will continue with a death benefit equal to 10% of the Initial Lump Sum Death Benefit.*

For a few dollars more, he could purchase a Payment Protector Continuation policy and be covered for life. He could cover the monthly mortgage now, and at the end of the Monthly Income Death Benefit Period, he'll have \$10,000 of life insurance coverage.

<b>Payment Protector</b>	\$100,000 Decreasing Death Benefit for 30 years – <b>\$59.57</b>
<b>Payment Protector Continuation</b>	\$449.04 monthly income / lump sum death benefit; <b>\$65.90</b> \$10,000 Death Benefit from age 75+



# Living Benefits

If your client is diagnosed with an unexpected illness, lost income and medical expenses can take a toll on a family budget. The Living Benefit Riders can help offer peace of mind at a critical time. These benefits give your clients access to an early (accelerated) payout of the policy death benefits if they are diagnosed with a Critical, Chronic, or Terminal Illness.

The best thing is, these Living benefits are included with a Term 100, Term 125, CBO 100, CBO 50, or Continuation policy at no additional cost to your client. Having access to this benefit could make an important difference in the quality of life for them and the lives of their loved ones.

## How Does it Work?

The requested benefit acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured’s life expectancy at the time of the request. Calculated benefits may result in no payment.

### **Benefit Calculation Example**

A 40-year-old healthy male purchases a 15-year Term 125. At age 43 he is diagnosed with cancer. He has to take time off work for treatment. Expenses and medical bills begin to accumulate. After competing treatment, his medical bills total over \$75,000.

The Term 125 policy he purchased included the Living Benefit Riders at no additional cost. He requested in writing the Accelerated Benefit for the full \$100,000 face amount. His conditions qualified him for the Critical Illness Accelerated Death Benefit Rider and he received \$79,206.

	3-Year Life Expectancy	15-Year Life Expectancy	25-Year Life Expectancy
Face Amount	\$100,000	\$100,000	\$100,000
Requested Acceleration	\$100,000	\$100,000	\$100,000
less Actuarial Discount	\$20,544	\$67,996	\$93,988
less Administrative Charge	\$250	\$250	\$250
Accelerated Death Benefit	\$79,206	\$31,754	\$5,762

## **Critical Illness Accelerated Death Benefit Rider**

Rider Series 2190/2195

A Critical Illness qualifying event is when a physician certifies that the Insured has had one of the following conditions in the last 12 months:

- ▶ Amyotrophic Lateral Sclerosis (ALS)
- ▶ End Stage Renal Failure (Kidney Failure)
- ▶ Invasive Cancer
- ▶ Major Organ Failure
- ▶ Myocardial Infarction (Heart Attack)
- ▶ Stroke

## **Chronic Illness Accelerated Death Benefit Rider**

Rider Series 2191/2196

A Chronic Illness qualifying event occurs if, within the last 12 months, a physician has certified that for a continuous 90-day period the Insured:

- ▶ is unable to perform (without substantial assistance from another person) at least two activities of daily living due to loss of functional capacity; or
- ▶ requires substantial supervision to protect himself/herself from threats to health and safety due to severe cognitive impairment.

## **Terminal Illness Accelerated Death Benefit Rider**

Rider Series 2192/2197

A Terminal Illness qualifying event occurs when a physician certifies that the Insured has a terminal illness. A terminal illness is defined as a medical condition that, with a reasonable degree of medical certainty, will result in the Insured's death within 12 months from the date the physician signs the statement of proof of terminal illness.

These riders are added automatically and at no additional cost to Term 125, Term 100, CBO 100, CBO 50, and Continuation.

These benefits may provide an accelerated death benefit, payable as a lump sum, upon the occurrence of a qualifying event. The request for the Accelerated Death Benefit must be in writing and Amerigo must receive the request while the policy is in force.

For Term 125 and Term 100 policies, partial accelerations are available. If a partial acceleration is elected, the Requested Acceleration amount must be a minimum of \$5,000, and the remaining policy face amount must be a minimum of \$20,000. Requested Acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request.

If a Terminal Illness Rider benefit is paid or if a Requested Acceleration equal to the policy's face amount is paid, then all living benefit riders will terminate immediately. If a partial acceleration is paid via the Critical or Chronic Illness Rider, then all living benefit riders will remain active. The policy face amount will be reduced by the amount of the Requested Acceleration, and the policy's cash values will be reduced proportionately.

For CBO 100 and CBO 50 policies, partial accelerations are not available.

## **Important Reminder**

Requested Acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment to the Insured.



# Product Specifications

## CBO 100 & CBO 50 Product Specifications

### Type

Flexible Premium Universal Life

### Level & Guaranteed Premium Options

30, 25, 20, and 15 years

### Cash Back Option

The Enhanced Surrender Value Benefit Rider (Series 2201) At the end of the Cash Back Option period, the surrender value of the policy will equal the total amount of the Cash Back Option premiums paid for the base policy, not including any premiums paid for riders.

The CBO payout percentage vary by the policy year based on the CBO period elected. At the end of the CBO period, the percentage will be 100% or 50% depending on the version of the product purchased.

The key benefit of CBO products are that they return the base policy's Cash Back Option premiums, less any outstanding loan balance, at the end of the Cash Back Option period if the policy is terminated.

### Issue Ages (Age Last Birthday)

Minimum Issue Age: 20

Maximum Issue Ages:

30-Year:	55 Non-nicotine; 50 Nicotine
25-Year:	55 Non-nicotine; 50 Nicotine
20-Year:	60 Non-nicotine; 52 Nicotine
15-Year:	55 Non-nicotine; 47 Nicotine

### Underwriting Classes

Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. A Nonsmoker classification applies to anyone who has not used Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine deliver devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes or any device used for the vaporization of liquid nicotine) for at least 24 months.

### Issue Limits

Minimum:	\$25,000
Maximum:	\$400,000

### Optional Benefit Riders

- Accidental Death Benefit
- Additional Insured (not available on 15-year)
- Children's Term (up to \$15,000 per child)
- Disability Income (also available on Additional Insured Rider)
- Income Term Rider
- Involuntary Unemployment Waiver of Premium
- Waiver of Monthly Specified Premium

### Policy Fee

\$90, Fully Commissionable

# Payment Protector

## Product Specifications

### Type

Decreasing Term

### Premium Options

30, 25, 20, 15 years and To Age 70

### Accidental Death Benefit Rider

An Accidental Death Benefit will pay if the insured dies as a result of an accident within 180 days of the injury. A common carrier death benefit will pay if the insured dies as a result of an accident while riding as a passenger in a common carrier. The amount of the common carrier benefit equals the amount of the accidental death benefit.

Death Benefit: \$10,000 or \$25,000. Rider is optional and available for an additional cost.

### Death Benefit

Upon death of the Insured, a level monthly benefit will be paid until the end of the Monthly Income Death Benefit Period, but will be no less than 24 months in duration.

The beneficiary has the right to elect a lump sum payment instead of monthly benefit payments. Payment amount calculated based on date of death. Once monthly benefit payments begin, a lump sum benefit is no longer available.

### Issue Ages (Age Last Birthday)

Minimum Issue Age: 20

Maximum Issue Ages:

15-Year: 75  
 20-Year: 70  
 25-Year: 65  
 30-Year: 60  
 To Age 70: 50

### Underwriting Classes

Standard Non-nicotine; Standard Nicotine; Premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.

### Issue Limits

Minimum: \$25,000  
 Maximum: \$450,000  
 Non-medical through \$450,000

### Premium Modes & Modal Factors

Monthly EFT: .095  
 Annual: 1.00

### Policy Fee

\$90, Fully Commissionable

### Reinstatement:

If the policy terminates under the terms of the grace period provision, we will reinstate the policy if the request is received within three years (five years in some states) from the date of the first unpaid premium and the client provides acceptable evidence of insurability.

### Minimum/Maximum Benefits:

Minimum and maximum monthly incomes are based on age of the Insured and Monthly Income Death Benefit Period.

The minimum monthly income is the amount that would generate an initial lump sum death benefit of \$25,000.

The maximum monthly income is the amount that would generate an initial lump sum death benefit of \$450,000.

Monthly Income Death Benefit Period	Monthly Income Limits	
	Minimum	Maximum
15-Year	\$179	\$3,217
20-Year	\$145	\$2,610
25-Year	\$126	\$2,253
30-Year	\$113	\$2,021
To Age 70	Varies by issue age.	

# Term 125 & Term 100

## Product Specifications

Type

Term

Premium Options

30, 25, 20, 15 year guaranteed level premiums;

30, 25, 20, 15 year level premiums with 5-year guarantees

Accidental Death Benefit Rider

An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death occurs as a result of an accident.

An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.

Not available on Term 100.

Issue Ages (Age Last Birthday)

Minimum Issue Age: 20

Maximum Issue Ages:

30 & 5 Year Guarantee: 60

25 & 5 Year Guarantee: 65

20 & 5 Year Guarantee: 70

15 & 5 Year Guarantee: 75

Underwriting Classes

Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.

Issue Limits

Minimum: \$25,000

Maximum: \$400,000

Non-medical through \$250,000

Premium Modes & Modal Factors

Monthly EFT: .095

Annual: 1.00

Optional Benefit Riders

- ▶ Accidental Death Benefit (Term 125 only)
- ▶ Additional Insured (not available on 15-year)
- ▶ Children's Term (up to \$15,000 per child)
- ▶ Disability Income (also available on Additional Insured Rider)
- ▶ Income Term Rider (Term 125 only)
- ▶ Involuntary Unemployment Waiver of Premium
- ▶ Waiver of Premium

Policy Fee

\$90, Fully Commissionable

## ADB Product Specifications

Type

Term

Premium Options

30-Year for issue ages 20 - 50

20-Year for issue ages 51 - 60

Accidental Death Benefit Rider

The Accidental Death Benefit will pay if the insured dies as a direct result of an accident (in addition to the \$1,000 Term Insurance Death Benefit). A common carrier benefit will pay if the insured dies as a direct result of an accident, while riding as a passenger in a common carrier (in addition to the term insurance death benefit of \$1,000 and the ADB). The amount of the common carrier benefit equals the ADB Coverage.

Death Benefit

\$1,000 'all cause' death benefit if death is not the result of an accident.

Issue Ages

Minimum Issue Age: 20

Maximum Issue Age: 60

Issue Ages

None available

Underwriting Classes

Rates are the same for Non-Nicotine and Nicotine



## Issue Limits

\$1,000

ADB: \$100,000; \$150,000; \$200,000

## Issue Ages

Monthly EFT: .095

Annual: 1.00

## Policy Fee

None

## Annual Renewal after Guarantee Period

After the initial level premium period, the premium may increase each year but will never be more than the guaranteed ART rates.

## Accidental Death Benefit Rider (Series 2165)

This rider is added automatically at no additional cost. Please see Product Specifications for death benefit amounts. This Rider terminates at the end of the level premium period. This benefit provides for the payment of an additional benefit in the event of the Insured's death, as a result of an accidental injury within 180 days of the injury. An additional amount will be paid in the event of the Insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

An accidental injury is defined as an accidental bodily injury sustained by the Insured, which is a direct result of an accident, independent of disease, bodily or mental illness, infirmity, or any other cause.

A common carrier is a public passenger conveyance operated by a duly licensed common carrier for regular passenger service by land, water, or air with a definite schedule of arrivals and departures.

# Continuation Product Specifications

## Type

Decreasing Whole Life

## Death Benefit

Minimum initial death benefit: \$25,000

Maximum initial death benefit: \$400,000

The death benefit is level for 15, 20, 25, or 30 years and then is reduced to 10% of the initial face amount.

## Accidental Death Benefit Rider

An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death occurs as a result of an accident.

An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.

## Issue Ages

Minimum Issue Age: 20

Maximum Issue Ages:

15 Year Period: 65

20 Year Period: 60

25 Year Period: 55

30 Year Period: 55

## Optional Benefit Riders

- ▶ Additional Insured
- ▶ Children's Term (up to \$15,000 per child)
- ▶ Disability Income (also available on Additional Insured)
- ▶ Income Term Rider
- ▶ Involuntary Unemployment Waiver of Premium
- ▶ Waiver of Premium

## Underwriting Classes

Standard Non-nicotine; Standard Nicotine; Premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.

## Issue Limits

Minimum: \$25,000

Maximum: \$400,000

## Premium Modes & Modal Factors

Monthly EFT: .095

Annual: 1.00

## Policy Fee

\$90, Fully Commissionable

## Benefits & Riders Expiration

- ▶ Living Benefits available for the life of the policy.
- ▶ The Accidental Death Benefit rider expires at the end of the Level Death Benefit Period.
- ▶ Additional Insured Rider – the rider expires at the earlier of the rider expiry age or policy termination
- ▶ Children’s Term Rider – coverage for each Insured Child expires individually at Insured Child’s age 25. Rider coverage, in total, expires on the policy anniversary when the Insured is age 65.
- ▶ Disability Income Rider – expires at age 65 of the Insured person.
- ▶ Involuntary Unemployment Waiver of Premium Rider – expires the later of attained age 60 or the end of the rider benefit period.
- ▶ Monthly Income Death Benefit Rider – expires at the end of the Monthly Income Death Benefit Period.
- ▶ Waiver of Premium Rider – If totally disabled, the rider terminates at attained age 60, but not less than 2 years following onset of total disability. In not totally disabled, the rider terminates at attained age 60.

# Payment Protector Continuation Product Specifications

## Type

Decreasing Whole Life Insurance

## Premium Options

30, 25, 20, 15 years and To Age 70

## Accidental Death Benefit Rider

An Accidental Death Benefit will pay if the insured dies as a result of an accident within 180 days of the injury. A common carrier death benefit will pay if the insured dies as a result of an accident, while riding as a passenger in a common carrier. The amount of the common carrier benefit equals the amount of the accidental death benefit.

Death Benefit: \$10,000 or \$25,000. Rider is optional and available for an additional cost.

## Death Benefit

Upon death of the Insured, a level monthly benefit will be paid until the end of the Monthly Income Death Benefit Period, but will be no less than 24 months in duration.

The beneficiary has the right to elect a lump sum payment instead of monthly benefit payments. Payment amount calculated based on date of birth. Once monthly benefit payments begin, a lump sum benefit is no longer available

If the Insured dies after the Monthly Income Death Benefit Period has ended, the death benefit will be payable as a lump sum payment equal to 10% of the initial lump sum death benefit.

## Issue Ages (Age Last Birthday)

Minimum issue age: 20

Maximum issue ages:

15-Year: 60

20-Year: 55

25-Year: 50

30-Year: 45

To Age 70: 50

## Optional Benefit Riders

- ▶ Disability Income (also available on Additional Insured)
- ▶ Involuntary Unemployment Waiver of Premium
- ▶ Waiver of Premium

## Underwriting Classes

Standard Non-nicotine; Standard Nicotine; Premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.

### Issue Limits

Minimum: \$25,000

Maximum: \$450,000

Non-medical through \$450,000

### Premium Modes & Modal Factors

Monthly EFT: .095

Annual: 1.00

### Policy Fee

\$90, Fully Commissionable

### Minimum/Maximum Benefits

Minimum and maximum monthly incomes are based on age of the Insured and Monthly Income Death Benefit Period. The minimum monthly income is the amount that would generate an initial lump sum death benefit of \$25,000.

The maximum monthly income is the amount that would generate an initial lump sum death benefit of \$450,000.

Monthly Income Death Benefit Period	Monthly Income Limits	
	Minimum	Maximum
15-Year	\$179	\$3,217
20-Year	\$145	\$2,610
25-Year	\$126	\$2,253
30-Year	\$113	\$2,021
35-Year	\$104	\$1,860
40-Year	\$97	\$1,723
45-Year	\$93	\$1,656
50-Year	\$89	\$1,589

### Benefits & Riders Expiration

- ▶ Accidental Death Benefit Rider expires at the end of the decreasing benefit period of the base policy.
- ▶ Disability Income Rider expires at age 65 of the insured person.
- ▶ Involuntary Unemployment Waiver of Premium Rider expires the later of attained age 60 or the end of the rider benefit period.

- ▶ Waiver of Premium Rider – If totally disabled, the rider terminates at attained age 60, but not less than 2 years following onset of total disability. In not totally disabled, the rider terminates at attained age 60.



# Optional Benefit Riders

## Accidental Death Benefit Rider

Rider Series 2019 (100 CBO & 50 CBO Only)

This rider provides an additional benefit, up to age 70, if the Insured dies as a result of accidental bodily injury within 90 days of the injury.

Specifications

**Issue Ages:** 18 – 65, age last birthday. Renewable to age 70.

**Minimum Benefit:** \$5,000

**Maximum Benefit:** The lesser of \$400,000 or the amount of the base policy. Overall maximum for all companies is \$400,000.

**Expense Charges:** The monthly cost of insurance is guaranteed and is included in the monthly deduction from the base policy accumulation account.

## Accidental Death Benefit Rider

Rider Series 2179 (Payment Protector Only)

This rider provides for the payment of an accidental death benefit of \$10,000 or \$25,000 in the event of the Insured's death as a result of an accidental injury, if death occurs within 180 days of the injury.

If the Insured's death is a result of an accidental injury while riding as a fare-paying passenger on a common carrier, this rider will pay an additional common carrier death benefit, equal to the amount of the accidental death benefit.

This rider can only be added at time of issue.

Specifications

**Issue Ages:** Same as base policy

**Termination:** Expires at the end of the decreasing benefit period of the base policy.

An accidental injury is defined as an accidental bodily injury sustained by the Insured, which is a direct result of an accident, independent of disease, bodily or mental illness, infirmity, or any other cause.

A common carrier is defined as a public passenger conveyance operated by a duly licensed common carrier for regular passenger service by land, water, or air with definite schedules of departures and arrivals. See contract for complete details. Subject to state variations.

## Additional Insured Term Insurance Rider

Rider Series 2160 (Not available for Payment Protector or 15-year CBO 100, and CBO 50)

Provides term life coverage for the spouse of the base Insured. Rates are guaranteed level for the full period or for five years. There is no policy fee associated with this rider. The Additional Insured Rider Supplemental Application (Application Series 5161) must be completed.

Specifications

**Issue Ages:** Same as base coverage.

**Face Amounts:**

Minimum = \$25,000

Maximum = Not to exceed the face amount of the base coverage.

## Children’s Term Rider

Rider Series 2162 (Not available on Payment Protector or Payment Protector Continuation)

This rider provides level term life insurance on any child, stepchild, or legally adopted child of the Insured named in the application, provided the child is 18 years of age or younger on the date of application. After the date of application, the rider will include any child born to the Insured or legally adopted by the Insured, provided the child is 18 years of age or younger at the time of adoption. The Children’s Term Rider (Supplemental Application Series 5162) is issued in units of \$1,000 of level term life insurance. The maximum number of units available is 15. Coverage on each child terminates on the child’s 25th birthday or the coverage anniversary nearest the base Insured’s 65th birthday, whichever comes first. If the base Insured dies while this rider is in force, the level term life insurance on each child becomes fully paid-up term insurance.

Conversion to a new policy is available on the child’s 25th birthday or the coverage anniversary nearest the base Insured’s 65th birthday, whichever comes first. Conversion to a permanent policy of insurance is permitted for up to five times the amount of coverage in force on the child.

Children’s Term Rider		
Annual Rates per \$1,000 Rider Face		
	w/o Waiver of Premium	w/ Waiver of Premium
Base	\$5.75	\$5.95

### Specifications

**Issue Ages:** Child must be 15 days - 18 years, Age Last Birthday.

## Disability Income Rider

Rider Series 2145

The Disability Income (DI) Rider allows the Insured and the Additional Insured (spouse) to receive monthly benefit payments in the event of a total disability. A 90-day waiting period applies, which means disability income benefits begin to accrue after the Insured has been totally disabled for 90 continuous days, and the Insured has met all of the requirements for benefits under this rider. No benefits are payable unless the period of total disability lasts longer than 90 days. Benefit payments begin to accrue on the 91st day. A 120-day waiting period applies for clients with policies issued in Maryland. Benefits are paid monthly, in arrears. See the policy for complete details.

### Specifications

#### Total disability must:

- ▶ begin while coverage is in effect,
- ▶ continue for at least three months,
- ▶ result from injury or disease, and
- ▶ keep the Insured person from performing the material and substantial duties of his or her regular occupation while not engaged in any other occupation for wage or profit, as a result of the injury or disease.

**Issue Ages:** 20-60, age last birthday

**Minimum Benefit:** The minimum benefit is \$100 per month.

**Maximum Benefit:** The maximum benefit is the lesser of \$2,000 per month or 2% of the base face amount. Benefit amounts are limited to a maximum of 60% of the applicant’s gross earned monthly income. For Federal, state, county, and city employees, benefit amounts are limited to a maximum of \$1,500 per month.

The DI benefit issued will coordinate with other individual DI insurance in force on the applicant. The maximum benefit issued will be based upon the total DI benefits on the applicant, not exceeding the percentages stated above. Group DI insurance will not be included in determining the amount of coverage currently in force on the applicant.

**Maximum Benefit Period:** Benefits will be paid for a maximum of one to two years, depending on which option is chosen at time of issue. After a period of total disability, if the Insured returns to work for a period of less than six months, any subsequent total disability resulting from the initial cause or a related condition(s) will be considered a part of the initial total disability.

**Termination:** DI Rider coverage terminates upon:

- ▶ surrender or termination of the base coverage,
- ▶ the coverage anniversary following the Insured's 65th birthday, or
- ▶ the month anniversary following the receipt of written request to terminate the rider.

### Claiming the Benefit:

The Insured must send us satisfactory written notice of total disability. We must receive such notice:

- ▶ while the rider coverage is in effect for the Insured,
- ▶ during the Insured person's life,
- ▶ while the Insured is totally disabled, and
- ▶ within 30 days of becoming totally disabled.

In addition to the notice, proof of total disability must be furnished, and all requirements for claiming the benefit must be met. See contract for details and exceptions.

Note: This rider can be added to Additional Insured Term Insurance Rider for an additional cost.

**Proof of Continued Total Disability:** We may periodically require proof of continued total disability. We may also require that a physician of our choice, at our expense, examine the Insured. Monthly benefits will end if the Insured does not provide satisfactory proof within 30 days of our request, if the Insured is no longer totally disabled, or if the policy is surrendered or terminated. The Insured will agree to notify us as soon as possible after the Insured is no longer totally disabled.

*See Disability Income Rider underwriting guidelines for more information.*

## Income Term Rider

Rider Series 2178

The Income Term Rider provides a death benefit paid in monthly payments, until the end of the Monthly Income Death Benefit Period. Monthly Income Periods available in 15, 20, 25, 30 years, or To Age 70.

This benefit is paid in addition to the base policy death benefit. The monthly income death benefit period for the rider does not have to be the same length of time as the base policy's level premium period or no-lapse guarantee period.

Only available with Term 125 and CBO products. See the policy for complete details.

### Specifications

**Minimum Issue Age:** Same as the base policy, age last birthday.

**Maximum Issue Ages:** Age last birthday

15-Year Period: 75

20-Year Period: 70

25-Year Period: 65

30-Year Period: 60

To Age 70: 50

**Premiums:** Term 125: Premium rates are per \$100 of monthly income and vary by monthly income death benefit period, rating class, and issue age.

**Minimum Monthly Benefit:** \$50

**Maximum Benefit:** The initial lump sum death benefit of the rider plus the face amount of the base policy can be no more than \$400,000.

**Death Benefit:** A level monthly benefit will be paid after the death of the insured. The benefit will be paid monthly until the end of the monthly income death benefit period, but no less than 24 months in duration.

The beneficiary may elect a lump sum payment instead of the monthly death benefit. Generally, the cumulative monthly death benefit payment will be greater than the lump sum payment. Once the beneficiary has started receiving the monthly benefit, they will no longer have the option to change to a lump sum payment.

**Termination:** Rider expires at the end of the monthly income death benefit period.

*See Income Term Rider underwriting guidelines for more information.*



## Waiver of Premium for Disability Rider

Rider Series 2158

## Waiver of Monthly Specified Premium Rider

Rider Series 2158-UL

These riders provide that the total current premium (including premium for riders) will be waived, if the base Insured becomes totally disabled. After 180 consecutive days of disability, the premium will be waived from the date of disability for the duration of the disability. This benefit terminates on the earliest of:

- ▶ the coverage anniversary nearest the Insured's 60th birthday, if the Insured is not disabled at the time,
- ▶ the date the Insured recovers, if disabled on the coverage anniversary nearest the Insured's 60th birthday, or
- ▶ the date the base coverage terminates.

If the coverage includes a Children's Term Rider, the Waiver of Premium for Disability Rider must also be purchased on the Children's Term Rider. There is an additional charge for Waiver of Premium for Disability, if there is an Additional Insured Term Insurance Rider, which is based on the additional Insured's age and face amount. If the Primary Insured becomes disabled, the premium for the entire coverage (including the Additional Insured Term Insurance Rider) is waived. However, if the Additional Insured becomes disabled when the rider coverage is on the Primary Insured, premiums are not waived.

If the Additional Insured wants the Waiver of Premium for Disability benefit to apply to him/herself, apply for separate coverage on the Additional Insured instead of attaching the Additional Insured Term Insurance Rider.

### Specifications

**Issue Ages:** 20 – 55, Age Last Birthday.

**Guaranteed Premiums:** The annual premium per \$1,000 of face amount is based on the Insured's issue age for the benefit.

## Involuntary Unemployment Waiver of Premium Rider

Rider Series 2140

There is no charge for this rider and it will automatically be added when the Waiver of Premium for Disability Rider / Waiver of Monthly Specified Premium Rider is selected (not available in all states). This rider will waive up to six months of the premium for the period of the Insured's continuous unemployment, if the Insured suffers Involuntary Unemployment, up to a maximum of \$500 per month. This benefit may be used only once every five years. The Insured must have worked full-time for at least 90 days after the effective date of the rider and for at least 90 days prior to receiving State or Federal unemployment benefits. In order to waive the premium, the Insured must be receiving State or Federal unemployment benefits for at least four consecutive weeks and not be currently employed on a full-time basis.

### Specifications

**Issue Ages:** 20 – 55, Age Last Birthday.

**Termination:** Age 60

Payments cease when the Insured secures new employment. Proof must be given of continuous unemployment or disability in order to continue to collect the benefit. If the Insured becomes unemployed on more than one occasion, premiums will only be waived once every five years.

### Face Amount

Minimum = \$1,000 (1 unit)

Maximum = \$15,000 (15 units)



# Product Underwriting

## Important Note Regarding Americo's Underwriting Standards

The following information is a subset of Americo's underwriting guidelines and does not reflect the full underwriting standards of Americo. Because Americo's underwriting guidelines are extensive and cannot be condensed for practical field use, this information provides a list of common factors for agent consideration when screening clients for Americo products. The information provided is to assist you in understanding the guidelines used by Americo when reviewing applications. These are guidelines only. Each case underwritten by Americo is unique and all factors from all sources are taken into consideration before a final underwriting decision is made. Each application is reviewed based on the circumstances and conditions contained therein and may involve additional requirements. The underwriting staff at Americo reserves the right to deviate from these guidelines as may be appropriate for the proper underwriting of any case. This information and the full underwriting guidelines used by Americo are subject to change.

### Insurable Interest

The first step in assessing life insurance risk is establishing insurable interest, which must be determined before the life insurance policy is approved. An insurable interest exists when the Owner (sometimes referred to as the Applicant) is likely to suffer some financial loss or detriment if the Insured dies.

Most often, life insurance contracts are written naming the Insured as the Owner of their own policy. In this situation, the Insured is said to have an unlimited insurable interest in their own life. Other close personal relationships may also have an insurable interest in the life of the Insured and are able to apply for and own life insurance on another individual. Some of these personal relationships include:

- ▶ Spouse
- ▶ Parent (of minor children)
- ▶ Child, Brother, or Sister (in some circumstances)
- ▶ Grandparents (with parent permission)
- ▶ Legal Guardian and Conservator (with accompanying court documentation)

Certain Business and Financial relationships may represent special instances of limited insurable interest as well. The purpose of the insurance may also be accomplished by the way the beneficiary designation is written.

Some examples of these situations are:

- ▶ Creditor (the amount of insurance must not exceed the indebtedness)
- ▶ Key Person (the general rule for the amount of insurance is no more than five times the Proposed Insured's annual income)

- Principal stockholders
- Employer to key employee
- Business partnerships

Ownership in all cases must be prudent and reasonable. Examples of questionable ownership would be:

- Application requests owner to be the parent of an adult, married, Proposed Insured without reasonable explanation.
- Applicant requests owner to be the adult child of an adult Proposed Insured without reasonable explanation.

If proper insurable interest has been established, beneficiary designations on the application are generally acceptable as written. Usually, if the Insured is the Owner of their own policy, they are free to name a beneficiary with few restrictions. Please contact Underwriting if you have questions.

### Plan Eligibility

Eligibility will be determined by a number of factors. Among them are the applicant's prescription and MIB Database histories, answers to the application questions, and previous Amerigo application information.

### Underwriting Health Changes

Any change in the health of the proposed insured that occurs after the original application date, but before coverage becomes effective, must be reported to Amerigo. Provide detailed information regarding the health change directly to Underwriting through the Agent Services.

### Medical Check-Ups

Whether the medical check-up is for periodic wellness exams or symptomatic in nature, it is important to provide complete details on the application. You should list the reason for the exam, date, and results of the check-up for all proposed insureds. Always provide the name, address, and telephone number of the attending physician or medical facility. If there is a patient identification number such as a Kaiser Permanente number, please include that information on the application as well.

### Military Guidelines

If deployment orders are pending, or have been received (verbal or written), please indicate and supply the location of the next duty site for underwriting consideration. **Please note, agents are not permitted to sell Amerigo products on military bases. In the event of any future military conflict, these guidelines may be discontinued.**

### Foreign Nationals and Foreign Travel

Coverage is not available for foreign nationals visiting, those temporarily residing in the United States, or individuals not residing legally in the United States. Consideration may be given to non-citizens who have established legal, permanent residency in the United States and are applying for citizenship. One of the following documents **must** be submitted with the application. **No exceptions will be made.**

- Copy of the applicant's Green Card or Permanent Visa (B1 - B2 Visas not acceptable)
- Copy of U.S. Citizenship and immigration Services Form I-551

Underwriting reserves the right to use any and all information developed in making a determination of eligibility under these guidelines.

Foreign Residence and Travel – United States citizens making short trips (4 weeks or less) out of the country for business, pleasure, or educational purposes are usually acceptable risks, depending on their destination. Please complete a Foreign National and Foreign Travel Questionnaire for applicants who anticipate future foreign travel and submit it at the time of application. The Foreign Travel Questionnaire is not required in all states. Please contact your underwriter to determine which states do not require this information and form.

### Underwriting Advantages

- Underwriting decisions are based on medical questions on the application, an MIB, and prescription drug check. No parameds, no blood, no urine, no APS...no hassle.
- On face amounts over \$250,000, agent collected saliva is required. This is a simple requirement fulfilled easily at the point of sale.

## Medical Requirements

	CBO 100, CBO 50; Term 125; Term 100; Continuation	PAYMENT PROTECTOR; PAYMENT PROTECTOR CONTINUATION
Non-Medical	\$25,000 - \$250,000	\$25,000 - \$450,000
Saliva	\$250,001 - \$400,000	N/A

### Non-Medical

It is important to secure an accurate medical history, asking all health questions and providing the answers in the space provided on the application. In every case, please provide the name, address, and telephone number of the applicant's personal physician plus the date, reason, and results of the last check-up.

### Medical History Questions

Read the instructions for the Medical Questions in Section 7 very carefully.

Questions 1a and b are the Nicotine History questions:

- ▶ These have been written to allow the Proposed Insured to identify their current and past Nicotine use.
- ▶ Any use identified by a check box entry should be quoted Nicotine rates.
- ▶ If the "No nicotine products" check box is checked, Non-Nicotine rates may be quoted.

ALL Questions are 'knock out' health questions.

The entire question should be read and understood, and then answered carefully.

Questions 4 through 13 and Section 8 are general health questions:

- ▶ If the initial question is answered "No", none of the additional information, or drill down questions, located below require completion.
- ▶ If the initial question is answered "Yes", then all drill downs for that question are required.

The need for specialized medical questionnaires has been eliminated, except in a few instances. The questions on the application are sufficient for underwriting known risk factors. If additional information is obtained from 3rd party sources (as

mentioned above) that information will be obtained in the most efficient way possible. If a specialized form is required, you will be given specific direction on the application.

### Agent Collected Saliva

The saliva specimen is collected by the agent during the sale. The process is simple:

- ▶ You must complete a brief training and obtain your certification. Please go to [www.salivatrainig.com](http://www.salivatrainig.com). The entire process should take only 10 minutes.
- ▶ The specimen is collected by you and sent to the lab in a special postage-paid envelope provided in the saliva kit.
- ▶ To order your saliva kits or ask any questions regarding the process, please contact Clinical Reference Laboratory (CRL) at [ilscskits@crlcorp.com](mailto:ilscskits@crlcorp.com). When ordering saliva kits, include your name, address, phone number, and indicate you are with Americo. Once the order is placed, CRL will send an email confirmation.

### Mortgage Requirements

Proof of mortgage is never required.

## Underwriting Build Chart

Below are the acceptable ranges of build providing no other impairment is present.

HEIGHT	CBO 100, CBO 50; Term 125; Term 100; PAYMENT PROTECTOR	DI RIDER	ADB
4'8"	78 - 189	74 - 178	74 - 211
4'9"	80 - 196	77 - 184	77 - 219
4'10"	83 - 203	79 - 191	79 - 227
4'11"	86 - 210	82 - 198	82 - 235
5'0"	89 - 217	85 - 204	85 - 243
5'1"	93 - 224	88 - 211	88 - 251
5'2"	95 - 232	91 - 218	91 - 259
5'3"	98 - 239	94 - 225	94 - 268
5'4"	101 - 247	97 - 233	97 - 276
5'5"	105 - 255	100 - 240	100 - 285
5'6"	108 - 263	103 - 247	103 - 294
5'7"	111 - 271	106 - 255	106 - 303
5'8"	115 - 279	109 - 263	109 - 312
5'9"	118 - 287	112 - 270	112 - 321
5'10"	121 - 296	115 - 278	115 - 331
5'11"	125 - 304	119 - 286	119 - 340
6'0"	129 - 313	122 - 294	122 - 350
6'1"	132 - 322	126 - 303	126 - 360
6'2"	136 - 331	129 - 311	129 - 369
6'3"	140 - 340	133 - 320	133 - 380
6'4"	143 - 349	136 - 328	136 - 390
6'5"	147 - 358	140 - 337	140 - 400
6'6"	151 - 367	143 - 346	143 - 411
6'7"	155 - 377	147 - 355	147 - 421

## ADB Underwriting

ADB is underwritten on an accept/reject basis, based upon answers to questions on the applications including, but not limited to, occupation, build, and personal history. Medical questions that do not need to be answered are noted on the application.

## Income Term Rider Underwriting

Underwriting for the Income Term Rider utilizes information obtained from the base policy.

### Sex Rating:

Male/Female

### Rating Class:

Standard Non-nicotine, Standard Nicotine

### Underwriting:

Based on the initial lump sum death benefit of the rider plus the face amount of the base policy. Accept/Reject through Table 4.

Amounts	All Issue Ages
\$25,000-250,000	Non-medical
\$250,001-400,000	Agent Collected Saliva

Underwriting decisions are based on medical questions on the application, MIB, and prescription drug check.

# Disability Income Rider Underwriting

Underwriting for the DI Rider utilizes information obtained from the base policy as well as information obtained on the DI Rider Supplemental Application (Application Series 5163).

## Sex Rating

Unisex

## Underwriting

Accept/Reject through Table 2.

## Benefit Amount

- ▶ The maximum monthly benefit is 2% of the face amount subject to percentage of income limitations.
- ▶ The benefit cannot exceed \$2,000 per month for all policies in force with Amerigo.
- ▶ Maximum benefit amounts for all inforce individual disability income products are based on a calculation of percentage of salary.
- ▶ **60%** of applicant's earned income.
- ▶ **Self-employed individuals** are considered based on their net income (gross income less expenses) from Schedule C of their Federal tax return or their 1099 totals. The Disability Income Rider is not offered to self-employed individuals working from their home.
- ▶ **60%** for **eligible government occupations (maximum \$1,500)**.

## Full Time Employment

- ▶ Applicant must be employed **FULL TIME (at least 30 hours per week)** year round. No seasonal, temporary, or part-time occupations will be considered.

## Employment History

- ▶ Stable employment is of primary importance for the qualification.
- ▶ Applicant should be employed in the same occupation for at least **12 months**.
- ▶ If self-employed, applicant must have prior experience in that industry.
- ▶ Details of frequent occupation and employer changes must be provided.

- ▶ Periods of unemployment for the previous five years must be provided. (Reason, duration, and frequency or periods of unemployment.)

## Annual Earned Income

- ▶ Earned income from the applicant's primary occupation is considered when calculating the benefit amount.
- ▶ Unearned or passive income (rents, royalties, interest, dividends, and trusts) is not considered.

## Occupational Classes

Class 4A, 3A, 2A, A, and B are acceptable. The rider is not available to railroad employees or military members. Self-employed individuals are eligible. However, be sure to evaluate the qualifying amount on the net monthly income instead of the gross monthly income. **Refer to the DIR Occupation Guide (21-001-20)**.

- ▶ **Detailed description of duties is necessary. Job titles only are not sufficient.**
- ▶ Obtain the percentage of time actually spent performing trade, service, or manual labor duties vs. supervisory or administrative duties.
- ▶ Eligibility will be determined for the most hazardous occupation if the applicant has multiple jobs.
- ▶ If applicant has multiple jobs, benefit amount will be based on primary occupation income.
- ▶ Payouts are based on **own** occupation.

## Employer

- ▶ Full name, address, and phone number of the employer must be provided.
- ▶ Provide details as to the type of industry of the employer if not readily apparent, including identification of governmental agencies.

## Other Disability Insurance In-Force

- ▶ Employer paid group disability coverage and state funded programs are **NOT** subtracted from the total monthly eligibility for Home Mortgage Series, but individual disability coverage with another carrier is subtracted.
- ▶ In-force individual disability coverage, to include group coverage paid for by the applicant, IS subtracted from the total monthly eligibility for all disability income coverage.





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Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Amerigo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States<sup>2</sup>, with \$7.0 billion in assets for year-end 2019.<sup>3</sup>

<sup>1</sup> Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

<sup>2</sup> "Admitted Assets, Top Life Writers-2019," A.M. Best Co., as of September 2019.

<sup>3</sup> Information is as of year end 2019 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

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