

Final Expense Products at a Glance

Agent Portal: www.Americo.com
www.AmericoEaglePremierSeries.com

Agent Services: 800.231.0801

	Eagle Premier	Eagle Guaranteed
Issue Ages (Age Last Birthday)	50-85 Nonsmoker 50-80 Smoker	50-80
Competitive Features	<ul style="list-style-type: none"> Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication¹ - TeleApplication² Simplified issue Quit Smoking Advantage - Smokers qualify for nonsmoker rates 	<ul style="list-style-type: none"> Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication¹ - TeleApplication² Simple application process Guaranteed issue Guaranteed level premiums for the life of the policy Accidental Death Benefit provision included during the graded period at no additional cost
Face Amounts	Minimum: \$5,000 Maximum: \$30,000	Minimum: \$5,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit Year 1: return of premium plus 5% Year 2: return of premium plus 10% Year 3: 75% of the face amount Year 4+: 100% of the face amount
Annual Policy Fee	\$40 annual policy fee (commissionable)	\$40 annual policy fee (non-commissionable)
Riders/Features	Accelerated Benefit Payment Rider included at no additional cost (Series 2146) Accidental Death Benefit Rider included at no additional cost (Series 2172) Child and Grandchild Term Rider is available for an additional cost (Series 2194)	Accidental Death Benefit provision included during the graded period at no additional cost No riders available.
Modal Factors	Monthly PAC: 0.095	
Underwriting Classes	Nonsmoker/Smoker	
Policy Description	Nonparticipating, level premium whole life insurance with premiums payable to age 100 and protection provided until the insured's attained age 120. The policy will endow at age 120 (cash value will equal the face amount at age 120).	

¹eApplication process not available in Mississippi. ²Teleapplication process not available in Connecticut and Pennsylvania.

Eagle Premier Series (Policy Series 311/312/313), Accelerated Benefit Payment Rider (Rider Series 2146), Child and Grandchild Term Rider (Rider Series 2194), and Accidental Death Benefit Rider (Series 2172) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Certain restrictions and variations apply. Products and riders may not be available in all states. Some riders are optional and may be available at an additional cost. Consult policy and riders for all limitations and exclusions. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of a funeral at the time of death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

Home Mortgage Series Portfolio at a Glance

www.AmericoHomeMortgageSeries.com
 SC.Americo.com
 www.AgentCafe.com

www.Americo.com
 Agent Services: 800.231.0801

	CBO 100 & 50	Term 125 & 100	ADB
Type	Universal Life	Term	Term
Competitive Features	<ul style="list-style-type: none"> • 100% instant decision eApplication • Simplified Issue • Cash Back Option at the end of the CBO period • No mortgage required • Living Benefit Riders (Critical, Chronic, and Terminal) included at no additional cost 	<ul style="list-style-type: none"> • 100% instant decision eApplication • Simplified issue • No mortgage required • Living Benefit Riders (Critical, Chronic, Terminal) included at no additional cost 	<ul style="list-style-type: none"> • No medical underwriting or health questions • Accidental Death Benefit Rider with common carrier benefit • Instant decision eApplication • Most affordable option in the HMS series • Ideal for younger issue ages
Death Benefit	Minimum: \$25,000 Maximum: \$400,000 Non-medical through \$400,000 ¹	Minimum: \$25,000 Maximum: \$400,000 Non-medical through \$400,000 ¹ Base death benefit equals Specified Amount	\$1,000 all cause death benefit ADB: \$100,000; \$150,000; \$200,000
Guaranteed Level Premium Options	30, 25, 20, and 15 years	30-, 25-, 20-, and 15-year level premiums 30-, 25-, 20-, and 15-year level premiums with 5-year guarantees	30 years for issue ages 20 - 50 20 years for issue ages 51 - 60
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 delivery 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.		Rates are the same for Non-nicotine and Nicotine.
Cash Back Option	Automatically added using the Enhanced Surrender Value Benefit Rider (Series 2205). At the end of the Cash Back Option period, depending on which product is purchased, the surrender value of the policy will be 100% or 50% of the total amount of the Cash Back Option premiums paid for the base policy, not including any premiums paid for riders.	Not available	Not available
Accidental Death Benefit Rider	The Accidental Death Benefit 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. Rider is optional and available for an additional cost.	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death is 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	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
Optional Benefit Riders	<ul style="list-style-type: none"> • Additional Insured (not available on 15-year CBO) • Children's Term (up to \$15,000/child) • Disability Income (also on Additional Insured Rider) • Income Term Rider • Involuntary Unemployment Waiver of Premium • Waiver of Monthly Specified Premium 	<ul style="list-style-type: none"> • Additional Insured • Children's Term (up to \$15,000/child) • Disability Income (also on Additional Insured Rider) • Income Term Rider (Term 125 only) • Involuntary Unemployment Waiver of Premium • Waiver of Premium 	Not available
Issue Ages Age last birthday	Minimum Issue Age: 20 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	Minimum Issue Age: 20 30 & 5 Year: 60 25 & 5 Year: 65 20 & 5 Year: 70 15 & 5 Year: 75	Minimum Issue Age: 20 Maximum Issue Age: 60
Premium Modes & Modal Factors	Monthly premiums are equal to the annual premium divided by 12	Monthly EFT: 0.95 Annual: 1.00	Monthly EFT: .095 Annual: 1.00
Policy Fee	\$90, Fully Commissionable	\$90, Fully Commissionable	None

¹Saliva test \$250,000 - \$400,000. Issuance of policy may depend upon answers to medical questions.

²Issuance of policy may depend upon answers to Personal History Questions.

Home Mortgage Series Portfolio at a Glance

	Payment Protector	Continuation	Payment Protector Continuation
Type	Decreasing Term	Decreasing Whole Life	Decreasing Whole Life
Competitive Features	<ul style="list-style-type: none"> • Death benefit paid in monthly income payments • Simplified issue - no medical exams • Protection for mortgage payments • Income replacement solution • Lump sum payment available 	<ul style="list-style-type: none"> • Clients are covered for life - coverage now and in the future • Premiums never increase • Death Benefit reduces to 10% of the initial death benefit after initial death benefit period ends 	<ul style="list-style-type: none"> • HMS Payment Protector with a death benefit that is equal to 10% of the initial lump sum death benefit if the Monthly Income Death Benefit is not used • Permanent coverage • Premiums never increase
Death Benefit	Minimum: \$25,000 Maximum: \$400,000 Non-medical through \$400,000 ¹ 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. The beneficiary can elect a lump sum payment. Payment amount calculated based on date of birth. Once monthly benefit payments begin, a lump sum benefit is no longer available.	Minimum: \$25,000 Maximum: \$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.	Minimum: \$25,000 Maximum: \$400,000 Same as Payment Protector. However, 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.
Guaranteed Level Premium Options	30, 25, 20, 15 years and To Age 70	30, 25, 20, 15 years	30, 25, 20, 15 years and To Age 70
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.		
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.	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death is 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.	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.
Optional Benefit Riders	<ul style="list-style-type: none"> • Disability Income • Involuntary Unemployment Waiver of Premium • Waiver of Premium 	<ul style="list-style-type: none"> • Additional Insured • Children's Term (up to \$15,000/child) • Disability Income (also on Additional Insured Rider) • Income Term Rider • Involuntary Unemployment Waiver of Premium • Waiver of Premium 	<ul style="list-style-type: none"> • Disability Income • Involuntary Unemployment Waiver of Premium • Waiver of Premium
Issue Ages Age last birthday	15-Year: 20 - 75 20-Year: 20 - 70 25-Year: 20 - 65 30-Year: 20 - 60 To Age 70: 20 - 50	15-Year: 20 - 65 20-Year: 20 - 60 25-Year: 20 - 55 30-Year: 20 - 55	15-Year: 20 - 60 20-Year: 20 - 55 25-Year: 20 - 50 30-Year: 20 - 45 To Age 70: 20 - 50
Premium Modes & Modal Factors	Monthly EFF: 0.95 Annual: 1.00		
Policy Fee	\$90, Fully Commissionable		

¹Saliva test \$250,001 - \$400,000. Issuance of policy may depend upon answers to medical questions.

CBO 100 & 50 (Policy Series 325), Enhanced Surrender Value Rider (Rider Series 2205), Term 125 & 100 (Policy Series 301/302), Critical Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Chronic Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192/2197), Accidental Death Benefit Rider (Rider Series 2165/2200), Accidental Death Benefit Rider (CBO products; Rider Series 2019), Additional Insured Term Insurance Rider (Rider Series 216), Children's Term Rider (Rider Series 2162), Disability Income Rider (Rider Series 2145), Income Term Rider (Rider Series 2178), Involuntary Unemployment Waiver of Premium (Rider Series 2140), Waiver of Monthly Specified Premium (Rider Series 2158-UL), Payment Protector (Policy Series 303), Term ADB (Policy Series 301), Continuation (Policy Series 314), and Payment Protector Continuation (Policy Series 304) are underwritten by Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO. Products and riders may not be available in all states. Certain restrictions apply. Accidental Death Benefit Rider is only payable upon death by accident. Consult policy and riders for all terms, exclusions, and limitations as well as to determine what constitutes accidental death.

Annuities at a Glance

Agent Portal: www.Americo.com

Agent Services: 800.231.0801

	Ultimate One Index Series	Platinum Assure 5
Type	Fixed Indexed Annuity	Multi-year Annuity
Competitive Features	<ul style="list-style-type: none"> Only one moving part: Participation Rate or Cap Four simple indexed crediting rate options based on the performance of the S&P 500® <ul style="list-style-type: none"> Monthly Averaging w/ PR Monthly Averaging w/ Cap Point-to-Point w/ PR Point-to-Point w/ Cap Full Accumulation Value at Death 5x5 Annuitization Option¹ Systematic Monthly Interest Income - after 30 days from Declared Interest Account Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)¹ 	<ul style="list-style-type: none"> 5-Year Surrender Charge Period - <i>true walk-away</i> 10% Penalty-free Withdrawals - available every year, including the first year Systematic Monthly Interest Option 45-day rate lock Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)¹ Full Account Value Death Benefit
Issue Ages	Ultimate One Index 7: 0-90 (Minnesota: 0-85) Ultimate One Index 9: 0-85 Ultimate One Index 9 Bonus: 0-80 Age last birthday	0-90, Age last birthday
Issue Limits	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000
Premium Bonus	Ultimate One Index 9 Bonus: 5% premium bonus fully vested day one (4% in CA)	N/A
Withdrawals	Minimum \$500; a \$2,000 minimum surrender value must remain; 10% penalty-free each year after the first year; interest only allowed after 30 days (from Declared Interest Account only)	Minimum \$500; a \$2,000 minimum surrender value must remain; 10% penalty-free available first year
Surrender Charges (state variations exist)	Ultimate One Index 7 (0-85) - 7 Years: 9, 8.5, 8, 7, 6, 5, 4% Ultimate One Index 7 (86-90): 7, 6, 5, 4, 2% Ultimate One Index 9 - 9 Years: 11, 10.5, 10, 9.5, 9, 8, 7, 6, 5% Ultimate One Index 9 Bonus - 9 Years: 13, 13, 12, 11, 10, 9, 8, 7, 6% Surrender charges waived after five years if annuitized for at least five years	5 Years: 9, 8, 7, 6, 5%
Death Benefit	Full Accumulation Value upon death of Owner	Full Account Value upon death of Owner
Guarantees	Guaranteed Minimum Value equal to the single premium received, less any partial surrenders and any applicable premium tax, accumulated at the Guaranteed Minimum Value interest rate (guaranteed to be no less than 1% and no more than 3%), less surrender charges Declared Interest Account 1% minimum guarantee	Guaranteed Minimum Value equal to 87.5% of the single premium received, less any partial surrenders (excluding surrender charges), with daily interest compounded at the minimum guaranteed interest rate of 1.45% for all contracts issued in 2019

¹Not available in all states. State variations exist.

Ultimate One Index 7, Ultimate One Index 9 (Policy Series 411), Ultimate One Index 9 Bonus (Policy Series 411/4179), and Platinum Assure 5 (Policy Series 271) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO and may vary in accordance with state laws. Certain restrictions and variations apply. Products and riders may not be available in all states. Some riders are optional and may be available at an additional cost. Consult contract and riders for all limitations and exclusions. The Standard & Poor's 500 Composite Stock Price Index (S&P 500 Index). This index does not include dividends. "Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. NASDAQ®, NASDAQ-100®, and NASDAQ-100 Index®, are trademarks of The Nasdaq Stock Market, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Americo Life, Inc. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S). Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Medicare Supplement State Variations

NOTE: Only applicants who are first eligible for Medicare before 2020 may purchase Plans C, F, and High Deductible F.

	Gender Basis	Age Basis	Tobacco Rates During OE/GI	Available Plans ¹	Under Age 65 Plans ¹	Policy Fee	Household Discount	Underwritten By
AL	-	Attained Age	-	A, F, HDF, G, N	-	\$25	14%	GSL
AR	Unisex	Community Rated	Not Allowed	A, F, HDF, G, N	A	-	14%	GSL
AZ	-	Issue Age	-	A, F, HDF, G, N	-	\$25	14%	GSL
CO	-	Attained Age	Not Allowed	A, F, HDF, G, N	A, F, HDF, G, N	\$25	14%	GSL
DE	-	Attained Age	-	A, F, HDF, G, N	A, F, HDF, G, N	\$25	14%	GSL
FL ²	-	Issue Age	-	A, F, HDF, G, N	A, F, HDF, G, N	\$25	Not Available	GSL
GA	-	Issue Age	-	A, F, HDF, G, N	A, F, HDF, G, N	\$25	14%	GSL
IA	-	Attained Age	Not Allowed	A, F, HDF, G, N	-	\$25	14%	GSL
ID	Unisex	Issue Age	Not Allowed	A, F, HDF, G, N	A, F, HDF, G, N	\$25	Not Available	GSL
IL	-	Attained Age	Not Allowed	A, F, HDF, G, N	A, F, HDF, G, N	\$25	Not Available	GSL
IN	-	Attained Age	-	A, F, HDF, G, N	-	\$25	14%	GSL
KS	-	Attained Age	-	A, F, HDF, G, N	A, F, HDF, G, N	\$25	10%	GSL
KY	-	Attained Age	Not Allowed	A, F, HDF, G, N	A, F, HDF, G, N	\$25	10% +	GSL
LA	-	Attained Age	Not Allowed	A, F, HDF, G, N	A, F, HDF, G, N	\$25	14%	GSL
MD	-	Attained Age	Not Allowed	A, F, HDF, G, N	A	\$25	10%	GSL
MI	-	Attained Age	Not Allowed	A, F, G, N	-	\$25	14%	GSL
MS	-	Attained Age	-	A, F, HDF, G, N	A, F, HDF, G, N	\$6	14%	GSL
MT	Unisex	Attained Age	-	A, F, G, N	A, F, G, N	-	10%*	AFL
MO	-	Issue Age	Not Allowed	A, C, D, F, G, N	A, C, D, F, G, N	-	10%	AFL
NC	-	Attained Age	Not Allowed	A, F, HDF, G, N	A, F, G	\$25	14%	GSL
ND	-	Attained Age	Not Allowed	A, F, HDF, G, N	-	\$25	Not Available	GSL
NE	-	Attained Age	-	A, F, HDF, G, N	-	\$25	14%	GSL
NH	-	Issue Age	Not Allowed	A, F, G, N	A, F, G, N	-	Not Available	AFL
NJ	-	Attained Age	Not Allowed	A, C, D, F, G, N	Ages 50-64 only: C, D	-	Not Available	AFL
NM	-	Attained Age	Not Allowed	A, F, HDF, G, N	-	\$25	10%	GSL
NV	-	Attained Age	-	A, F, HDF, G, N	-	\$25	14%	GSL
OH	-	Attained Age	Not Allowed	A, F, HDF, G, N	-	\$25	Not Available	GSL
OK	-	Attained Age	-	A, F, HDF, G, N	A	\$25	Not Available	GSL
PA	-	Attained Age	Not Allowed	A, B, F, HDF, G, N	A, B, F, HDF, G, N	\$25	14% + ‡	GSL
RI	-	Attained Age	Not Allowed	A, F, G, N	-	-	10%	AFL
SC	-	Attained Age	Not Allowed	A, F, HDF, G, N	-	\$25	14%	GSL
SD	-	Attained Age	-	A, F, HDF, G, N	A, F, HDF, G, N	\$25	14%	GSL
TN	-	Attained Age	Not Allowed	A, F, HDF, G, N	A, F, HDF, G, N	\$25	13%	GSL
TX	-	Attained Age	-	A, F, HDF, G, N	A	\$25	10%	GSL
UT	-	Attained Age	Not Allowed	A, F, HDF, G, N	-	\$25	10%	GSL
VA	-	Attained Age	Not Allowed	A, F, HDF, G, N	-	\$25	14%	GSL
WI	-	Attained Age	Not Allowed	Basic/Riders	Basic/Riders	-	10%	AFL
WV	-	Attained Age	-	A, F, HDF, G, N	-	-	14%	GSL
WY	-	Attained Age	-	A, F, HDF, G, N	-	\$25	14%	GSL

* Married couples must have lived together for at least 12 months to qualify for discount + Other adult does not have to be over age 60 to qualify for discount ‡ Other adult must be in a legal relationship with applicant to qualify for discount

¹ Only applicants who are first eligible for Medicare before 2020 may purchase Plans C, F, and High Deductible F.

² No Class I Rate Adjustment in FL. Underwritten applicants in FL that fall outside of the Standard column are an automatic declination. Voice Signature not available in FL.

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