

Ultra Protector[®] Series

Final Expense Made Easy

Agent Guide
Policy Series 281/283



- Three products to fit each client's situation
- Guaranteed coverage¹
- Guaranteed level premiums
- Simple application process

Americo Contact Information

Americo.com: Access product information, forms, consumer-friendly information, and download quote software at our agent website, www.americo.com.

Sales Support:
800.231.0801 or
salesupport@americo.com
Monday – Friday 8:00 A.M.
to 5:00 P.M., central.

Agent Contact Center:
800.231.0801 or
pending.business@americo.com
Monday – Friday 8:00 A.M.
to 5:00 P.M., central.

Underwriting: Have a special situation? Refer to www.americo.com or the Prescription Drug Guide. For specific underwriting questions, contact an underwriter directly through Sales Support at 800.231.0801.

Fax applications and outstanding requirements to:
800.395.9261. Applications should be faxed along with a Faxed Application Transmittal (form # AFSFAX2002).

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¹ Subject to issue age limits and state availability.

Every day, families are faced with the difficult task of saying goodbye to loved ones.

the need for final expense

Funerals can be one of the most expensive purchases many people will ever make. A traditional adult funeral, including a casket and vault, carries a median cost of \$8,343, and the additional expense of flowers, limousines, and obituary notices can add thousands of dollars to the total cost. Many funerals can run well over \$10,000.

Source: National Funeral Directors Association, Member General Price List Study, 2013.

Many people do not want to leave this financial burden with their families upon their death. A whole life insurance policy like Ultra Protector Series, offered by Americo Financial Life and Annuity Insurance Company, can be a great way for your clients to protect their families from the costs of final expenses. A few questions you may want to ask your clients:

- ▶ How will your bills and funeral expenses be paid?
- ▶ Who will pay for any outstanding hospital or medical bills?
- ▶ Could your family afford to pay these bills without sacrificing their retirement or other savings?



Why sell Ultra Protector Series?

Ultra Protector Series is a portfolio of whole life insurance products designed to help cover the costs associated with funeral and burial expenses, unpaid medical bills, or other financial obligations that your clients' families may face when they die.

- ▶ Three products for different situations:
 - Ultra Protector I – full death benefit
 - Ultra Protector II – full death benefit
 - Ultra Protector III – 3-year graded death benefit¹; guaranteed issue²; full death benefit payable for accidental death
- ▶ Guaranteed level premiums
- ▶ Every client can qualify for coverage²
- ▶ Coverage cannot be cancelled because of age or health
- ▶ Face amounts from \$2,000 to \$30,000
- ▶ Pipe and cigar smokers may qualify for Ultra Protector I
- ▶ Simple application process – No medical exams³
- ▶ No telephone interview required at point of sale
- ▶ Quick issue – 48-hour turnaround on clean applications
- ▶ Accelerated Benefit Payment Rider automatically included with Ultra Protector I and II¹
- ▶ Optional Accidental Death Benefit and Children's Term Riders available with Ultra Protector I and II¹

Ultra Protector Series Product Comparison

	Ultra Protector I	Ultra Protector II	Ultra Protector III
Minimum Face Amount*	\$2,000		
Maximum Face Amount	\$30,000		\$10,000
Issue Ages, age last birthday	50 - 85	50 - 80	50 - 75
Death Benefit	Level death benefit		3-year graded death benefit (2 years in four states, see below)
Death Benefit Descriptions	Full death benefit day one		<p>Year 1: Death Benefit equals return of premium plus 5%</p> <p>Year 2: Death Benefit equals return of premium plus 10%</p> <p>Year 3: Death Benefit equals 75% of the face amount</p> <p>Year 4+: Death Benefit equals 100% of the face amount</p> <hr/> <p>For Illinois, New Hampshire, New Jersey and West Virginia:</p> <p>Year 1: Death Benefit equals return of premium plus 5%</p> <p>Year 2: Death Benefit equals return of premium plus 10%</p> <p>Year 3+: Death Benefit equals 100% of the face amount</p>
Available Riders and Additional Features	Accelerated Benefit Payment Rider included at no additional cost (Rider Series 2146) Optional Children's Term Rider available for \$11 per \$1,000 annually (Rider Series 2147) Optional Accidental Death Benefit Rider (Rider Series 2175)		Accidental Death Benefit Provision: Full death benefit payable for accidental death during graded death benefit period. No riders available
Policy Fee	\$40 annual policy fee (commissionable)		\$40 annual policy fee (non-commissionable)
Underwriting Classes	Male/Female		
Premium Modes	Annual (1.00) and Monthly PAC (.095)		
Application	Application included in client brochure (13-160-2). State variations exist. Series 5143.		
Policy Description	Nonparticipating, level premium whole life product 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).		

*In Washington, minimum face amount is \$5,000.

Ultra Protector Series at a Glance

Issue Ages:

Ultra Protector I: 50-85

Ultra Protector II: 50-80

Ultra Protector III: 50-75

age last birthday

Minimum Face Amount:

\$2,000 (In WA, minimum face amount is \$5,000)

Gender:

Male/Female (Unisex in MT)

Premium Modes:

Annual: 1.00

Monthly PAC: 0.095

Application:

Series 5143

Annual Policy Fee:

\$40 (Policy fee is commissionable on Ultra Protector I & II)

Product Specifications

Non-smoker Definition

A non-smoker is defined as a person who has not smoked cigarettes for at least 12 months prior to the completion date of the application. Smokeless tobacco, cigar, and pipe smoking qualify as non-smoker.

Policy Loans

Policy loans may be available. If available, the loan interest will be charged, in advance, at a fixed rate of 7.4% per year, compounded annually. This is equivalent to an effective annual rate of 8.0%, when payable in arrears. Policy loans will impact policy performance. When policy loans and interest on the loans are greater than the policy's cash value, the policy will terminate. State variations apply.

Non-Forfeiture Options

After the policy has a cash value, and if any premium remains unpaid after the grace period, the nonforfeiture options available for Ultra Protector I, Ultra Protector II, and Ultra Protector III are reduced paid-up insurance and cash surrender. The automatic option will be reduced paid-up insurance.

State Availability

Ultra Protector I & II are available in all states except MS, NY, & VT.

Ultra Protector III is available in all states except AR, MA, MN, MS, MT, NY, PA, VT, & WA.

Riders & Additional Benefits

Accelerated Benefit Payment Rider

Rider Series 2146

For Ultra Protector I & II, an Accelerated Benefit Payment Rider is included at no additional cost.

With this benefit, if the insured is diagnosed with a qualified, terminal illness that results in a life expectancy of 12 months or less (24 months or less in IL, MA, and TX), Americo will advance up to 50% of the death benefit payable under the policy. The available benefit will be reduced by the amount of any outstanding policy loans, and will not exceed \$15,000. The minimum accelerated benefit is \$1,000 (state variations apply).

There is no premium for this rider. At the time your client receives the accelerated benefit payment, an administrative fee of up to \$250 will be assessed against the policy, and a lien in the amount of the accelerated benefit payment, and the administrative fee, will be imposed on the policy. Only one acceleration per policy is permitted. The company will charge interest on the policy lien.

Please refer to the Disclosure Statement for the Accelerated Benefit Payment Rider for details regarding the effect of the accelerated benefit payment on the policy. Please ensure the proposed insured and owner acknowledge receipt of the Disclosure Statement.

Accidental Death Benefit Rider

Rider Series 2175

For Ultra Protector I & II, an Accidental Death Benefit Rider is available. It provides an additional benefit if the insured dies as a result of an accidental bodily injury within 90 days of the injury. In addition, it provides an additional payment in the event of the insured's death as the result of accidental injury while riding as a fare-paying passenger in a Common Carrier.

The rider ends when the base policy terminates. The death benefit is equal to the base policy amount. The Common Carrier death benefit will be the same amount as the Accidental Death Benefit.

Children's Term Rider

Rider Series 2147

For Ultra Protector I & II, a Children's Term Rider is available through the insured's age 60.

This rider provides level term life insurance on any natural or legally adopted child, stepchild, or dependent grandchild of the insured named in the application, provided the child is 16 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 16 years of age or younger at the time of adoption. No child will be insured before he/she is 15 days old.

The Children's Term Rider is issued in units of \$1,000 of level term life insurance. The maximum amount is equal to the lesser of (a) the face amount of the policy to which the rider is attached or (b) \$5,000. The Children's Term Rider costs \$11 per \$1,000 annually.

Coverage on each child terminates on the child's 23rd birthday, or the coverage anniversary nearest the insured's 65th birthday, whichever comes first. If the 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 23rd birthday, or the coverage anniversary nearest the insured's 65th birthday, whichever comes first. Conversion to a permanent policy of insurance is permitted for up to four times the amount of coverage in force on the child. The coverage may be converted to a policy offered by Americo at the time of conversion, and will not require evidence of insurability.

Accidental Death Provision

For Ultra Protector III, an accidental death benefit provision is included at no additional cost.

With this benefit, if death occurs as the result of an accident during the graded death benefit period, the full death benefit is payable.

General Underwriting Information

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, 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.
- ▶ Application 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.

Questionnaires

Questionnaires are available on Americo.com and may be used for life insurance applications. Questionnaires are subject to state variation. The following questionnaires are available:

- ▶ Alcohol Usage
- ▶ Arthritis
- ▶ Aviation
- ▶ Back Disorders
- ▶ Business Insurance
- ▶ Chest Pain
- ▶ Diabetic
- ▶ Prescription Medication & Drug Use
- ▶ Epilepsy / Seizure
- ▶ High Blood Pressure
- ▶ Military
- ▶ Sports Activities
- ▶ Tumor
- ▶ Nervous Disorders
- ▶ Residence & Foreign Travel
- ▶ Respiratory Disorders
- ▶ Coronary Disease
- ▶ Personal Financial

Health Changes Underwriting

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 Americo. Provide detailed information regarding the health change directly to Underwriting through the Agent Contact Center.

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

Active military personnel must complete a Military Questionnaire and submit it with the application for insurance. If deployment orders are pending, or have been received (verbal or written), please indicate the location of the next duty site for underwriting consideration.

Please note, agents are not permitted to sell Americo 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 noncitizens who have established legal, permanent residency in the United States and are applying for citizenship. Any applicant who is not a U.S. citizen must reside in the United States for a minimum of one continuous year prior to application and have no significant medical history that would require medical records from a foreign country. For non-U.S. citizens without a Social Security number, a copy of the Proposed Insured's U.S. issued Driver's License or state-issued identification card must be submitted with the application. In addition, 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 Residency 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.

Ultra Protector Series Underwriting

The products are issued on an Accept/Reject basis according to health questions on the application. MIB may be required and in some circumstances a PHI will be required.

Acceptable Weight Ranges for Stated Heights for both Males and Females (Unisex)

Ultra Protector I

Ultra Protector I will be issued if:

- ✓ All health questions on the application are answered “no” (both parts 1 and 2).
- ✓ Applicant is a non-smoker
- ✓ Height and weight are within guidelines.
- ✓ MIB records are clear or provide no information that is inconsistent with health history given on the application.
- ✓ Prescription database history is clear or provides no information that is inconsistent with the health history given on the application.

Ultra Protector II

Ultra Protector II will be issued if:

- ✓ All health questions in Part 1 are answered “no.”
- ✓ One or more health questions in Part 2 are answered “yes.”
- ✓ Height and weight are within guidelines.
- ✓ MIB records are clear or provide no information that is inconsistent with health history given on the application.
- ✓ Prescription database history is clear or provides no information that is inconsistent with the health history given on the application.

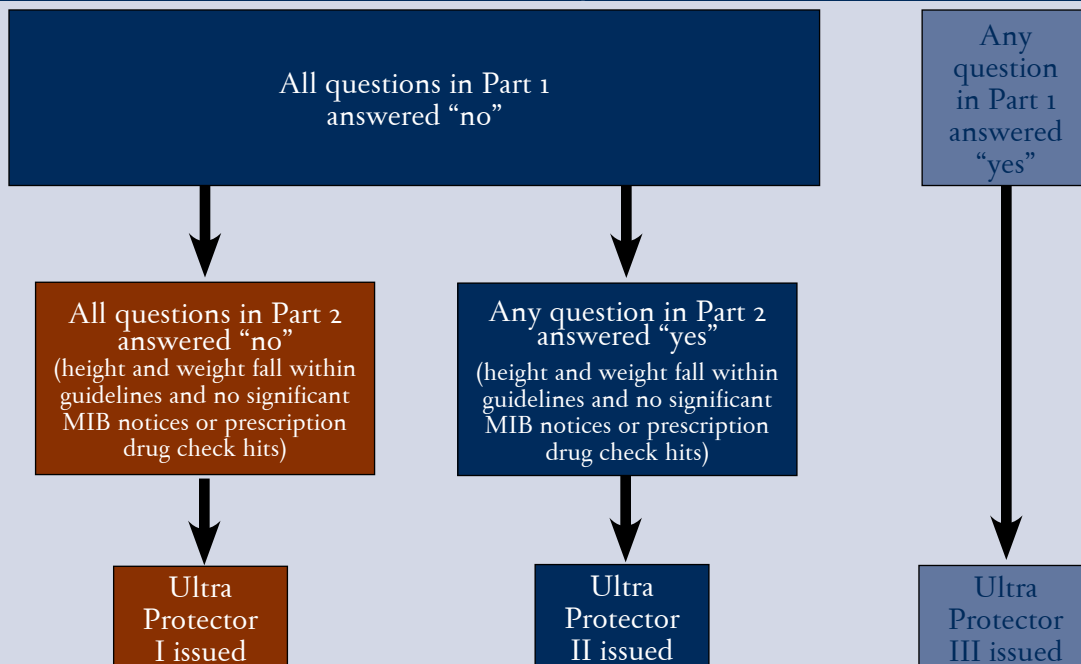
Ultra Protector III

Ultra Protector III will be issued if:

- OR ✓ No health questions are answered on the application.
- OR ✓ Any “yes” answers are reported in Part 1 of the application.
- ✓ Applicant does not qualify for Ultra Protector I or II and agrees that they are willing to accept any Ultra Protector product (section D of application).

Height	Weight (lbs.)
4'8"	74 - 198
4'9"	77 - 205
4'10"	79 - 212
4'11"	82 - 220
5'	85 - 227
5'1"	88 - 235
5'2"	91 - 243
5'3"	94 - 251
5'4"	97 - 259
5'5"	100 - 267
5'6"	103 - 275
5'7"	106 - 284
5'8"	109 - 292
5'9"	112 - 301
5'10"	115 - 310
5'11"	119 - 319
6'	122 - 328
6'1"	126 - 337
6'2"	129 - 346
6'3"	133 - 356
6'4"	136 - 365
6'5"	140 - 375
6'6"	143 - 385
6'7"	147 - 395

Underwriting Flow Chart



Underwriting Frequently Asked Questions

Why would my client check the box in Section D to accept any coverage?

By checking this box, your client authorizes Americo to issue any Ultra Protector product for which he/she qualifies. This will result in fewer amendments to policies. In Maryland and Oregon, if a policy is issued other than the one applied for, an amendment will be required.

If this box is checked, the policy will be issued at the maximum face amount available for the selected premium. Be sure to check “solve for face amount” in order to keep the premium at the same amount as originally quoted. This option may not be available in all states. State variations apply.

Ultra Protector I Ultra Protector II Ultra Protector III

Check here if you are willing to accept any Ultra Protector product for which you qualify based on this application. The insurance for which you qualify may have a graded death benefit for the first three (3) years, a face amount less than any indicated on this application, and riders may not be available. All premiums will be applied toward the insurance for which you qualify.

Why would my client check the box for “Automatic Premium Loan”?

If this box is checked, an automatic premium loan will be available to your client. An automatic premium loan means that if at the end of the grace period the premium due has not been paid, a policy loan will automatically be made from the policy’s cash value to pay the premium. The primary purpose is to prevent unintentional lapse of the policy.

If this box is not selected, the cash value will not be used to pay premiums.

What is “MIB”?

“MIB” is an acronym for the Medical Information Bureau. This is a database that houses medical information supplied by insurance companies with permission from proposed insureds.

What is a “PHI”?

“PHI” is an acronym for Personal Health Interview. Ultra Protector applications may be selected to undergo a PHI. An Americo associate will call the client in order to reconfirm health questions asked during the application.

What is Prescription Drug Check?

Information gathered from prescription drug databases is frequently used by insurance companies to assist in evaluating risk and streamline underwriting processes.

What is the Prescription Drug Guide?

This guide provides a comprehensive list of common medications by generic and brand names, their uses, and Ultra Protector product eligibility. *Please be advised that this Prescription Drug Guide does not reflect the full underwriting standards of Americo or all prescription drugs considered by Americo. Americo products listed in the Guide under the Benefit Eligibility column are not a guarantee of policy issuance, and prescription drug combinations may result in ineligibility. Further, any prescription drug used in combination with a related or unrelated medical condition could result in ineligibility. Each application is reviewed based on the circumstances and conditions represented therein and may involve additional requirements. Both this Guide and the full underwriting guidelines used by Americo are subject to change.*

When is the Accelerated Benefit Payment Disclosure form needed?

This form is only needed when your client applies for Ultra Protector I or II (subject to rider availability by state).

How do I submit applications?

Submit new business applications by faxing the applications with the Faxed Application Transmittal Form (AFSFAX2002) to 800.395.9261. A maximum of eight applications may be sent per transmittal form. Please retain the original application(s) for your files - do not mail.

New Business Information

Completing the Application

- ▶ Print clearly and use black ink.
- ▶ Answer all questions thoroughly.
- ▶ Make sure that you have all of the required forms for your product and state.
- ▶ Note special requests such as effective date, draft date, save age, issue family members together in the Agent Comments section of the application.
- ▶ Double check for correct signatures, agent number, and dates.
- ▶ The Payor section of the application is not necessary unless the Payor is different than the owner or insured.

Fax Your Application

- ▶ Use the Amerigo Fax Application Transmittal Form (AFSFAX2002).
- ▶ Attach the application, additional required forms and a copy of the premium check or EFT form.
- ▶ Fax to: 800.395.9261
- ▶ If you provide your fax # or email address on the Fax Transmittal form, you will receive a confirmation which includes the policy number within 3 business hours.
- ▶ Please do not mail the originals.

Upload Your Application

Submit your business electronically to Amerigo's secure site.

- ▶ If your documents are not already saved electronically, scan and save them to your PC. We accept the following file types: .doc, .jpg, .pdf, .tif, .tiff, .bmp.
- ▶ You can upload 5 documents at a time with a maximum size of 10 megabytes.
- ▶ The name of your documents must be 45 characters or less.
- ▶ Log on to www.amerigo.com and click on the "Upload Documents" link on the lower left side of the home page.
- ▶ Follow the easy instructions.
- ▶ You can also upload outstanding requirements for existing pending business. Please include a policy number on the document.

Forms of Payment

- ▶ Please do not send cash or partial premiums.
- ▶ Amerigo will accept cashier's checks, but NOT money orders.
- ▶ We cannot process premium checks that are postdated, backdated by more than six months, or improperly endorsed. Please make sure the policy number, if you know it, is noted on any check sent to Amerigo.
- ▶ Personal checks written by the agent on behalf of the applicant will not be accepted.

Drafting for Premium

Amerigo will draft for initial premium.

- ▶ If outstanding requirements are not received on a timely basis, or if you request a future effective date, we will draft for the first and second months' premium.
- ▶ If a third month is required, we will call you for approval.
- ▶ Drafting is not available on the 29th, 30th, or 31st of any month.
- ▶ If your client requests a specific draft date, please write it in the Agent Comments section of the application.
- ▶ The draft date and the effective date will always be the same.
- ▶ If no specific draft date is requested, the first draft will be submitted the day the application is approved and issued.
- ▶ Some clients may prefer to write a check for the initial premium and then provide the Bank Draft Authorization form (AF55019) for monthly drafts. If this is the case, please provide a copy of the initial premium check with application if you fax or upload your documents. This will prevent us from drafting for the initial premium.
- ▶ Amerigo will draft from a checking or savings account as follows:
 - Checking accounts – include voided check.
 - Savings accounts – must include a pre-printed deposit slip.
 - Or, complete Amerigo's Bank Draft Authorization form (AF55019) for either type of account.

Please remember to explain the drafting process to your clients when taking an application. This will lead to fewer drafts being returned and fewer complications for you and your client.

Rate Charts

Ultra Protector I Level Death Benefit

Annual Premium per \$1,000 of Face Amount		
Issue Age	MALE	FEMALE
50	29.75	21.85
51	30.52	22.52
52	31.28	23.19
53	32.05	23.86
54	32.81	24.53
55	33.58	25.19
56	35.45	26.12
57	36.38	27.99
58	38.25	28.92
59	40.11	30.79
60	41.98	31.72
61	43.84	33.58
62	46.65	35.45
63	48.51	37.32
64	51.31	39.19
65	54.11	41.05
66	56.91	42.92
67	60.64	44.78
68	64.37	47.57
69	68.10	49.44
70	72.77	52.24
71	77.43	55.97
72	83.03	58.77
73	88.62	63.44
74	94.22	67.17
75	100.75	72.77
76	110.47	81.15
77	120.17	89.54
78	129.89	97.93
79	139.60	106.32
80	149.32	114.71
81	159.21	124.59
82	170.09	134.49
83	181.95	146.35
84	193.82	158.22
85	206.67	171.07

Add \$40 annual policy fee.
In MT use Male rates for Unisex rates.

Ultra Protector II Level Death Benefit

Annual Premium per \$1,000 of Face Amount		
Issue Age	MALE	FEMALE
50	48.03	35.85
51	49.52	36.96
52	51.05	38.10
53	53.60	40.01
54	55.75	41.61
55	57.98	43.27
56	60.30	45.00
57	65.40	47.05
58	68.67	48.93
59	72.10	50.89
60	75.71	52.92
61	79.49	55.04
62	84.55	56.20
63	88.78	59.01
64	93.22	61.96
65	97.88	65.06
66	102.77	68.31
67	111.20	71.65
68	115.65	75.23
69	120.27	78.99
70	128.69	82.94
71	137.70	88.75
72	148.60	98.40
73	156.03	103.32
74	163.83	110.55
75	172.02	118.29
76	182.34	125.39
77	197.30	136.30
78	211.11	148.57
79	225.89	160.45
80	241.70	173.29

Add \$40 annual policy fee.

Ultra Protector III Guaranteed Issue

Annual Premium per \$1,000 of Face Amount		
Issue Age	MALE	FEMALE
50	95.76	73.42
51	99.25	76.08
52	103.61	79.43
53	107.11	82.11
54	110.89	85.02
55	115.26	88.37
56	119.63	91.71
57	122.54	93.94
58	126.90	97.28
59	131.26	100.63
60	134.76	103.32
61	139.71	107.11
62	144.66	110.91
63	149.61	114.70
64	156.01	119.60
65	162.41	124.52
66	170.50	130.73
67	179.61	137.72
68	189.46	145.27
69	200.09	153.41
70	228.45	161.67
71	242.67	171.73
72	258.78	183.14
73	275.85	195.21
74	294.55	208.45
75	314.59	222.64

Add \$40 annual policy fee.

Accidental Death Benefit

Annual Rates per \$1,000	
Issue Age	Rate
50	2.35
51	2.35
52	2.35
53	2.35
54	2.35
55	2.60
56	2.60
57	2.60
58	2.60
59	2.60
60	2.75
61	2.75
62	2.75
63	2.75
64	2.75
65	3.25
66	3.25
67	3.25
68	3.25
69	3.25
70	4.20
71	4.20
72	4.20
73	4.20
74	4.20
75	6.00
76	6.00
77	6.00
78	6.00
79	6.00
80	14.00
81	14.00
82	14.00
83	14.00
84	14.00
85	14.00

How to calculate premium:

Annual Premium Rate per \$1,000	\$			
Number of 1,000's	(x)			
Premium Amount	\$		Modal Factors: Annual: 1.00 Monthly PAC: .095	
Annual Policy Fee	(+)	\$ 40.00		
Total Premium	\$			
Modal Factor	(x)			
Modal Premium	\$			



Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
Kansas City, MO 64105

About Americo

For over 100 years, Americo Life, Inc.'s, family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company (Americo) is a member of the Americo Life, Inc., family of companies. Americo Life, Inc., is one of the largest, independent, privately held insurance groups in the United States² with 640,000 policies, over \$31.6 billion of life insurance in force, and \$6.1 billion in assets for year-end 2014.³

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

²Admitted Assets, Top Life Writers-2014, "A.M. Best Co., as of July 2014.

³Information is as of year end 2014 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT.

Products are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. If the insured, sane or insane, dies by suicide while the contract is in force and within two years (one year in Colorado, Missouri, and North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid, less any indebtedness. See Missouri contract for special provisions regarding suicide.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

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