

NEW!
FROM AMERICO

HOME MORTGAGE SERIES

5 new products

Variety of premiums and benefits to fit different situations

Simplified issue / Non-med¹ - (saliva over \$250,000)

Higher issue ages

Cash Back Option products²

Competitive commissions paid daily

Quick issue - 5 day turnaround on clean applications

No mortgage required³

Direct access to your underwriter

One application

Choice of 6 optional benefit riders

HMS125

• Term

• \$80 commissionable policy fee

- 30, 25, 20, & 15 year level premium periods with full or 5-year guarantee
- Accidental Death Benefit Rider included at no additional cost with 25% Accidental Death Benefit & additional 25% Common Carrier Death Benefit
- Issue ages up to 75 (15 year)

HMS100

• Term

• \$80 commissionable policy fee

- 30, 25, 20, & 15 year level premium periods with full or 5-year guarantee
- Issue ages up to 75 (15 year)

HMS125 CBO

• Universal Life with Cash Back Option²

• \$90 commissionable policy fee

- 30, 25, 20, & 15 year no-lapse guarantee periods
- Accidental Death Benefit Rider included at no additional cost with 25% Accidental Death Benefit & additional 25% Common Carrier Death Benefit

HMS100 CBO

• Universal Life with Cash Back Option²

• \$90 commissionable policy fee

- 30, 25, 20, & 15 year no-lapse guarantee periods

HMS w/ADB

• Term

- 30-year guaranteed level premium period
 - \$1,000 'all-cause' death benefit
- Potential to qualify with health conditions
- **Affordable** alternative to traditional products
- Maximum issue age: 60

• Accidental Death Benefit Rider

- \$100,000 ADB
- \$200,000 ADB
- \$300,000 ADB
- \$400,000 ADB

¹ Issuance of policy may depend upon answers to medical questions. ² At the end of the no lapse guarantee period, the accumulation value of the policy will be at least as large as the total amount of premiums paid for the base policy, not including any premiums paid for riders. ³ In group states, policyowner or proposed insured(s) must have an interest in real estate at the time of issue. Home Mortgage Series (Policy Series 296/297/301/302) and Accidental Death Benefit Rider (Series 2165) are underwritten by Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO. Product and riders may not be available in all states. Consult policy and riders for all terms, limitations, and exclusions.

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