

Home Mortgage Series Portfolio at a Glance

	HMS125	HMS100	HMS125 CBO	HMS100 CBO	HMS w/ADB
Type	Term	Term	Universal Life	Universal Life	Term
Competitive Features	<ul style="list-style-type: none"> • Simplified issue - quick turnaround on clean applications • Cash Back Option¹ - your client may request to receive 100% of base premiums back at the end of the no-lapse guarantee period. <ul style="list-style-type: none"> • Non-medical through \$400,000 (saliva test \$250,001 to \$400,000)² <ul style="list-style-type: none"> • Face amounts starting at \$25,000³ • Accept/Reject; issued standard through Table 6 <ul style="list-style-type: none"> • No mortgage required⁴ • Complete package of optional benefit riders for death, disability, unemployment, and critical illness³ • Additional riders include Accidental Death, Additional Insured, Children's Term, and Waiver of Premium³ <ul style="list-style-type: none"> • No NAIC Illustrations • Complete marketing package 				
Level & Guaranteed Premium Options	30, 25, 20, and 15-year Guaranteed level premiums or 30, 25, 20, and 15 Level premiums with 5-year guarantee		30, 25, 20, and 15 Years		30-year Guaranteed Level Premiums
Cash Back Option	Not Available	Not Available	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 no-lapse guarantee premiums paid for the base policy, not including any premiums paid for riders.		Not Available
Accidental Death Benefit Rider (Rider Series 2165)	<p>An Accidental Death Benefit equal to 25% of the base death benefit will be paid, if death occurs prior to the end of the level premium period and is a result of an accident.</p> <p>An additional 25% of the base death benefit will be payable, if death results from a bodily injury, which is the direct result of an accident, while riding as a fare-paying passenger on a common carrier.</p> <p><i>This rider terminates at the end of the level premium/no-lapse guarantee period.</i></p>	Not Available	<p>An Accidental Death Benefit equal to 25% of the base death benefit will be paid, if death occurs prior to the end of the no-lapse guarantee period and is a result of an accident.</p> <p>An additional 25% of the base death benefit will be payable, if death results from a bodily injury, which is the direct result of an accident, while riding as a fare-paying passenger on a common carrier.</p> <p><i>This rider terminates at the end of the level premium/no-lapse guarantee period.</i></p>	Not Available	<p>The Accidental Death Benefit (ADB) will pay, if the insured dies from a bodily injury which is a direct result of an accident (in addition to the \$1,000 Term Insurance Death Benefit).</p> <p>A common carrier benefit will pay only if the insured dies from a bodily injury, which is 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.</p> <p>ADB coverage expires after 30 years.</p> <p>Death Benefits: \$100,000; \$200,000; \$300,000; or \$400,000</p>
Issue Ages	Minimum Issue Age: 20; Age last birthday 30 & 5 Year Guarantee: 60 25 & 5 Year Guarantee: 65 20 & 5 Year Guarantee: 70 15 & 5 Year Guarantee: 75		<p>Minimum Issue Age: 20; Age last birthday</p> <p>Non-nicotine: 30 Year No-Lapse Guarantee: 55 25 Year No-Lapse Guarantee: 55 20 Year No-Lapse Guarantee: 60 15 Year No-Lapse Guarantee: 55</p> <p>Nicotine: 30 Year No-Lapse Guarantee: 50 25 Year No-Lapse Guarantee: 50 20 Year No-Lapse Guarantee: 55 15 Year No-Lapse Guarantee: 50</p>	<p>Minimum Issue Age: 20; Age last birthday</p> <p>Non-nicotine: 30 Year No-Lapse Guarantee: 55 25 Year No-Lapse Guarantee: 55 20 Year No-Lapse Guarantee: 60 15 Year No-Lapse Guarantee: 60</p> <p>Nicotine: 30 Year No-Lapse Guarantee: 50 25 Year No-Lapse Guarantee: 50 20 Year No-Lapse Guarantee: 55 15 Year No-Lapse Guarantee: 55</p>	<p>Minimum Issue Age: 20; Age last birthday</p> <p>Maximum Issue Age: 60; Age last birthday</p>
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 12 months				
Issue Limits	Minimum: \$25,000		Maximum: \$400,000		\$1,000
Premium Modes & Modal Factors	Monthly EFT: .095 Annual: 1.00		Monthly EFT & Annual <i>No modal factors. The annual premium is simply divided by 12 to obtain monthly premium.</i>		Monthly EFT: .095 Annual: 1.00
Policy Fee	\$80, Fully Commissionable		\$90, Fully Commissionable		None

¹At 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. Not available on HMS100, HMS125, or HMS w/ADB. ²Issuance of policy may depend upon answers to medical questions. ³Not available on HMS w/ADB. ⁴In group states, policy owner or proposed insured(s) must have an interest in real estate at time of issue. Home Mortgage Series (Policy Series 296/297/301/302), Accidental Death Benefit Rider (Series 2165), Additional Insured Term Insurance Rider (Rider Series 2160), Children's Term Rider (Rider Series 2162), Critical Illness Accelerated Benefit Rider (Rider Series 2139) Disability Income Rider (Rider Series 2145), Waiver of Monthly Specified Premium Rider (Rider Series 2158-UL/2159-UL), Waiver of Premium for Disability Rider (Rider Series 2158/2159), and Involuntary Unemployment Waiver of Premium Rider (Rider Series) are offered on a group or individual basis depending on the state and are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO. Product 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.

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