Permanent Final Expense Whole Life Insurance

Eagle Premier® Series

Policy Series 311/312/313
13-178-9 (04/21)

AMERICO®

Individual, Permanent Whole Life Insurance Protection From $5,000 to $30,000

Individual, Permanent Protection

It may be one of the safest kinds of protection you can buy! It's safe because you own the policy. As long as you pay your premiums, your coverage is guaranteed for life.

No Physical Exam Required

Your acceptance is based on the information you provide during the application process. Depending on the policy, you will only need to answer a few medical questions. There are no physical exams to take. Issuance of policy may depend upon answers to medical questions.

Protection From the Very First Day

You are protected from the very first day your policy goes into effect. And, if you qualify for Eagle Premier, your full death benefit is available as soon as your policy is issued. If you don't qualify for Eagle Premier, you may receive an Eagle Guaranteed policy. With Eagle Guaranteed, the death benefit is graded for the first three policy years.

Builds Cash Value

After your policy has been in force for a specified period of time, it builds cash value every year. This is your money that you can leave to grow or borrow to use as you see fit.

Accelerated Benefit Payment Rider

With Eagle Premier, an Accelerated Benefit Payment Rider (Rider Series 2146) is included at no additional cost. If you are 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), this benefit 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). Not available in all states.

Accidental Death Benefit Rider

An Accidental Death Benefit Rider (Rider Series 2172) is included at no additional cost with Eagle Premier. This rider provides an additional benefit equal to the base death benefit if you die as a result of an accidental bodily injury within 90 days of the injury. It will provide an additional payment of two times the base death benefit in the event the death is a result of accidental injury while riding as a fare-paying passenger in a Common Carrier. Not available in all states.

Eagle Guaranteed Accidental Death Benefit

An Accidental Death Benefit is included with Eagle Guaranteed policies at no additional cost. With this extra protection, if death occurs as the result of accidental bodily injury in the first three years and within 90 days of the injury, the full death benefit is payable.

Child and Grandchild Term Rider

The Child and Grandchild Term Rider (Rider Series 2194) will provide insurance on an insured child up to age 25. You can purchase coverage for a child or grandchild that is at least 15 days old and under the age of 17. An eligible child is defined as any natural child, stepchild, or legally adopted child of the base insured or the base insured's child. Coverage is issued in units of $1,000 up to a maximum of the lesser of $5,000 or the base policy face amount.[1]

Quit Smoking Advantage

The Quit Smoking Advantage allows you to receive an Eagle Premier Smoker policy with Nonsmoker rates for the first three policy years. Prior to the third policy anniversary, if you can provide evidence satisfactory to Americo's requirements that you have quit smoking for at least 12 months, your Death Benefit and premium will remain level.

How Does it Work?

You pay the Nonsmoker premium in the first three years and, if you stop smoking for 12 consecutive months, you will continue to receive the Nonsmoker rates. If after three years you are unable to quit smoking, your face amount will be reduced and premium will not change. If you would like to keep the same face amount, you can contact Americo and request a higher premium.

Take a look:
Male, age 65, $10,000 Death Benefit, $65.40 Monthly Premium for first three years.

Policy Year	Quits Smoking	Default Option - Never Quits Same Premium, Lower Death Benefit	Never Quits - Higher Premium and Same Death Benefit
1 - 3	$65.40 Monthly; $10,000 Death Benefit		
4+	$65.40 Monthly; $10,000 Death Benefit	$65.40 Monthly; $5,438.70 Death Benefit	$117.06 Monthly; $10,000 Death Benefit

[1] *Riders are optional and available for an additional cost.*

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 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 States[2] with $7.9 billion in assets for year-end 2020.[3]

[1]Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.
[2]"Admitted Assets, Top Life Writers-2020," A.M. Best Co., as of September 2020.
[3]Information is as of year-end 2020 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 Notices

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

Eagle Premier Series (Policy Series 311/312/313), Accelerated Benefit Payment Rider (Rider Series 2146), Accidental Death Benefit Rider (Rider Series 2172/2313), and Child and Grandchild Term Rider (Rider Series 2194) 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. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

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 legal or tax advisor regarding the information and concepts contained in this material.

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