



What is Lifetime Legacy?

Lifetime Legacy is a specially designed life insurance policy that provides a guaranteed minimum death benefit for your lifetime that is, in many cases, substantially greater than your initial premium payment.* The proceeds from your death benefit will pass to your loved ones generally income tax free and will avoid the costs and delays of probate. Lifetime Legacy offers this plus so much more.

How do you know if Lifetime Legacy is right for you?

If you answer “Yes” to all of the questions below, you may be a good candidate for Lifetime Legacy:

- ◆ Do you have money set aside, maybe in CDs or annuities, that you hope to pass on to your loved ones or favorite charity?
- ◆ Would you like to increase the amount of money that you have earmarked for heirs?
- ◆ Do you have assets that you don’t currently need for income, but worry that you might need for emergencies or if you are ever confined to a nursing home?
- ◆ If you never need the money for emergencies, would you want your heirs to receive the money generally income tax free and avoid the probate process?

How do I identify current assets suitable for Lifetime Legacy?

These assets are generally not intended to be used for income, stored only in case of a major emergency, and set aside so that if not spent on a major medical emergency, will someday be passed on to a loved one or favorite charity. Typically, they are stored in bank CDs, savings accounts, money market accounts, annuities, and other safe and somewhat accessible savings vehicles.

How do I qualify for Lifetime Legacy?

Americo has designed the application and underwriting guidelines to be as quick and easy as possible. In most cases, there are no blood tests or medical exams required. You may just need to answer a few questions on the application and a few easy telephone questions. Remember, if you are like most people, you will never be in better health than you are today.

How long is my minimum death benefit guaranteed?

The guaranteed minimum death benefit is guaranteed from the day the policy is issued until your death regardless of age or declining health, assuming that the policy remains in force and no policy loans, withdrawals, or accelerated benefit payments have been taken. No additional premiums are necessary to maintain your lifetime guaranteed minimum death benefit.

Are my cash surrender values guaranteed?

Yes. The cash surrender value will equal your initial single premium after 5 years and is guaranteed to never be less than the initial single premium, assuming no policy loans, withdrawals, or accelerated benefit payments are taken.

Can I designate how benefit payments will be made to my heirs?

Yes. You can specify on your application that the policy proceeds be paid over a period of no less than five years to your loved ones.

**The policy’s guaranteed minimum death benefit will equal the initial specified amount as defined in the policy, assuming no loans, withdrawals, or accelerations of the death benefit have been taken. The guaranteed minimum death benefit and the guaranteed cash surrender values are both guaranteed, assuming no loans, withdrawals, or accelerations of the death benefit are taken.*

What if I am confined to a nursing home?*

If the insured is permanently confined to a qualified nursing home or diagnosed with a qualifying terminal illness, you will be eligible to access up to 80% of the guaranteed minimum death benefit less any policy loans. This additional benefit comes with the Accelerated Benefit Payment Rider that is issued with your Lifetime Legacy policy at no extra cost to you (where available).

In order to qualify for the Accelerated Benefit Payment Rider, one of the following events must occur: you are diagnosed with a medical condition which will result in a life span of 12 months or less (24 months in some states); or, you are admitted into an eligible institution and a physician has certified that confinement is expected to be permanent.

What if I need to access cash from my policy?***

You may take a loan from the cash surrender value after the first policy year. Interest is charged at a net annual rate of 2.5%.

You may take a withdrawal after the 5th policy year. When you take a withdrawal, the guaranteed minimum death benefit will simply decrease by a proportionate amount. Your guaranteed minimum death benefit will be reduced by the same percentage that was withdrawn from the cash surrender value, assuming no other loans, withdrawals, or accelerated benefit payments have been taken.

See the example below:

Guaranteed Minimum Death Benefit	\$100,000
Cash Surrender Value	\$50,000
Withdrawal Amount	\$15,000

Cash Surrender Value after withdrawal (50,000-15,000)	\$35,000
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Percent reduction in Cash Surrender Value (15,000/50,000)	30%
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Guaranteed Minimum Death Benefit after withdrawal [100,000 - (100,000*.30)]	\$70,000
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What happens to the amount available for accelerated benefits if I take a withdrawal?

Up to 80% of the resulting guaranteed minimum death benefit less any outstanding loans is still available in case of permanent nursing home confinement or diagnosis of a qualifying terminal illness.

Will I receive an annual statement?

Yes. We will send you an annual statement on your policy anniversary every year.

***Accelerated Benefit Payment Rider (Rider Series 2149). Benefits may vary by state and will not be available in all states. Certain limitations and exclusions apply. The permanent nursing home benefit is payable after a 90-day elimination period from the time confinement begins. Because accelerated benefit payments are treated as liens against the policy, interest will apply and will gradually decrease the amount of the proceeds payable over time.*

****Policy loans and withdrawals will impact policy performance and the ability to take future distributions. Loans repaid according to the terms of the policy will restore the values. Any gain may be subject to taxes and IRS early distribution penalties if taken prior to age 59½.*

Lifetime Legacy (Policy Series 258) is underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. For further information, please refer to the policy. Home Office: Dallas, TX, Administrative Office: P.O. Box 410288, Kansas City, MO 64141-0288.

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