

# Final Expense Products at a Glance

Tools.AmericoAgent.com  
 AmericoFinalExpense.com  
 AgentCafe.com

www.Americo.com  
 Agent Services: 800.231.0801

	Eagle Select 1	Eagle Select 2	Eagle Select 3
Issue Ages (Age Last Birthday)	Non-nicotine: 40 - 85 Nicotine: 40 - 85	Non-nicotine: 40 - 85 Nicotine: 40 - 85	40 - 75
Competitive Features	<ul style="list-style-type: none"> <li>• Instant decision eApplication</li> <li>• Simple application process</li> <li>• Quit Smoking Advantage - Smokers qualify for Nonsmoker rates</li> <li>• Policy eDelivery</li> </ul>	<ul style="list-style-type: none"> <li>• Instant decision eApplication</li> <li>• Simple application process</li> <li>• Quit Smoking Advantage - Smokers qualify for Nonsmoker rates</li> <li>• Policy eDelivery</li> </ul>	<ul style="list-style-type: none"> <li>• Instant decision eApplication</li> <li>• Simple application process</li> <li>• Policy eDelivery</li> </ul>
Face Amounts	Minimum: \$5,000 Maximum: \$40,000	Minimum: \$5,000 Maximum: \$40,000	Minimum: \$5,000 Maximum: \$25,000
Death Benefits	Level for the life of the policy	Level for the life of the policy	Year 1 - 2: Graded death benefit Year 3+: 100% of scheduled face amount
Annual Policy Fee	\$40 annual policy fee (commissionable)	\$40 annual policy fee (commissionable)	\$40 annual policy fee (commissionable)
Riders/ Features	Accelerated Benefit Payment Rider included at no additional cost Optional Riders: <ul style="list-style-type: none"> <li>• Accidental Death Benefit Rider</li> <li>• Child and Grandchild Term Rider</li> </ul>	Accelerated Benefit Payment Rider included at no additional cost Optional Riders: <ul style="list-style-type: none"> <li>• Accidental Death Benefit Rider</li> <li>• Child and Grandchild Term Rider</li> </ul>	Optional Riders: <ul style="list-style-type: none"> <li>• Child and Grandchild Term Rider</li> </ul>
Modal Factors	Annual: 1.00 Monthly PAC: 0.095	Annual: 1.00 Monthly PAC: 0.095	Annual: 1.00 Monthly PAC: 0.095
Underwriting Classes	Nonsmoker/Smoker; Male/Female	Nonsmoker/Smoker; Male/Female	Male/Female

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Eagle Select (Policy Series 311/312/413), 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, 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 apply. Consult contract 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 a funeral at the time of death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.