

Help protect your family from the financial devastation that can come with death, disability, or critical illness.

Americo Financial Life and Annuity Insurance Company makes it easy to do with our Instant Decision Term Series. Our Term and Universal life insurance products can help protect your mortgage and your family from the financial devastation that can come with death, disability, or critical illness.

The process is simple and you'll know if you are covered in a matter of minutes with our instant-decision eApplication.

What Do You Want Your Coverage To Do For You?

Whether you are looking for coverage that provides protection when you need it most, cash back when you no longer need coverage, or permanent protection, we have a product that fits your needs and your budget.

Term

Help your family pay the mortgage in the event of your death. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries who can use the money to help pay off the mortgage or for any other financial needs.

Cash Back

Hopefully, you will outlive your mortgage in good health. With our Cash Back Option Universal Life products you have the benefit of life insurance protection while you need it, and the option to receive money back when you may not need the coverage.

Cash Back Option products build cash value. At the end of the Cash Back Option period, your cash value equals the premiums paid on the base policy (less any loans). You may request to terminate your coverage and receive 100% or 50% of your base premiums back at the end of the term period.

Payment Protection

Help your family protect your mortgage payment in the event of your death. With our decreasing term life products, the death benefit is paid to your beneficiary in monthly income payments which may cover all or a portion of your mortgage payment. It can also provide an income to help take care of other financial obligations that your family may incur when you are gone.

Permanent Protection

For the cost of a term product, you can have coverage now and in the future. You can have the benefit of coverage now, and at the end of the initial level death benefit period, the life insurance death benefit will decrease to an amount equal to 10% or 25% of the initial death benefit.

Accidental Death

Accidents, or unintentional injuries, are the 4th leading cause of death in the U.S. overall, and the leading cause of death through age 44.[1] This valuable coverage provides affordable coverage in case of death due to an accident. You pick the amount of coverage that fits your needs and your budget.

Living Benefit Riders

If you are diagnosed with a critical, chronic, or terminal illness, Living Benefit Riders may give you access to an early (accelerated) payout of the policy death benefits. The best thing is, these Living Benefits are included at no additional cost on some products. Having access to this money could make an important difference in the quality of your life and the lives of your loved ones.

Valuable Additions Available

Optional benefit riders are available to help provide you and your family with mortgage protection and a lot more.[2]

- Accidental Death Benefit Rider (Rider Series 2019)
- Additional Insured Term Insurance (Rider Series 2160)
- Children's Term (Rider Series 2162)
- Disability Income (Rider Series 2145)
- Waiver of Premium Rider (Rider Series 2158)
- Waiver of Monthly Specified Premium (Rider Series 2158-UL)
- Involuntary Unemployment Waiver of Premium (Rider Series 2140)
- Income Term (Rider Series 2178)

[1]www.cdc.gov/nchs/data/hus/hus14.pdf.
[2]Riders are optional, cost additional, and may not be available on all products or in all states.

AMERICO

A Company you can count on.

Rated "A" (Excellent) by A.M. Best Company[1]

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.[2]

We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States[2] with $8.8 billion in assets for year-end 2021.[3]

[1]A.M. Best's rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2021. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."
[2]Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.
[3]Information is as of year end 2021 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).



AMERICO
We're in this for life



LOCATED AT
PO BOX 410288
Kansas City, MO 64144-0288

FIND US AT
www.americo.com

Important Information

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

Instant Decision Term Series (Policy Series 301/302/303/304/314/325) is 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. For exact terms and conditions, please refer to the contract.

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.

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Instant Decision Term Series

Term, Universal Life, and Whole Life Insurance Products

Policy Series 301/302/303/304/314/325
23-011-2 (02/23)©Americo