

# 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.

# Instant Decision Term Series Portfolio at a Glance

www.AmericoTermSeries.com  
Tools.Americoagent.com  
www.AgentCafe.com

www.Portal.Americoagent.com  
Agent Services: 800.231.0801

	CBO 100 & 50	Term 125 & 100	ADB
Type	Universal Life	Term	Term
Competitive Features	<ul style="list-style-type: none"> <li>• 100% instant decision eApplication</li> <li>• Simplified Issue</li> <li>• Cash Back Option at the end of the CBO period</li> <li>• No mortgage required</li> <li>• Living Benefit Riders (Critical, Chronic, and Terminal) included at no additional cost</li> </ul>	<ul style="list-style-type: none"> <li>• 100% instant decision eApplication</li> <li>• Simplified issue</li> <li>• No mortgage required</li> <li>• Living Benefit Riders (Critical, Chronic, Terminal) included at no additional cost</li> </ul>	<ul style="list-style-type: none"> <li>• No medical underwriting or health questions<sup>2</sup></li> <li>• Accidental Death Benefit Rider with common carrier benefit</li> <li>• Instant decision eApplication</li> <li>• Most affordable option in the Instant Decision Term series</li> <li>• Ideal for younger issue ages</li> </ul>
Death Benefit	Minimum: \$25,000 Maximum: \$450,000 Non-medical through \$450,000 <sup>1</sup>	Minimum: \$25,000 Maximum: \$450,000 Non-medical through \$450,000 <sup>1</sup>  Base death benefit equals Specified Amount	\$1,000 all cause death benefit ADB: \$100,000; \$150,000; \$200,000; \$250,000
Guaranteed Level Premium Options	30, 25, and 20 years	30-, 25-, 20-, and 15-year level premiums 30-, 25-, 20-, and 15-year level premiums with 5-year guarantees	30 years for issue ages 20 - 50 20 years for issue ages 51 - 60
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. A Nonsmoker classification applies to anyone who has not used Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes or any device used for the vaporization of liquid nicotine) for at least 24 months.		Rates are the same for Non-nicotine and Nicotine.
Cash Back Option	Automatically added using the Enhanced Surrender Value Benefit Rider (Series 2205).  At the end of the Cash Back Option period, depending on which product is purchased, the surrender value of the policy will be 100% or 50% of the total amount of the Cash Back Option premiums paid for the base policy, not including any premiums paid for riders.	Not available	Not available
Accidental Death Benefit Rider	The Accidental Death Benefit rider provides an additional benefit, up to age 70, if the Insured dies as a result of accidental bodily injury within 90 days of the injury.  Rider is optional and available for an additional cost.	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death is a result of an accident.  An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.  *Not available on Term 100	The Accidental Death Benefit will pay if the insured dies as a direct result of an accident (in addition to the \$1,000 Term Insurance Death Benefit). A common carrier benefit will pay if the insured dies as 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
Optional Benefit Riders	<ul style="list-style-type: none"> <li>• Additional Insured</li> <li>• Children's Term (up to \$15,000/child)</li> <li>• Disability Income (also on Additional Insured Rider)</li> <li>• Income Term Rider</li> <li>• Involuntary Unemployment Waiver of Premium</li> <li>• Waiver of Monthly Specified Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Additional Insured</li> <li>• Children's Term (up to \$15,000/child)</li> <li>• Disability Income (also on Additional Insured Rider)</li> <li>• Income Term Rider (Term 125 only)</li> <li>• Involuntary Unemployment Waiver of Premium</li> <li>• Waiver of Premium</li> </ul>	Not available
Issue Ages Age last birthday	Minimum Issue Age: 20 30-Year: 55 Non-nicotine; 50 Nicotine 25-Year: 55 Non-nicotine; 50 Nicotine 20-Year: 60 Non-nicotine; 52 Nicotine	Minimum Issue Age: 20 30 & 5 Year: 60 25 & 5 Year: 65 20 & 5 Year: 70 15 & 5 Year: 75	Minimum Issue Age: 20 Maximum Issue Age: 60
Premium Modes & Modal Factors	Monthly premiums are equal to the annual premium divided by 12	Monthly EFT: 0.095 Annual: 1.00	Monthly EFT: 0.095 Annual: 1.00
Policy Fee	\$90, Fully Commissionable	\$90, Fully Commissionable	None

<sup>1</sup>Issuance of policy may depend upon answers to medical questions.

<sup>2</sup>Issuance of policy may depend upon answers to Personal History Questions.

# Instant Decision Term Series Portfolio at a Glance

	Payment Protector	Continuation 25 & 10	Payment Protector Continuation 10
Type	Decreasing Term	Decreasing Whole Life	Decreasing Whole Life
Competitive Features	<ul style="list-style-type: none"> <li>• Death benefit paid in monthly income payments</li> <li>• Simplified issue - no medical exams</li> <li>• Protection for mortgage payments</li> <li>• Income replacement solution</li> <li>• Lump sum payment available</li> </ul>	<ul style="list-style-type: none"> <li>• Clients are covered for life - coverage now and in the future</li> <li>• Premiums never increase</li> <li>• Death Benefit reduces to 25% or 10% of the initial death benefit after initial death benefit period ends</li> </ul>	<ul style="list-style-type: none"> <li>• Payment Protector with a death benefit that is equal to 10% of the initial lump sum death benefit if the Monthly Income Death Benefit is not used</li> <li>• Permanent coverage</li> <li>• Premiums never increase</li> </ul>
Death Benefit	Minimum: \$25,000 Maximum: \$450,000 <i>Non-medical through \$450,000<sup>1</sup></i>  A level monthly benefit will be paid until the end of the Monthly Income Death Benefit Period, but will be no less than 24 months. The beneficiary can elect a lump sum payment. Payment amount calculated based on date of birth. Once monthly benefit payments begin, a lump sum benefit is no longer available.	Minimum: \$25,000 Maximum: \$450,000 <i>Non-medical through \$450,000<sup>1</sup></i>  The death benefit is level for 15, 20, 25, or 30 years and then is reduced to 25% or 10% of the initial face amount.	Minimum: \$25,000 Maximum: \$450,000 <i>Non-medical through \$450,000<sup>1</sup></i>  Same as Payment Protector. However, if the Insured dies after the Monthly Income Death Benefit Period has ended, the death benefit will be payable as a lump sum payment equal to 10% of the initial lump sum death benefit.
Guaranteed Level Premium Options	30, 25, 20, 15 years and To Age 70	30, 25, 20, 15 years	30, 25, 20, 15 years and To Age 70
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. A Nonsmoker classification applies to anyone who has not used Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes or any device used for the vaporization of liquid nicotine) for at least 24 months.		
Accidental Death Benefit Rider	An Accidental Death Benefit will pay if the insured dies as a result of an accident within 180 days of the injury. A common carrier death benefit will pay if the insured dies as a result of an accident while riding as a passenger in a common carrier. The amount of the common carrier benefit equals the amount of the accidental death benefit. Death Benefit: \$10,000 or \$25,000. Rider is optional and available for an additional cost.	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death is a result of an accident.  An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.	An Accidental Death Benefit will pay if the insured dies as a result of an accident within 180 days of the injury. A common carrier death benefit will pay if the insured dies as a result of an accident while riding as a passenger in a common carrier. The amount of the common carrier benefit equals the amount of the accidental death benefit. Death Benefit: \$10,000 or \$25,000. Rider is optional and available for an additional cost.
Optional Benefit Riders	<ul style="list-style-type: none"> <li>• Additional Insured (not available on To Age 70 Term Period)</li> <li>• Disability Income</li> <li>• Involuntary Unemployment Waiver of Premium</li> <li>• Waiver of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Additional Insured</li> <li>• Children's Term (up to \$15,000/child)</li> <li>• Disability Income (also on Additional Insured Rider)</li> <li>• Income Term Rider</li> <li>• Involuntary Unemployment Waiver of Premium</li> <li>• Waiver of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Additional Insured (not available on To Age 70 Term Period)</li> <li>• Disability Income</li> <li>• Involuntary Unemployment Waiver of Premium</li> <li>• Waiver of Premium</li> </ul>
Issue Ages Age last birthday	15-Year: 20 - 75 20-Year: 20 - 70 25-Year: 20 - 65 30-Year: 20 - 60 To Age 70: 20 - 50	15-Year: 20 - 65 20-Year: 20 - 60 25-Year: 20 - 55 30-Year: 20 - 55	15-Year: 20 - 60 20-Year: 20 - 55 25-Year: 20 - 50 30-Year: 20 - 45 To Age 70: 20 - 50
Premium Modes & Modal Factors	Monthly EFT: 0.095 Annual: 1.00		
Policy Fee	\$90, Fully Commissionable		

<sup>1</sup>Issuance of policy may depend upon answers to medical questions.

CBO 100 and CBO 50 (Policy Series 325), Enhanced Surrender Value Rider (Rider Series 2205), Term 125 and Term 100 (Policy Series 301/302), Critical Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191/2196), Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192/2197), Accidental Death Benefit Rider (Rider Series 2165), Accidental Death Benefit Rider (CBO products; Rider Series 2019), Accidental Death Benefit Rider (Payment Protector & Payment Protector Continuation 10; Rider Series 2179), Additional Insured Term Insurance Rider (Rider Series 2160), Children's Term Rider (Rider Series 2162), Disability Income Rider (Rider Series 2145), Income Term Rider (Rider Series 2178), Involuntary Unemployment Waiver of Premium (Rider Series 2140), Waiver of Monthly Specified Premium (Rider Series 2158-UL), Payment Protector (Policy Series 303), Term ADB (Policy Series 301/Rider Series 2165), Continuation 25 and Continuation 10 (Policy Series 314), and Payment Protector Continuation 10 (Policy Series 304) are underwritten by Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO. Products 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.

# Annuities at a Glance

Agent Portal: [www.Americo.com](http://www.Americo.com)

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	Ultimate One Index Series	Platinum Assure Series	Americo Elite 5
Type	Fixed Indexed Annuity	Multi-Year Guarantee Annuity	Fixed Indexed Annuity
Competitive Features	<ul style="list-style-type: none"> <li>Only one moving part: Participation Rate or Cap</li> <li>Four simple indexed crediting rate options based on the performance of the S&amp;P 500<sup>®</sup> <ul style="list-style-type: none"> <li>Monthly Averaging w/ PR</li> <li>Monthly Averaging w/ Cap</li> <li>Point-to-Point w/ PR</li> <li>Point-to-Point w/ Cap</li> </ul> </li> <li>Full Accumulation Value at Death</li> <li>5x5 Annuitization Option<sup>1</sup></li> <li>Systematic Monthly Interest Income - after 30 days from Declared Interest Account</li> <li>Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>2, 3, 4, 5, 6, and 7-year guarantee periods with competitive rates (only the 2, 3, and 4-year guarantee periods available in California)</li> <li>Platinum Assure 5 (Policy Series 271) is available in California.</li> <li>Penalty-free Withdrawals - available every year, including the first year (3% for guarantee periods 2-3; 5% for guarantee periods 4-7)</li> <li>Systematic Monthly Interest Option</li> <li>45-day rate lock</li> <li>Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)<sup>1</sup></li> <li>Full Account Value Death Benefit</li> </ul>	<ul style="list-style-type: none"> <li>10 index options available, each based on the combination of one of 5 indexes with a 1-year or 5-year point-to-point crediting method</li> <li>Declared Interest Account</li> <li>Full Accumulation Value death benefit</li> <li>Accumulation Value Adjustment on the 5th anniversary: if there have been no prior partial surrenders, the accumulation value is guaranteed to be no less than the single premium accumulated for five years at 0.25%.</li> <li>Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)<sup>1</sup></li> </ul>
Issue Ages	Ultimate One Index 7: 0-90 Ultimate One Index 9: 0-85 Ultimate One Index 9 Bonus: 0-80 Age last birthday	0-90, Age last birthday (guarantee periods 2-5) 0-85, Age last birthday (guarantee periods 6-7)	0-90, Age last birthday
Issue Limits	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000
Premium Bonus	Ultimate One Index 9 Bonus: 5% premium bonus fully vested day one (4% in CA)	N/A	N/A
Withdrawals	Minimum \$500; a \$2,000 minimum surrender value must remain; 10% penalty-free each year after the first year; interest only allowed after 30 days (from Declared Interest Account only).	Minimum \$500; a \$2,000 minimum surrender value must remain; 3% penalty-free available first year for guarantee periods 2-3; 5% penalty-free available first year for guarantee periods 4-7.	Minimum \$500; a \$2,000 minimum surrender value must remain; 10% penalty-free available first year and penalty-free partial and total surrender is available within 30 days following the end of the renewal period.
Surrender Charges (state variations exist)	Ultimate One Index 7 (0-85) - 7 Years: 9, 8.5, 8, 7, 6, 5, 4% Ultimate One Index 7 (86-90): 7, 6, 5, 4, 2% Ultimate One Index 9 - 9 Years: 11, 10.5, 10, 9.5, 9, 8, 7, 6, 5% Ultimate One Index 9 Bonus - 9 Years: 13, 13, 12, 11, 10, 9, 8, 7, 6% Surrender charges waived after five years if annuitized for at least five years	2-Year Guarantee: 9, 8% 3-Year Guarantee: 9, 8, 7% 4-Year Guarantee: 9, 8, 7, 6% 5-Year Guarantee: 9, 8, 7, 6, 5% 6-Year Guarantee: 9, 8, 7, 6, 5, 4% 7-Year Guarantee: 9, 8, 7, 6, 5, 4, 3%	5 Years (except Florida): 8, 8, 7, 6, 5% After each term ends, the contract owner has 30 days to surrender penalty-free before new surrender charges apply. The last term before maturity the surrender charges grade as follows: 5%, 4%, 3%, 2%, 1%, with 0% at the maturity date.  10 Years (Florida): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1% Contract has a 30-day penalty-free withdrawal window at the beginning of year 6.
Death Benefit	Full Accumulation Value upon death of Owner	Full Account Value upon death of Owner	Full Accumulation Value upon death of Owner
Guarantees	Guaranteed Minimum Value equal to 87.5% of the single premium received, less any partial surrenders (including surrender charges), less any premium tax with daily interest compounded at the Guaranteed Minimum Value interest rate (guaranteed to be no less than 1% and no more than 3%).  Declared Interest Account 0.15% minimum guarantee	Guaranteed Minimum Value equal to 87.5% of the single premium received, less any partial surrenders (including surrender charges), less any premium tax with daily interest compounded at the minimum guaranteed interest rate.	Guaranteed Minimum Value equal to 87.5% of the single premium received, less any partial surrenders (including surrender charges), less any premium tax with daily interest compounded at the Guaranteed Minimum Value interest rate.  Declared Interest Account 0.25% minimum guarantee

<sup>1</sup>Not available in all states. State variations may exist.

Ultimate One Index 7, Ultimate One Index 9 (Policy Series 411), Ultimate One Index 9 Bonus (Policy Series 411/4179), Platinum Assure Series (Policy Series 320), Platinum Assure 5 (Policy Series 271), and Americo Elite 5 (Policy Series 318) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO and may vary in accordance with state laws. Certain restrictions and variations apply. Products and riders may not be available in all states. Some riders are optional and may be available at an additional cost. Consult contract and riders for all limitations and exclusions. The S&P 500<sup>®</sup> Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ"), and has been licensed for use by Americo Financial Life and Annuity Insurance Company ("Americo"). Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Americo. Americo's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500<sup>®</sup> Index. NASDAQ<sup>®</sup>, NASDAQ-100<sup>®</sup>, and NASDAQ-100 Index<sup>®</sup>, are trademarks of The Nasdaq Stock Market, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Americo Life, Inc. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S). Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.