

What is the Quit Smoking Advantage?

Americo's Quit Smoking Advantage encourages you to stop smoking. This new benefit allows Smokers 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 that you have quit using nicotine for at least 12 months, your Death Benefit and premium will remain Level.

Does this apply to all types of Nicotine use?

Yes. 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 12 months prior to the completion date of the application.

How will the policy be issued?

The policy will be issued as a Smoker policy. You will receive Nonsmoker rates.

How soon after the policy is issued can I verify I have quit smoking?

The earliest you can verify you have stopped smoking is after the first policy anniversary, provided that you have ceased the use of nicotine for 12 consecutive months.

How do I verify I have quit smoking?

In order to keep the Nonsmoker rates, you must provide evidence that you have quit using all 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) and attest that you have not used nicotine within the last 12 months.

What happens if I do not quit smoking?

If you fail to quit smoking, the policy will automatically decrease the Death Benefit amount in year 4, but the premiums will remain level. The Accidental Death Benefit amounts will decrease in year 4 to be equal to the base policy face amount.

If you would like to keep the same face amount, you will need to proactively contact the home office before the end of the third policy year and request to keep the level Death Benefit and pay a higher premium for the remainder of the policy.

If I stopped smoking 9 months ago and the policy is issued today, can I apply for the Nonsmoker rates in 3 months?

You must have stopped using any Nicotine products for a total period of 12 consecutive months after the policy is issued. The earliest you can request a change to a Nonsmoker status is on or after the first policy anniversary.