

Final Expense Products at a Glance

Tools.AmericoAgent.com
 www.AmericoEaglePremierSeries.com
 www.AgentCafe.com

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 Agent Services: 800.231.0801

	Eagle Premier	Eagle Guaranteed
Issue Ages (Age Last Birthday)	40-85 Nonsmoker 40-80 Smoker	50-80
Competitive Features	<ul style="list-style-type: none"> Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication¹ - TeleApplication² Simplified issue Quit Smoking Advantage - Smokers qualify for nonsmoker rates 	<ul style="list-style-type: none"> Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication¹ - TeleApplication² Simple application process Guaranteed issue Guaranteed level premiums for the life of the policy Accidental Death Benefit included during the graded period at no additional cost
Face Amounts	Minimum: \$5,000 Maximum: \$40,000	Minimum: \$5,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit Year 1: return of premium plus 5% Year 2: return of premium plus 10% Year 3: 75% of the face amount Year 4+: 100% of the face amount
Annual Policy Fee	\$40 annual policy fee (commissionable)	\$40 annual policy fee (non-commissionable)
Riders/Features	Accelerated Benefit Payment Rider included at no additional cost (Series 2146) Accidental Death Benefit Rider included at no additional cost (Series 2172) Child and Grandchild Term Rider is available for an additional cost (Series 2194)	Accidental Death Benefit included during the graded period at no additional cost No optional riders available.
Underwriting Classes	Nonsmoker/Smoker; Male/Female	Male/Female
Modal Factors	Monthly PAC: 0.095	
Policy Description	Nonparticipating whole life insurance with premiums payable to age 100 and protection provided until the insured's attained age 120. The policy will endow at age 120 (cash value will equal the face amount at age 120).	

¹eApplication process not available in Mississippi. ²Teleapplication process not available in Connecticut and Pennsylvania.

Eagle Premier Series (Policy Series 311/312/313), Accelerated Benefit Payment Rider (Rider Series 2146), Child and Grandchild Term Rider (Rider Series 2194), and Accidental Death Benefit Rider (Series 2172) 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 policy 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.