



# AGENT GUIDE

## PLATINUM ASSURE SERIES

2 • 3 • 4 • 5 • 6 • 7

Multi-Year Guaranteed Annuity  
Policy Series 320

FOR AGENT USE ONLY. NOT FOR PUBLIC USE.  
22-315-1 (06/22)©Amerigo

**AMERIGO**



Reach any Amerigo Department by calling one number:

# 800.231.0801

Agent Services	agent.services@amerigo.com
Marketing Support	marketing.support@amerigo.com
New Business	submit@amerigo 800.395.9238 (fax)
Customer Service	customer.service@amerigo.com 800.395.9238 (fax)

## Mailing Addresses

General Delivery: PO BOX 410288 Kansas City, MO 64141-0288	Overnight: 300 W. 11th Street Kansas City, MO 64105-1618
--	--

## Helpful Links

[www.Amerigo.com/myga](http://www.Amerigo.com/myga)  
[www.Amerigo.com](http://www.Amerigo.com)  
[www.AgentCafe.com](http://www.AgentCafe.com)  
[SC.Amerigo.com](http://SC.Amerigo.com)  
[SCDemo.Amerigo.com](http://SCDemo.Amerigo.com)

*The appropriate sale of our products is something that Amerigo takes seriously. We have adopted nationwide suitability requirements, which are in line with the NAIC Model Regulation on Suitability in Annuity Transactions. As a producer, it is your responsibility to carefully consider the suitability of each sale you make. If you sell annuities, please review Amerigo's Producer's Guide for Annuity Suitability (13-246-1) for information on our Suitability and Replacement processes.*

# Product Features

Platinum Assure Series is a competitive single premium deferred annuity that provides an initial interest rate guaranteed for 2, 3, 4, 5, 6, or 7 years.

## Highlights

- ▶ Multi-year guaranteed interest rate
- ▶ 6 Guarantee Period options available
- ▶ True “walk-away” surrender charge period
- ▶ Penalty-free withdrawals available every year, including the first year
- ▶ Systematic monthly interest option
- ▶ 45-day rate lock
- ▶ Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)
- ▶ Full Account Value at death

## Issue Ages:

0-90, age last birthday

## Minimum Premium:

\$20,000

## Maximum Premium:

\$1,000,000 without prior Home Office approval.

## Markets

- ▶ Non-qualified
- ▶ Qualified (IRA, KEOGH, and SEP)

## Maturity Date

Attained age 95 or 10 years, whichever is later. Prior to annuitization, can be changed at the election of the Owner.

## Interest Rate Guarantees

The initial interest rate is guaranteed for the entire guarantee period. After the guarantee period a renewal interest rate will be credited and is subject to change at any time. The renewal interest rate is guaranteed never to be less than 1%.

## Minimum Guaranteed Value

Your client is guaranteed never to receive less than 87.5% of the single premium (including surrender charges), less any Premium Tax with daily interest compounded at the minimum guaranteed interest rate.

## Rate Lock Period

The rate lock period is 45 days from the date application is received by the Home Office. If money is received within the rate lock period, the guarantee period interest rate will be the rate in effect on the date the application was received.

If the money is received after the rate lock period, the guarantee period interest rate will be the rate in effect on the date premium is received.

## Penalty-Free Withdrawals

Once during each contract year, including the first year, a percentage of the Account Value may be withdrawn, and surrender charges will be waived. The minimum withdrawal is \$500, and the remaining surrender value must be at least \$2,000. A commission chargeback will be assessed on withdrawals made in the first year.

GUARANTEE PERIOD	MAXIMUM PERCENT
2	3.0%
3	3.0%
4	5.0%
5	5.0%
6	5.0%
7	5.0%

*Required Minimum Distributions (RMDs) exceeding stated percent are NOT subject to surrender charge.*

## Death Benefit

In all contract years, the death benefit is equal to the full Account Value (prior to annuitization).

## Loans (403(b) only)

A loan provision is included by endorsement to the contract when it is issued as part of a 403(b) plan. Subject to restrictions, including those imposed by Internal Revenue Code, the owner may borrow from the Surrender Value subject to a minimum of \$250 and

a maximum of 50% of the Account Value not to exceed \$50,000. The loan must be repaid within five years unless its purpose is to acquire the main residence of the owner. Even when the owner borrows against the policy, the entire accumulation account, including the amount borrowed, continues to grow at the declared interest rate. A loan processing charge of \$25 is deducted from the Account Value for each loan taken. Loans may be taken at any time while the contract is in force.

### Surrender Charge Percentage of Accumulation Value

CONTRACT YEAR	2-YEAR GUARANTEE PRODUCT	3-YEAR GUARANTEE PRODUCT	4-YEAR GUARANTEE PRODUCT	5-YEAR GUARANTEE PRODUCT	6-YEAR GUARANTEE PRODUCT	7-YEAR GUARANTEE PRODUCT
1	9%	9%	9%	9%	9%	9%
2	8%	8%	8%	8%	8%	8%
3	0%	7%	7%	7%	7%	7%
4	0%	0%	6%	6%	6%	6%
5	0%	0%	0%	5%	5%	5%
6	0%	0%	0%	0%	4%	4%
7	0%	0%	0%	0%	0%	3%

### “Walk-Away” Surrender Charge Period

At the end of the guarantee period, your client has options. They can either surrender the contract with no surrender charge penalty or they may leave their accumulated value to grow tax-deferred. If they choose to leave their money in the annuity, it will continue to grow at the current declared interest rate with no new surrender charges.

### Market Value Adjustment (MVA) Feature

Due to fluctuations in the general interest rate environment, this annuity, like many others, contains a Market Value Adjustment (MVA) feature. With an MVA, the surrender value may increase or decrease depending on changes in the company’s current guarantee period interest rate offered on new premium. The adjustment applies to amounts received upon a partial or full surrender, if made during the guarantee period. It also applies if the policy is annuitized during the guarantee period regardless of whether or not the surrender charges are waived under certain provisions. The adjustment does not apply when funds are withdrawn under the penalty-free withdrawal provision.

### Annuitization

Annuitant is the measuring life. If the Annuitant should die before payments commence, then the Owner shall become the Annuitant unless otherwise requested by the owner.

### Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Endorsement Series 4139)

After contract issue, if the owner is confined for at least 90 consecutive days in a qualified nursing home or hospital, all surrender charges will be waived. The surrender request plus proof of confinement must be received in the Home Office before discharge or within 30 days after discharge. There is no charge for this endorsement, and it is automatically added to every contract issued. (May not be available in all states.)

*The appropriate sale of our products is something that Americo takes seriously. We have adopted nationwide suitability requirements, which are in line with the NAIC Model Regulation on Suitability in Annuity Transactions. As a producer, it is your responsibility to carefully consider the suitability of each sale you make. If you sell annuities, please review Americo’s Producer’s Guide for Annuity Suitability (13-246-1) for information on our Suitability and Replacement processes.*

# Annuity Training

**Prior to the sale of Platinum Assure Series, we require that you take product-specific training. We will not accept applications unless this training has been completed.**

Under NAIC model regulation, agents are required to complete both product-specific training and general annuity training. We require product-specific training for all states and general training where required.

## Product-Specific Training

On-line training through LIMRA is fast and easy. The steps are as follows:

- ▶ Go to LIMRA: <https://naic.pinpointglobal.com/Americo/apps/default.aspx>
- ▶ Log In: Select either First Time Visitors, or Returning User.
- ▶ First Time Visitor Registration: You will be asked for your name and address. You will also be asked for your NPN (National Producer Number). If you do not know it, there is a link in this section to obtain this number. You will be asked for either your Social Security number or Insurance License number.
- ▶ Select My Product Training on the right-hand menu.
- ▶ Select Fixed Annuity Training.
- ▶ The system will walk you through the full training presentation. You will be asked to acknowledge that you have read and understood every page of the training.

After you click “Yes,” your Acknowledgment of Completion will automatically be sent to Americo within 48 hours.

If you have technical questions on the LIMRA training website, please call 888.577.5522.

## State-Specific General Annuity Training

General Annuity Training can be completed through LIMRA (actual course content and administration are provided by The National Underwriter Company). Please follow the instructions above under Product-specific training, but select My State Specific Training instead of My Product Training.

You will have two options when selecting a General Annuity Training Course:

- ▶ Complete the state’s requirement for completion of General Annuity Training. This version is \$5.00.
- ▶ Complete the state’s requirement for completion of General Annuity Training and earn CE credit. This version is \$19.99.

Regardless of your selection, Acknowledgments of Completion for these courses will automatically be sent to Americo within 48 hours. Should you complete General Annuity Training through Kaplan, STC, RegEd, SuccessCE, WebCE, QuestCE, or Sircon, you can upload your certificate(s) of completion in the My State Specific Training section. Follow the same instructions above, but select Upload Certificate and browse to find the file on your computer for upload. Confirmation of your completion of this request will be automatically sent to Americo within 48 hours.

If you have technical questions on the LIMRA training website, please call 888.577.5522.





**LOCATED AT**

300 W. 11th Street  
Kansas City, MO 64105

**CONTACT US AT**

800.231.0801  
agent.services@americo.com

**FIND US AT**

[www.americo.com](http://www.americo.com)



For over 100 years, Amerigo 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.<sup>1</sup> 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, Amerigo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States<sup>2</sup>, with \$8.8 billion in assets for year-end 2021.<sup>3</sup>

<sup>1</sup> Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

<sup>2</sup> "Admitted Assets, Top Life Writers-2021," A.M. Best Co., as of September 2021.

<sup>3</sup> Information is as of year end 2021 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

## Important Information

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

Platinum Assure Series (Policy Series 320) is underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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 policy.

Neither Amerigo Financial Life and Annuity Insurance Company nor any agent representing Amerigo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

Copyright Amerigo Financial Life and Annuity Insurance Company 2022.