

Simplified Issue

125 • 100 • 125 CBO • 100 CBO • HMS w/ADB

Why sell?

▶ **It's Fast**

Simplified Issue, with clean applications issued in five business days or less – Issued Standard through Table 6

▶ **It's Easy**

Non-med¹ up to \$400,000 (Saliva required \$250,001 - \$400,000)

▶ **You Get Paid Fast**

Competitive commissions paid daily via EFT

▶ **No Mortgage Required²**

In some group states, proposed insured(s) must have an interest in the business at time of issue.

Why sell?

▶ **Clients Love the Idea of Cash Back**

Select products available with a Cash Back Option¹ where client receives 100% of base premiums back at the end of the no-lapse guarantee period

▶ **Policy Customization**

Customize your client's coverage with six optional benefit riders²

▶ **15-Year Guarantee Term Available to Age 75**

Non-med³ 15-year term available up to age 75

¹100 CBO (Policy Series 297) and 125 CBO (Policy Series 296): These policies build cash value which the client may receive upon request, less any loans, if the policy is fully surrendered. At the end of the no-lapse guarantee period, the accumulation value of the policy will be at least as large as the total amount of premiums paid for the base policy, not including any premiums paid for riders. ²Riders are optional, available at an additional cost, and may not be available in all states. ³Issuance of policy may depend upon answers to medical questions.

Why sell?

➤ **Rewarding Relationship**

Direct access to the people who handle all your business

➤ **Accidental Death Benefit Rider**

Included at no additional cost with select products

➤ **Take and Submit Applications on an iPad®**

- Take only “In Good Order” applications, client signs on iPad®
- Internet connection only needed to submit applications
- All additional forms available
- No need to mail or fax any paper copies

iPad® is a registered trademark of Apple Inc.
Accidental Death Benefit Rider (Rider Series 2165)

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Product Specs

125	125 CBO	100	100 CBO
Face amounts: \$25,000 - \$400,000 / Periods: 30-, 25-, 20-, or 15-years			
Minimum issue age: 20, age last birthday			
MAX ISSUE AGES			
30-Year: 60 25-Year: 65 20-Year: 70 <u>15-Year: 75</u>	30-, 25-, and 15-Year 55 Non-Nic /50 Nic 20-Year 60 Non-Nic /55 Nic	30-Year: 60 25-Year: 65 20-Year: 70 <u>15-Year: 75</u>	30- and 25-Year 55 Non-Nic /50 Nic 20- and 15-Year 60 Non-Nic /55 Nic

Product Specs

125	125 CBO	100	100 CBO
"Higher" premium options		"Lower" premium options	
25% Accidental Death Benefit (ADB), with additional 25% Common Carrier ADB		No Accidental Death Benefit Rider	
Term	UL	Term	UL
Term to age 100	Age 100 maturity date	Term to age 95	Age 95 maturity date
NO Cash Back Option	Cash Back Option	NO Cash Back Option	Cash Back Option

125 & 125 CBO

▶ Differentiator

- Accidental Death Benefit Rider included at no additional cost with 125 and 125 CBO
 - Additional 25% of base death benefit for accidental death
 - Additional 25% death benefit for common carrier death

Example

Base death benefit:	\$100,000
w/ death by accident:	\$125,000
w/ death by common carrier:	\$150,000

All examples shown are hypothetical and intended only for illustrative, educational purposes.
Assumptions: 125 or 125 CBO with \$100,000 Face Amount. Accidental Death Benefit Rider (Rider Series 2165)

Cash Back Option

125 CBO, Male, Age 35, Non-Nicotine
\$100,000 Face Amount, 30-Years

- ▶ Premium:
\$56.67/month
- ▶ After 30th policy year:
 - Cumulative base premiums paid:
\$20,401
 - Guaranteed CSV:
\$20,401
 - Surrender within 30 days to receive
\$20,401 lump sum

End of Year	Cumulative Premiums Paid	CBO % of Eligible Premium	Guaranteed Cash Surrender Value
1	\$680	0%	\$0
5	\$3,400	0%	\$0
10	\$6,800	0%	\$0
15	\$10,201	0%	\$312
20	\$13,601	0%	\$1,879
25	\$17,001	0%	\$2,032
26	\$17,681	20%	\$3,536
27	\$18,361	30%	\$5,508
28	\$19,041	50%	\$9,521
29	\$19,721	70%	\$13,805
30	\$20,401	100%	\$20,401

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Valuing the Cash Back Option

- ▶ Is it worth the money?
- ▶ Male, Age 35, Non-nicotine, 30-Year, 125 CBO, \$100,000

	Annualized PAC Premium	Additional Annualized PAC Premium for CBO	Cumulative Premiums Paid	Guaranteed Accumulation Value at the end of 30 yrs	Rate of return on additional premium to provide cash value	Rate of return on taxable alternative at 28% tax rate
125 30-yr guarantee	\$466		\$13,990	\$0	N/A	N/A
125 CBO 30-yr guarantee	\$680	\$214	\$20,401	\$20,401	6.70%	9.30%

*Products with or without the Cash Back Option are not security or investment products. Comparison is made to show the rate of return the additional premium generates as cash value in the universal life policy. Policies do not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your policy, for the governing contractual provisions. All examples shown are hypothetical and intended only for illustrative, educational purposes. Assumptions: 35-year-old male, non-smoker, 125 CBO with \$100,000 Face Amount and 30-Year No-Lapse Guarantee.

Premium Comparison Example

Male, Age 35, Non-Nicotine,
\$100,000 Face Amount, 30-Year

Product	Cash Back Option	Additional ADB / Common Carrier DB	Monthly Premium	Commission
125 CBO	YES	YES	\$57	Higher
100 CBO	YES	NO	\$45	Lower
125	NO	YES	\$39	Higher
100	NO	NO	\$35	Lower

All examples shown are hypothetical and intended only for illustrative, educational purposes. Accidental Death Benefit Rider (Rider Series 2165)

Income Term Rider

- ▶ Available on:
 - Simplified Issue 125
 - Simplified Issue 125CBO*
- ▶ In addition to the lump sum death benefit this rider provides a death benefit paid in monthly payments, until the end of the Monthly Income Benefit Period (guaranteed to be no less than 24 months).
 - Beneficiary may elect a lump sum payment(which is calculated based on the date of death the insured's death) instead of a monthly benefit.
 - *Once the beneficiary has started receiving the monthly benefit, they will no longer have the option to change to a lump sum payment.*

*For CBO policies Income Term Premium is not returned

Income Term Rider

- ▶ 5 Monthly Income Death Benefit Periods – 15-, 20-, 25-, 30-year and To Age 70.
 - Monthly Death Benefit Period does not have to be the same length as the base policy's level premium period or no-lapse guarantee period.

- ▶ Issue Ages
 - 15 Year: 20 – 75
 - 20 Year: 20 – 70
 - 25 Year: 20 – 65
 - 30 Year: 20 – 60
 - To Age 70: 20 – 55

*For CBO policies Income Term Premium is not returned

Income Term Rider

Minimum Benefit: \$50 monthly payout

Maximum Benefit: An initial lump sum death benefit when combined with the base policy face amount is not greater than \$400,000.

Saliva testing: An initial lump sum death benefit when combined with the base policy face amount is greater than \$250,000.

Disability Income Rider

- ▶ DI definition – “own occupation”
- ▶ Maximum per month
 - Lesser of:
 - 2% of face amount
 - \$2,000 (\$1,500 for government workers)
 - 60% of gross earned income (40% in CA)
- ▶ Benefit period – 1 or 2 years (2 years only in NJ)
- ▶ 90-day elimination period

Disability Income Rider (Rider Series 2145). Riders are optional, available at an additional cost, and may not be available in all states.

Other Optional Riders Available

- ▶ Additional Insured
- ▶ Children's Term
- ▶ Critical Illness
- ▶ Involuntary Unemployment Waiver
- ▶ Waiver of Premium

For details on riders, see the Agent Guide, or call Sales Support at 800.231.0801

Critical Illness Accelerated Benefit Rider (Rider Series 2139), Additional Insured Term Insurance Rider (Rider Series 2160); Children's Term Rider (Rider Series 2162), Waiver of Premium for Disability Rider (Rider Series 2158/2159), Waiver of Monthly Specified Premium (Rider Series 2158-UL/2159-UL), Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140), Waiver of Premium for Disability Rider (Rider Series 2158/2159), and Waiver of Monthly Specified Premium (Rider Series 2158-UL/2159-UL). Riders are optional, available at an additional cost, and may not be available in all states.

State Specifics

FLORIDA

- ▶ 125 CBO
 - Different rates, see Agent Guide
 - Only 30-Year no-lapse guarantee period available
 - Critical Illness Rider not available
- ▶ 100 CBO Not Available

ILLINOIS

- ▶ 125 CBO and 100 CBO
 - Different rates, see Agent Guide
 - Only 30-Year no lapse guarantee period available

TEXAS

- ▶ 125 CBO and 100 CBO
 - 30-Year (30/30) is the only no-lapse guarantee period available
- ▶ 125 and 100
 - Supplemental Summary (CTX8214) is required

HMS w/AADB

▶ Positioning

- Consumers seeking a more affordable option
 - Understand that this is term insurance with an accidental death benefit rider
- Accidental death is a true concern of many younger consumers
- May give you the opportunity to walk out the door with a sale

FACTS

- **Accidents are the fifth leading cause of death.**
- **For ages 25 to 44, accidents are the leading cause of death.**

Source: Center for Disease Control (CDC), *National Vital Statistics Report, Vol. 61, No. 4: Deaths: Final Data for 2010*, May 2013.

HMS *w/*ADB

“Lowest” premium option

Term Life Insurance with Accidental Death Benefit (ADB) Rider

30-year Guaranteed Level Premium (ADB Rider expires after 30 years)

\$1,000 “All Cause” Term Death Benefit

RIDER AMOUNTS AVAILABLE:

\$100,000/\$200,000/\$300,000/\$400,000

MONTHLY PREMIUMS – (NOT BASED ON AGE, GENDER, NICOTINE):

\$25/\$40/\$55/\$70

Issue Ages: 20-60, age last birthday

Term to Age 100

NO OPTIONAL RIDERS WITH THIS PRODUCT

HMS w/ ADB – Disclosure Required

Disclosure for
HMS w/ADB

AMERICO

The features and benefits of term and/or universal life insurance have been presented to me by my agent. I understand that I had the opportunity to apply for a policy that offers a higher death benefit payable upon the death of the insured for any reason.

HMS w/ADB offers term life insurance with an Accidental Death Benefit Rider. It provides the following benefits:

- Subject to policy provisions, the Term Life policy will pay **\$1,000** if the insured dies for any reason.
- The Accidental Death Benefit Rider will pay, in addition to the Term Life policy, if the insured dies from a bodily injury which is a direct result of an accident within 180 days of the injury.
- The Common Carrier Accidental Death Benefit will pay, in addition to the Term Life policy and the Accidental Death Benefit, only if the insured dies from a bodily injury which is a direct result of an accident while riding as a fare-paying passenger in a Common Carrier. The Common Carrier benefit equals the Accidental Death Benefit Rider amount.
- The amount of the Accidental Death Benefit Rider is selected upon application and will be included on the Policy Data Page of your issued policy.

ACKNOWLEDGMENT

I, the undersigned Insured (and Policy Owner, if other than the Insured), acknowledge that I have read this Disclosure. I understand the above-stated benefits and will consult the policy and rider forms for all other terms, limitations, and exclusions.

Signed at (City and State) _____ on (Month/Day/Year) _____

Signature of Proposed Insured (required)

Signature of Owner (if different than Proposed Insured)

****This signed Disclosure must be completed and returned with the application for HMS w/ADB****

Premium Comparison Example

Insured/Additional Insured Assumptions: Age 35, Non-Nicotine
\$100,000 Face Amount, 30 Years

Product & Options	Monthly Premium
125 CBO w/ \$2,000 2-Year DI; Additional Insured \$100,000; \$50,000 Critical Illness	\$131
100 CBO w/ \$2,000 2-Year DI; \$100,000 Additional Insured; \$50,000 Critical Illness	\$116
125 CBO w/ \$2,000 2-Year DI; \$100,000 Additional Insured	\$112
100 CBO w/ \$2,000 2-Year DI; \$100,000 Additional Insured	\$97
125 CBO; Additional Insured at \$100,000	\$84
100 CBO; Additional Insured at \$100,000	\$69
125 CBO	\$57
100 CBO	\$45
125	\$39
100	\$35
HMS w/ ADB - \$100,000	\$25

All examples shown are hypothetical and intended only for illustrative, educational purposes. Insured and Additional Insured Assumptions: Age 35, Non-Nicotine, \$100,000.

Underwriting

- ▶ All underwriting information found in Agent Guide
 - Build Charts
 - Impairment Guidelines
 - Occupational Guidelines
 - DI Rider Information

Build Chart Breakdown

It's the SUM of the parts:

- ▶ Table 4 weight with Table 5 medical condition = 9 Tables (Decline)
- ▶ Table 2 weight with Table 2 medical condition = 4 Tables (Issue)
- ▶ Products are issued Standard to Table 6

Height	Weight	Standard	Table 2	Table 4	Table 6
5'4"	97-259	97-218	225-233	242-247	254-259
6'0"	122-328	122-276	284-294	306-313	321-328

Saliva Training

- ▶ Required for Simplified Issue sales between \$250,001 and \$400,000
- ▶ Saliva Training can be completed by visiting the following website:
www.salivatraining.com
- ▶ Phone Number:
800.882.1922



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AMERICO

Anti-Money Laundering (AML) Training

- ▶ All agents that sell cash value products (or plan to sell in the future) must complete AML training every two years.
- ▶ Cash value products include annuities, term with cash value, whole life, and universal life products.
- ▶ Amerigo offers free AML training through LIMRA that is fast and easy.
- ▶ Go to www.Amerigo.com for complete instructions on how to take the course through Amerigo and LIMRA.

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The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. If the insured, sane or insane, dies by suicide while the contract is in force and within two years (one year in Colorado, Missouri, and North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid less any indebtedness. See Missouri contract for special provisions regarding suicide.

Any illustrations of future values 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.

Policies do not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your policy, for the governing contractual provisions.

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