

Eagle Premier® *Series*

Agent Guide

Policy Series 281/283



- ▶ Two easy to use instant decision processes
- ▶ Two products to fit different situations
- ▶ Full death benefit payable for accidental death



2 Easy Ways to Submit Business

eApplication

- › Designed for touch screen devices
- › Available 24/7
- › Underwriting decision displayed on screen
- › No phone call

Go to sc.americo.com to get started today!

TeleApplication

- › Complete the application over the phone
- › Underwriting decision is given in a matter of minutes
- › You drive the call

Call 855.248.8327 to begin an application!

Benefits of both processes

- › Policy number given immediately
- › Policy usually mailed the next business day
- › NO PAPERWORK

Because it's more than just final expense insurance, it's a way of life.

Americo has a proven history of success in the final expense market. While you're focusing on building a successful final expense business, we're concentrating our efforts on giving you great products, valuable sales tools, relevant technology and outstanding service; all things you'll need to achieve your sales goals.

Eagle Premier[®] Series

Eagle Premier Series whole life insurance products are designed for the final expense market.

- › Two products for different situations:
 - Eagle Premier Level – full death benefit
 - Eagle Premier Guaranteed – 3-year graded death benefit¹; guaranteed issue²
- › Full death benefit payable for accidental death
- › Guaranteed level premiums
- › Rates never increase
- › Pipe and cigar smokers qualify for non-smoker rates
- › Every client can qualify for coverage²
- › Coverage cannot be cancelled because of age or health
- › Face amounts from \$2,000 to \$30,000
- › No medical exams³
- › Simple application processes

We're here to help.

Americo Sales Support • 800.231.0801 • www.americo.com

¹State variations apply. ²Subject to issue age limits & state availability. ³Issuance of policy may depend upon answers to medical questions. Eagle Premier Series (Policy Series 281/283) is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. Consult policy for all limitations and exclusions.

Additional Information

Non-smoker Classification

A non-smoker is defined as a person who has not smoked cigarettes for at least 12 months prior to the completion date of the application. Smokeless tobacco, cigar, and pipe smoking qualify as non-smoker.

Policy Loans

Policy loans may be available. If available, the loan interest will be charged, in advance, at a fixed rate of 7.4% per year, compounded annually. This is equivalent to an effective annual rate of 8.0%, when paid in arrears. Policy loans will impact policy performance. When policy loans and interest on the loans are greater than the policy's cash value, the policy will terminate. State variations apply.

Non-Forfeiture Options

After the policy has a cash value, and if any premium remains unpaid after the grace period, the non-forfeiture options available for Eagle Premier Series are reduced paid-up insurance and cash surrender. The automatic option will be reduced paid-up insurance.

State Availability for TeleApp

Eagle Premier Level (TeleApp) is available in all states except: CA, CT, NY, PA, and VT.

Eagle Premier Guaranteed (TeleApp) is available in all states except: AR, CA, CT, MA, MN, MT, NY, PA, VT, and WA.

State Availability for eApp

Eagle Premier Level (eApp) is available in all states except: MS, NY, and VT.

Eagle Premier Guaranteed (eApp) is available in all states except: AR, MA, MN, MS, MT, NY, PA, VT, and WA.

State variations for Eagle Premier Guaranteed: Two-year graded death benefit in IL, NH, NJ, and WV.

Riders & Additional Benefits

Accelerated Benefit Payment Rider

Rider Series 2146

For Eagle Premier Level, an Accelerated Benefit Payment Rider is included at no additional cost. With this benefit, if the insured is diagnosed with a qualified, terminal illness that results in a life expectancy of 12 months or less (24 months or less in IL, MA, and TX), Americo will advance up to 50% of the death benefit payable under the policy. The available benefit will be reduced by the amount of any outstanding policy loans, and will not exceed \$15,000. The minimum accelerated benefit is \$1,000 (state variations apply).

There is no premium for this rider. At the time your client receives the accelerated benefit payment, an administrative fee of up to \$250 will be assessed against the policy, and a lien in the amount of the accelerated benefit payment, and the administrative fee, will be imposed on the policy. Only one acceleration per policy is permitted. The company will charge interest on the policy lien.

Please refer to the Disclosure Statement for the Accelerated Benefit Payment Rider for details regarding the effect of the accelerated benefit payment on the policy. Please ensure the proposed insured and owner acknowledge receipt of the Disclosure Statement.

Accidental Death Benefit Rider

Rider Series 2172

For Eagle Premier Level, an Accidental Death Benefit rider equal to the policy face amount will be added automatically to the policy. The accidental death benefit will pay if the

Eagle Premier at a Glance

Issue Ages:

Eagle Premier Level:

Non-smoker: 50-85

Smoker: 50-80

Eagle Premier Guaranteed:

50 - 80

Age last birthday

Minimum Face Amount:

\$2,000

(In WA, minimum face amount is \$5,000.)

Gender:

Male/Female (Unisex in MT)

Premium Modes:

Monthly PAC: 0.095

Application:

Series 5140T

Annual Policy Fee:

\$40

(Policy fee is commissionable on Eagle Premier Level)

insured dies from a bodily injury which is a direct result of an accident. An additional amount will be paid in the event of the insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

Accidental Death Provision

For Eagle Premier Guaranteed, an accidental death benefit provision is included at no additional cost. With this benefit, if death occurs as the result of an accident during the graded death benefit period, the full death benefit is payable.

Underwriting

The products are issued on an Accept/Reject basis according to health questions on the application. A Medical Information Bureau (MIB) review and Prescription Drug Check is required.

Eagle Premier Level will be issued if:

- ✓ All health questions (except for the smoker question) on the application are answered "no".
- ✓ Height and weight are within guidelines.
- ✓ MIB records are clear or provide no information that is inconsistent with health history given on the application.
- ✓ Prescription database history is clear or provides no information that is inconsistent with the health history given on the application.

Eagle Premier Guaranteed will be issued if:

- OR
- ✓ No health questions are answered on the application.
- OR
- ✓ Any health questions (except for the smoker question) on the application are answered "yes".
 - ✓ Height and weight are outside guidelines.

Underwriting Build Chart													
Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
Weight (lbs)	74 - 207	77 - 214	79 - 222	82 - 230	85 - 238	88 - 246	91 - 254	94 - 262	97 - 270	100 - 279	103 - 288	106 - 296	109 - 305
Height	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"
Weight (lbs)	112 - 314	115 - 324	119 - 333	122 - 342	126 - 352	129 - 362	133 - 372	136 - 382	140 - 392	143 - 402	147 - 412	151 - 423	154 - 433

Frequently Asked Questions

What is an "Automatic Premium Loan"?

An automatic premium loan will be available to your client at no additional cost. An automatic premium loan means that if at the end of the grace period the premium due has not been paid, a policy loan will automatically be made from the policy's cash value to pay the premium. The primary purpose is to prevent unintentional lapse of the policy. If the automatic premium loan is not selected, the cash value will not be used to pay premiums.

What is "MIB"?

"MIB" is an acronym for the Medical Information Bureau. This is a database that houses medical information supplied by insurance companies with permission from proposed insureds.

What is Prescription Drug Check?

Information gathered from prescription drug databases is frequently used by insurance companies to assist in evaluating risk and streamline underwriting process.

How are Premiums drafted?

Americo will draft for premiums from a checking or a savings account on the day the application is approved and issued. A specific draft day can be requested but drafting is not available on the 29th, 30th, or 31st. The effective date and the initial draft date will always be the same. If outstanding requirements are not received on a timely basis we will draft for the first and second months' premium. If a third month is required, we will call you for approval.

Can Existing Insurance Be Replaced?

Replacements are not allowed for TeleApplications, but are allowed for the eApplication.

Rate Charts

Eagle Premier Level				
Annual Premium per \$1,000 of Face Amount				
Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
50	34.21	55.23	25.13	41.23
51	35.10	56.95	25.90	42.50
52	35.97	58.71	26.67	43.82
53	36.86	61.64	27.44	46.01
54	37.73	64.11	28.21	47.85
55	38.62	66.68	28.97	49.76
56	40.77	69.35	30.04	51.75
57	41.84	75.21	32.19	54.11
58	43.99	78.97	33.26	56.27
59	46.13	82.92	35.41	58.52
60	48.28	87.07	36.48	60.86
61	50.42	91.41	38.62	63.30
62	53.65	97.23	40.77	64.63
63	55.79	102.10	42.92	67.86
64	59.01	107.20	45.07	71.25
65	62.23	112.56	47.21	74.82
66	65.45	118.19	49.36	78.56
67	69.74	127.88	51.50	82.40
68	74.03	133.00	54.71	86.51
69	78.32	138.31	56.86	90.84
70	83.69	147.99	60.08	95.38
71	89.04	158.36	64.37	102.06
72	95.48	170.89	67.59	113.16
73	101.91	179.43	72.96	118.82
74	108.35	188.40	77.25	127.13
75	115.86	197.82	83.69	136.03
76	127.04	209.69	93.32	144.20
77	138.20	226.90	102.97	156.75
78	149.37	242.78	112.62	170.86
79	160.54	259.77	122.27	184.52
80	171.72	277.96	131.92	199.28
81	183.09	n/a	143.28	n/a
82	195.60	n/a	154.66	n/a
83	209.24	n/a	168.30	n/a
84	222.89	n/a	181.95	n/a
85	237.67	n/a	196.73	n/a

Eagle Premier Guaranteed		
Annual Premium per \$1,000 of Face Amount		
Issue Age	MALE	FEMALE
50	95.76	73.42
51	99.25	76.08
52	103.61	79.43
53	107.11	82.11
54	110.89	85.02
55	115.26	88.37
56	119.63	91.71
57	122.54	93.94
58	126.90	97.28
59	131.26	100.63
60	134.76	103.32
61	139.71	107.11
62	144.66	110.91
63	149.61	114.70
64	156.01	119.60
65	162.41	124.52
66	170.50	130.73
67	179.61	137.72
68	189.46	145.27
69	200.09	153.41
70	228.45	161.67
71	242.67	171.73
72	258.78	183.14
73	275.85	195.21
74	294.55	208.45
75	314.59	222.64
76	316.59	224.64
77	318.59	226.64
78	320.59	228.64
79	322.59	230.64
80	324.59	232.64

Add \$40 annual policy fee.

How to calculate premium:	
Annual Premium Rate per \$1,000	\$ _____
Number of 1,000's	(x) _____
Premium Amount	\$ _____
Annual Policy Fee	(+) \$ 40.00
Total Premium	\$ _____
Modal Factor (Monthly PAC)	(x) .095
Modal Premium	\$ _____

Add \$40 annual policy fee.
In MT use Male rates for Unisex rates.

Americo Point of Sale Decision Processes

TeleApplication Process

1. Prior to Calling Americo's Call Center:

- ▶ Describe the product in detail to the Insured/Owner/Payor. If applying for the Eagle Premier Guaranteed Issue explain the graded death benefit.
- ▶ Pre-qualify the insured
 - Ask the correct state approved health questions to pre-qualify the proposed insured.
 - Determine if the client has existing insurance.
Note: replacements are not available.
 - Determine how the client is going to pay for the coverage. *Note: only a pre-authorized monthly withdrawal from a checking or savings account is available for payment.*
- ▶ Collect the necessary information
 - The Eagle Premier Series worksheets can be used to help collect all the necessary information. Using the worksheet will help to speed up the call process.
- ▶ Prepare the Insured, Owner, and Payor
 - Make sure the Insured understands they will be calling Americo to apply for coverage.
 - Explain it is best to answer honestly and with "yes" and "no" answers.
 - Let them know that the call will be recorded.
 - Explain that a decision will be given over the phone and payment information will be given at the end of the call.
 - Verify the Payor has their banking information available at the time of the call.

2. Call Americo at 855.248.8327.

- ▶ Make sure you have the Insured, Owner, and Payor, on the call with you. The Owner and Payor need to be available if different than Insured.

3. Americo will gather the following information from you (the agent):

- ▶ Agent Information – Name and Agent Number
- ▶ Insured Information – Gender, Name, Address, Years at current address, Phone Number, Birthdate, Age, Place of Birth, and Social Security Number.
- ▶ Owner Information (if different from Insured) – Relationship to Insured, Name, Address, and Years at current address.

- ▶ Beneficiary Information – Number of Beneficiaries, Name(s), Social Security Number(s), Relationship to Insured, and Percent of Share for each Beneficiary (must equal 100%).
- ▶ Product Information – Level or Guaranteed product, Requested Face Amount, Effective Date, Smoker Status, Height and Weight, Automatic Premium Loans.
- ▶ Premium will then have to be verified.

4. Americo will then ask to talk with the Insured/Owner/Payor to ask the following questions:

- ▶ Verify all information given by the agent.
- ▶ Verbal Authorization – Allows Americo to access MIB records and Prescription Drug check. Disclosures will be read to Insured.
- ▶ Replacement Information Questions – Do they have existing insurance and are they replacing?
- ▶ Health Questions – All Health Questions will be asked from the state specific application.
- ▶ Bank Draft Authorization – Savings or checking account number, Routing Number, Requested draft date.

5. Americo will provide you and your client a decision over the phone.

6. Americo will then ask for a Verbal Signature to apply for coverage. This will end the call with the Insured/Owner/Payor.

7. Americo will ask for your Agent Statement to end the call.

8. Americo will mail the Insured/Owner/Payor a cover letter with disclosures in the Policy Packet. If the client declines the coverage, disclosures will be sent under a separate letter.

Nothing needs to be submitted by you!

All information needed was provided over the phone.

eApplication Process

The eApplication was designed specifically for touch screen devices. In order to access the eApplication you must have access to the internet at the point of sale. It is also recommended that you use a stylus when signing. Before you can begin using the eApplication you must register. To register, follow the steps below.

1. To access Sales Connection, you will need to create an Account on our secure website. You must be appointed with Amerigo to register and you can only create one account.
2. You will need the following to register - your full name, exactly as it appears on your Insurance License; the last four digits of your Social Security Number; your Amerigo Agent ID; and a valid email address.
3. Go to sc.americo.com (note there is no www).
4. Click on "Create New Agent Account."
5. Click "Next" and follow the instructions to register.
6. Fill in the fields marked with *. Your name must match the name on your Insurance License. Click "Next" to continue.
7. Create a Username and Password you will remember. Note the Username/Password requirements listed on the screen. Once you've filled in your Username and Password, fill in the Captcha Value shown on the screen, click "Next."
8. To complete the registration, select 5 security questions from the drop down list and fill in the answers. This will assist you in resetting your Username and Password if you forget one of these. Once completed, click "Next."
9. You have now completed the registration process. Click "Finish" to be redirected to the Sales Connection page.
10. Enter the Username and Password that you've just created to begin using Sales Connection.

Replacements are allowed using the eApplication process only. You will need to complete the correct state-approved replacement forms, have them signed at the time the eApplication was completed, and sent to Amerigo. The policy will not be issued until these forms are received.



Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
Kansas City, MO 64105

About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ 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, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States², with 625,000 policies, over \$30.4 billion of life insurance in force, and \$6.3 billion in assets for year-end 2015.³

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

²"Admitted Assets, Top Life Writers-2015," A.M. Best Co., as of July 2015.

³Information is as of year end 2015 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

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

Products are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

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.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo 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.

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