

About Americo

For over 100 years, Americo 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.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your situation.

Innovative thinking has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company (Americo) is a member of the Americo Life Inc. family of companies. Americo Life Inc., is one of the largest, independent, privately held insurance groups in the United States² with over 676,000 policies, over \$34 billion of life insurance in force, and \$6.1 billion in assets for year-end 2012.³

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-2012," A.M. Best Co., as of July 2012.

³Information is as of year-end 2012 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 Notices

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

Ultra Protector Series (Policy Series 281/283), Accelerated Benefit Payment Rider (Rider Series 2146), Accidental Death Benefit Rider (Rider Series 2175) and Children's Term Rider (Rider Series 2147) 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. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. 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 your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

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 legal or tax advisor regarding the information and concepts contained in this material.



Permanent Final Expense Whole Life Insurance

Eagle Premier Series

Policy Series 281/283
13-178-9 (03/14)

AMERICO

Individual, Permanent Whole Life Insurance Protection From \$2,000 to \$30,000

Death benefit up to \$30,000

You decide how much protection you need and can comfortably afford. Choose a death benefit of \$2,000 or up to \$30,000.¹

Individual, Permanent Protection

It may be one of the safest kinds of protection you can buy! It's safe because you own the policy. And as long as you pay your premiums, your coverage is guaranteed for life.

Your Rate Does Not Increase

The affordable monthly rate you start at will be the same monthly rate you'll pay for the life of the policy. Your rate will not increase with age or changes in health.

Your Coverage Will Not Decrease or be Cancelled Because of Age or Health

This is permanent whole life protection. The amount of your death benefit does not decrease as you get older. And, as long as you make your premium payments when due, you cannot lose this valuable protection because you get older or because your health changes.

No Physical Exam Required

Your acceptance is based on the information you provide during the application process. Depending on the policy, you will only need to answer a few medical questions. There are no costly or embarrassing physical exams to take. Issuance of policy may depend upon answers to medical questions.

Protection From the Very First Day

You are protected from the very first day your policy goes into effect. And, if you qualify for Eagle Premier Level, your full death benefit is available as soon as your policy is issued.

If you don't qualify for Eagle Premier Level, you may receive an Eagle Premier Guaranteed policy. With Eagle Premier Guaranteed, the death benefit is graded for the first three policy years.²

Builds Cash Value

After your policy has been in force for a specified period of time, it builds cash value every year. This is your money that you can leave to grow or borrow to use as you see fit.

Choice of Beneficiary and Payment Date

Pick who you'd like as your beneficiary and what date you would like to make your premium payments.

Accidental Death Benefit Rider

With Eagle Premier Level, an Accidental Death Benefit Rider (Rider Series 2175) is included at no additional cost. This rider provides an additional benefit of two times the base death benefit if the insured dies as a result of an accidental bodily injury within 90 days of the injury. In addition, it will provide an additional payment of three times the base death benefit in the event the death is a result of accidental injury while riding as a fare-paying passenger in a Common Carrier.

Accidental Death Benefit Provision

An Accidental Death Benefit provision is included with Eagle Premier Guaranteed policies at no additional cost. With this extra protection, if death occurs as the result of accidental bodily injury in the first three years and within 90 days of the injury, the full death benefit is payable. Not available in all states.

Costs to Consider

Use this worksheet to estimate some of the future financial obligations your loved ones may face.

Credit Card Balances	_____
Other Outstanding Debt	_____
College Costs	_____
Funeral Expenses:	
Funeral Home	_____
Cemetery Plot	_____
Transportation	_____
Casket & Vault	_____
Church & Flowers	_____
Medical Expenses	_____
Probate	_____
Other	_____
TOTAL	_____

Proceeds from your Eagle Premier Series policy may be used for any purpose.

¹Depends on policy selected and eligibility at the time of application.

²State variations apply.