

LifeCrest[®] SI

Simple, affordable protection.

Client Brochure
Policy Series 405



You work hard to give the very best to your family. You make sure all of their needs are met and protect them in every way possible.

You've probably purchased insurance to protect your home, your health, and your cars.

But what about protection for your family's most important asset ... you, and the financial stability you provide?

Life insurance can help with protection for your family if the unexpected happens. Your family deserves financial security ...

**and the freedom that comes
with guaranteed
life insurance coverage.**

Find peace of mind knowing your family is protected.

LifeCrest SI, offered by Americo Financial Life and Annuity Insurance Company (Americo), is universal life insurance that offers you peace of mind by helping protect what you have worked so hard to create.

With a LifeCrest SI policy, you have protection for your family, plus the flexibility to adapt your coverage to all of life's changes. There are plenty of reasons why a LifeCrest SI policy may be right for you.

LifeCrest SI offers you:

- ▶ 15 years of guaranteed coverage, as long as minimum premiums are paid
- ▶ Simple process, no medical exams, just a few medical questions on the application¹
- ▶ Generally income tax-free death benefit paid to your named beneficiary
- ▶ Affordable coverage, with flexible premium options to adjust coverage as your needs change
- ▶ An accumulation account, where your money earns interest tax-deferred
- ▶ Access to cash when you may need it
- ▶ An Accelerated Benefit Payment Rider (Rider Series 2127) with a lump-sum advance of a portion of the death benefit should you become terminally ill is included at no additional cost
- ▶ An Accidental Death Benefit Rider (Rider Series 2165) is included at no additional cost
- ▶ Customize coverage with optional riders to cover disability income, spouse, or children



¹Issuance of policy may depend upon answers to medical questions. Some riders are optional and available for an additional cost. Riders may not be available in all states.

Guaranteed coverage for 15 years

When you purchase a LifeCrest SI policy, coverage is guaranteed for 15 years regardless of what happens to interest rates or insurance costs, as long as minimum premiums are paid.

Your agent will let you know the payments that are required to maintain 15 years of guaranteed coverage. Your issued policy will also include a payment schedule.

Affordable protection

LifeCrest SI offers affordable premium options and competitive insurance costs. In fact, the policy's expenses may be substantially lower than other types of traditional life insurance policies. And, the interest you earn can be used to offset your policy costs giving you more protection for less money.

Tax advantages

LifeCrest SI offers tax advantages over other types of financial products. For example,

- under current tax law, the interest you earn on your accumulation account value is tax-deferred while it remains in your policy.
- the death benefit for your policy is generally paid income tax-free to your named beneficiary.

Additional Benefit in Case of Accidental Death

An Accidental Death Benefit Rider (Rider Series 2165) is included at no additional cost. This rider pays your named beneficiary an additional 50% of the specified amount if your death is the result of an accidental injury; or, an additional 100% of the specified amount if your death is due to injury as a direct result of an accident while riding as a fare-paying passenger on a common carrier.

Accumulation Account Value Growth

It's easy to adjust your LifeCrest SI policy to meet your needs. You decide how much insurance protection you need and the premium you wish to pay.

Increasing your premium payments can increase the value of your accumulation account, within certain guidelines.

Keep in mind, if you only pay the premiums required to maintain the coverage protection guarantee, you may not achieve the significant accumulation value that could result by paying more than the minimum.

Interest rates

Americo guarantees the interest rate for LifeCrest SI will never be less than 2.5%. Periodically, we may also declare a current interest rate in excess of this guaranteed rate.

How Does Universal Life Insurance Work?

A traditional universal life insurance policy gives you the ability, as your needs change, to also change certain aspects of your policy. For example, within policy guidelines, you can vary the timing and amount of your payments, as well as adjust your level of life insurance protection.



In general, with universal life:

1. Payments are added to your policy's accumulation account value, with a portion of each set aside to cover policy expenses.
2. A monthly deduction is taken from the accumulation account value to cover the cost of insurance as well as administrative costs.
3. The balance earns interest on a tax-deferred basis. This interest is added to the accumulation account value each month, providing compound growth.

LifeCrest SI provides coverage that combines two key components: a death benefit and accumulation account value.

The death benefit can give the financial security your family may need when you're gone by helping replace your income, pay off remaining debts or even pay for a child's education. The accumulation account value may grow as you pay your premiums, providing you with additional security.

Traditional life insurance protects your loved ones after you're gone. If you have unexpected needs that arise, LifeCrest SI can provide benefits you can utilize while you're still living.

security of living benefits

Access to cash. It is always comforting to know that you have access to cash if an unforeseen emergency arises, and with a LifeCrest SI policy, you can easily access your cash surrender value once a year after the first policy year.

Should you make a withdrawal, your death benefit will be permanently reduced by that amount and partial surrender charges may also apply. Should you discontinue or cancel your policy during the first 15 years, early withdrawal penalties will apply.

Zero net cost loans. An alternative is to borrow from your policy's cash surrender value (the value of the policy if you were to cancel it). Policy loans can be taken after the first policy year.

Preferred zero net cost loans can be taken after the 5th or 10th policy year or at age 65, depending on your age when the policy is issued. Preferred zero net cost loans may be taken for up to 15% of the prior year-end cash surrender value.

These preferred policy loans may not be subject to income tax, so this may be a great way to access cash tax-free, and when you need it most. Consult your tax advisor for details and any tax consequences.

Lump-sum benefit if you become terminally ill. An unexpected terminal illness can cause financial hardship, so your LifeCrest SI policy also includes an Accelerated Benefit Payment Rider (Rider Series 2127) at no additional cost.

This rider offers up to 50% of your policy's death benefit, less any outstanding policy loans, that can be advanced to you if you are diagnosed with a qualifying terminal illness.

At the time of the advance, a one-time fee not to exceed \$250 may be assessed.



Guaranteed Coverage with the Flexibility to Meet Your Needs

Customize your coverage for complete protection.

- ▶ When you select the Disability Income Rider (Rider Series 2145), you may receive a monthly payment of up to \$2,000 for up to two years in the event you become totally disabled.
- ▶ The Children's Level Term Insurance Rider (Rider Series 2022) provides up to \$15,000 of additional insurance coverage for each of your children. Coverage is provided until the child is 25.
- ▶ The Spouse Level Term Insurance Rider, or in Delaware, New Jersey, and New Hampshire the Spouse/Partner to a Civil Union Level Term Insurance Rider (Rider Series 2107) provides level insurance protection for a spouse. Adding this rider allows you to increase protection for your family.

Riders are optional and available for an additional cost. Riders may not be available in all states.

Why should you consider LifeCrest SI?

- ▶ Your loved ones are guaranteed to receive a set death benefit when you pass away (as long as no withdrawals or loans are taken).
- ▶ The death benefit generally passes to your named beneficiary income tax-free, and is guaranteed for 15 years as long as you make your minimum payments.
- ▶ You can access the cash accumulation value in your policy through policy loans or withdrawals.

Speak with your Americo representative today about how you may benefit from LifeCrest SI.



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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 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 \$6.3 billion in assets for year-end 2016.³

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-2016," A.M. Best Co., as of September 2016.

³Information is as of year end 2016 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. Some riders are optional and available for an additional cost. Riders may not be available in all states.

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 North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid, less any indebtedness. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

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.

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.

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