

Application Packet

CBO 100 • CBO 50 • TERM 125 • TERM 100

ADB • CONTINUATION 10 • CONTINUATION 25

PAYMENT PROTECTOR • PAYMENT PROTECTOR CONTINUATION 10

Agents: When filling out applications, be sure to include your client's email address. This will allow us to better service your clients' policies.

Forms included in this packet:

- › Application (Series 5160)
- › ADB Disclosure (11-149-9) – *Required when applying for ADB.*
- › Accelerated Death Benefit Rider Disclosure (Series 8604) – *Required for all products except ADB, Payment Protector, and Payment Protector Continuation. Applicant's Acknowledgment must be signed and submitted with the application.*
- › Consumer Disclosure and Authorization (Series 8480) – *Must be signed and submitted with the application.*
- › Life Insurance Buyer's Guide (AME8409) – *Must be left with applicant.*

Additional forms that may be required:

These forms can be ordered or downloaded from www.americo.com.

- › **Supplemental Applications** – *Refer to Americo.com for additional information. State variations apply.*
- › **Replacement Forms** – *Required in applicable states when replacing an existing life insurance policy or annuity contract. Important Note: States may require a completed replacement form even when an existing policy or contract is not being replaced. Refer to Americo.com for additional information. State variations apply.*
- › **HIV Consent Forms** – *May be required in applicable states due to underwriting. State variations apply.*
- › **Transfer Funds Form** – *Required when transferring funds from another financial institution to Americo.*

*For additional information, contact Agent Services at 800.231.0801
or log on to www.americo.com.*

The Americo logo features the word "AMERICO" in a bold, italicized, sans-serif font. Above the letter "I" is a stylized graphic of three horizontal lines. The logo is positioned in the bottom right corner of the page, partially overlapping a large, light gray, stylized letter "A" that serves as a background element.

Application/Document
Transmittal Form AFSFAX2002 (01/16)



Your application(s)/document(s) can be submitted through the following methods:

- Toll Free Fax Numbers:
800.395.9261, 800.395.9238, or 877.388.3448
- E-mail: submit@americo.com
- Web Upload: www.americo.com

If this form is completed and used as your cover sheet for a new policy application, you will receive a confirmation message with the policy number by fax or e-mail. Confirmation will be delivered the same day if the application is received by 5 p.m. CST/CDT or the next business day if received after 5 p.m. CST/CDT. If you have any questions or need assistance with the submission process, please feel free to call the Agent Contact Center at 800.231.0801.

When submitting applications via web upload or e-mail, please note that the maximum file size we can accept is 25MB. In addition, we accept the following file types: PDF, TIFF, or JPEG.

PLEASE PRINT LEGIBLY

Agent / Agency Name:		Agent / Agency Phone Number:	Total No. of Pages Sent:
Fax Number and/or Email Address to Send Confirmation to:			Agent Code:
Policy Number (if Applicable)	Applicant / Insured Name	Notes	

SECTION 1. PROPOSED INSURED INFORMATION

1. Proposed Insured's Name (Last, First, MI)		2. <input type="checkbox"/> Single <input type="checkbox"/> Married	4. a. Height: _____ "
		3. <input type="checkbox"/> Male <input type="checkbox"/> Female	b. Weight: _____ lbs.
5. Mailing Address (Include City, State, and ZIP. If mailing address is a PO Box, a street address is also required.)			
6. Street Address (Include City, State, and ZIP)			
7. Has the Proposed Insured lived at their current address for less than 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes , prior ZIP Code is required: _____			
8. Phone Number: <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work		9. Email Address	
10. Social Security Number	11. Date of Birth (MM/DD/YYYY)	12. Age	13. Place of Birth (State, Country)
14. a. Is the Proposed Insured a U.S. Citizen? (If No , complete 14b. and 14c. below.) <input type="checkbox"/> Yes <input type="checkbox"/> No			
b. Is the Proposed Insured a Permanent Resident? (If Yes , provide Permanent Resident Visa or Green Card ID Number.) <input type="checkbox"/> Yes <input type="checkbox"/> No			
c. *Permanent Resident Visa or Green Card ID #: _____			
*A copy of the Permanent Resident Visa or Green Card must be provided to underwriting as a delivery requirement.			
15. What is your current employment status? (Please choose one.)			
<input type="checkbox"/> Employed: If selected, provide: Annual Salary: \$ _____ Occupation: _____			
<input type="checkbox"/> Disabled <input type="checkbox"/> Student			
<input type="checkbox"/> Retired <input type="checkbox"/> Stay-at-Home Person If either of these is selected, provide Household Income: \$ _____			
<input type="checkbox"/> Unemployed: If selected, provide: Date Unemployment Started: _____ Usual Occupation: _____			

SECTION 2. PRODUCT INFORMATION (Verify that the product is available in the state where the application is being signed.)

1. <input type="checkbox"/> CBO 100 <input type="checkbox"/> Term 125	<input type="checkbox"/> Continuation 25 <input type="checkbox"/> Payment Protector	<input type="checkbox"/> ADB (if selected, skip 2 & 3)
<input type="checkbox"/> CBO 50 <input type="checkbox"/> Term 100	<input type="checkbox"/> Continuation 10 <input type="checkbox"/> Payment Protector Continuation	Base Face Amount: \$1,000
<input type="checkbox"/> Other: _____		ADB Rider: \$ _____
2. Guarantee Periods (Level Period/Guarantee Period)	3. Payment Information	5. Effective Date
<input type="checkbox"/> 15/15 <input type="checkbox"/> 20/20 <input type="checkbox"/> 25/25 <input type="checkbox"/> 30/30	Face Amount \$ _____	(If not checked, will be "Issue Date". Date cannot be the 29 th , 30 th , or 31 st of the month.)
<input type="checkbox"/> 15/5 <input type="checkbox"/> 20/5 <input type="checkbox"/> 25/5 <input type="checkbox"/> 30/5	Monthly Income*: \$ _____	<input type="checkbox"/> Issue Date
<input type="checkbox"/> To Age 70 (Payment Protector or Payment Protector Continuation products only)	*Payment Protector or Payment Protector Continuation only.	<input type="checkbox"/> Save Age of _____
<input type="checkbox"/> Other: _____	4. Mode Premium \$ _____	<input type="checkbox"/> Specific Date _____
IMPORTANT NOTE: 5-Year Guarantee Periods are only available on Term products.	Mode: <input type="checkbox"/> Monthly Bank Draft	6. Automatic Premium Loan
	<input type="checkbox"/> Annually	(Continuation products only.)
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> NA

SECTION 3. RIDERS (Verify rider availability. Riders are not available in all states or with all products. Please refer to your Agent Guide.)

<input type="checkbox"/> Accidental Death Benefit <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 (Payment Protector or Payment Protector Continuation only) <input type="checkbox"/> Accidental Death Benefit (CBO products only) ... \$ _____ <input type="checkbox"/> Additional Insured Term Insurance* \$ _____ <input type="checkbox"/> Children's Term* \$ _____ <input type="checkbox"/> Term Insurance \$ _____ <input type="checkbox"/> Waiver of Premium	<input type="checkbox"/> Disability Income* <input type="checkbox"/> Primary Insured <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year \$ _____ <input type="checkbox"/> Additional Insured <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year \$ _____ <input type="checkbox"/> Monthly Income Death Benefit: \$ _____ Income Period: <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 25 <input type="checkbox"/> 30 <input type="checkbox"/> To Age 70
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*Additional Insured, Children's Term, and Disability Income riders require supplemental applications.

SECTION 4. BENEFICIARY INFORMATION (Include percentage shares. If shares are not given, they will be equal.)

If not specified, all beneficiaries will be Primary.	Name	Social Security Number or Taxpayer ID	Relationship	Date of Birth	Phone Number	Email	% of Share (Must total 100%)
<input type="checkbox"/> Primary							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							

SECTION 5. OWNER INFORMATION (If different from the Proposed Insured.)

1. Owner's Name (Last, First, MI) _____ 2. Relationship to Proposed Insured _____ 3. SSN or Taxpayer ID _____

4. Mailing Address (Include City, State, and ZIP. If mailing address is a PO Box, a street address is also required.) _____

5. Street Address (Include City, State, and ZIP) _____

6. Has the Owner lived at their current address for less than 6 years? Yes No If Yes, prior ZIP Code is required: _____

7. Phone Number: Home Cell Work 8. Email Address _____ 9. Date of Birth (MM/DD/YYYY) _____ 10. Place of Birth (State, Country) _____

11. a. Is the Owner a U.S. Citizen? (If No, complete 11b. and 11c. below.) Yes No
 b. Is the Owner a Permanent Resident? (If Yes, provide Permanent Resident Visa or Green Card ID Number.) Yes No
 c. *Permanent Resident Visa or Green Card ID #: _____
 *A copy of the Permanent Resident Visa or Green Card must be provided to underwriting as a delivery requirement.

SECTION 6. PERSONAL HISTORY

If you answer **Yes** to any of the personal history questions below (1-4), you will not be eligible for coverage under this application. Yes No

1. Within the last 12 months used, any of the following: walker, wheelchair, electric scooter, supplemental oxygen, or catheter?

2. Within the past 2 years have you engaged in any motor sports racing; boat racing; parachuting/skydiving; hang gliding; base jumping; rock or mountain climbing; cave diving, underwater photography, canyoning, or Scuba diving over 100 ft.?

3. In the past 10 years, have you:

a. Used heroin, morphine, other unprescribed narcotics, ecstasy, opium derivatives, marijuana for medical purposes, cocaine, crack, barbiturates, amphetamines, methamphetamines, or hallucinogens or any other illegal, restricted or controlled substances; or been treated or been advised by a licensed member of the medical profession to seek treatment for the intake of any drug?

b. Used alcohol to a degree that required treatment or was advised to limit or discontinue its use by a licensed member of the medical profession?

c. Used or been convicted of possession of unlawful drugs or used prescription drugs other than as prescribed by a licensed member of the medical profession in any form?

d. Been convicted of, pled guilty to, or currently awaiting trial for a felony?

e. Served or been released from incarceration, probation, parole, or other court-ordered supervision for a misdemeanor or felony conviction?

4. Are you currently under an order for probation, parole or other court-ordered supervision for a misdemeanor or felony conviction?

5. Within the past 2 years, have you made any flights as a pilot or student pilot? (If Yes, aviation exclusion will be included.)

6. Within the next 2 years, do you intend to work, travel, or reside in Saudi Arabia, Iraq, Afghanistan, Syria, Somalia, Sudan, or Yemen for more than 30 days, or reside outside the United States at any location more than 180 days?

7. Are you a member of the United States Military on active duty? (If Yes, complete 7a. below.)

a. If Yes, are you currently deployed or do you have orders to be deployed in Saudi Arabia, Iraq, Afghanistan, Syria, Somalia, Sudan, or Yemen?

8. Do you currently have a valid driver's license?

a. If No, choose a reason from the list below:

I use public or commercial transportation I have a medical restriction to driving

Parking violations or child support I am unable to physically appear

My license has been suspended or revoked I have never had a driver's license due to personal choice

b. If Yes, in the past 2 years, have you been convicted, pled guilty, or entered into a plea agreement for driving under the influence of drugs, alcohol, or reckless driving; have you pled guilty to or been convicted of 3 or more moving violations; or had your driver's license suspended or revoked for any driving-related criticism?

SECTION 7. MEDICAL HISTORY

If you are applying for the ADB product, do not answer questions 1-13; These questions will not be considered for this product.

1. a. During the last 24 months, which of the statements below describes your nicotine use (check all that apply):

<input type="checkbox"/> No nicotine products	<input type="checkbox"/> Occasional use of nicotine products	<input type="checkbox"/> Less than 10 cigarettes per day	<input type="checkbox"/> More than 10 cigarettes per day		
<input type="checkbox"/> Other nicotine products such as cigars, pipes, chewing tobacco, snuff, and alternative nicotine delivery devices such as nicotine chewing gum, nicotine patches, devices for vaping, or electronic cigarettes				Yes	No
- b. If you are **NOT** a **CURRENT** nicotine user, have you used any nicotine products listed in Question 1a. (above) in the past?.....
 If **Yes**, what was your last date of use? _____
- c. During the last 24 months, have you smoked marijuana for recreational purposes?.....

*If you answer **Yes** to any of the health questions below (2-8), you will not be eligible for coverage under this application.*

- | | Yes | No |
|---|--------------------------|--------------------------|
| 2. Have you ever (1) been diagnosed with, or (2) received care or treatment for, or (3) consulted with or been advised by a licensed member of the medical profession to seek treatment for: | | |
| a. Coronary Artery Disease, Heart Attack, Coronary Artery Bypass Surgery, Angioplasty, Stent Placement, Angina (chest pain), Valvular Heart Disease, Cerebrovascular Disease, Cardiomyopathy, Congestive Heart Failure, Congenital Heart Disease, Stroke, Transient Ischemic Attack(TIA, Mini Stroke), abnormal heart rhythm, had placement of a Pacemaker or Defibrillator, Cerebral, Aortic or Thoracic Aneurysm, or Abdominal Aortic Aneurysm? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Chronic Lung Disease (except mild Asthma), including Chronic Obstructive Pulmonary Disease (COPD), Chronic Bronchitis, Emphysema, Sarcoidosis, Pulmonary Hypertension, or Cystic Fibrosis? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Major Depression, Bipolar Disorder, Schizophrenia, Alzheimer's Disease, Dementia, Memory Loss, Down Syndrome, Autism, mental incapacity, suicide attempt, eating disorders, Chronic Depression, or any other nervous disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Chronic Kidney Disease, End-Stage Renal Disease, Renal Insufficiency, or any condition within the last 5 years that required dialysis? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Parkinson's disease, Sickle Cell Anemia, Pernicious Anemia, Thalassemia, clotting disorders, or other disorders of the blood, Lou Gehrig's Disease (ALS), Muscular Dystrophy, Demyelinating Disease including Multiple Sclerosis, Huntington's Disease, Hydrocephalus, Cerebral Palsy, Quadriplegia, or Paraplegia? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Liver Disease, Liver Failure, Cirrhosis or any form of Hepatitis (excluding Hepatitis A from which you have fully recovered)?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Cancer, Leukemia, Melanoma, any tumor (benign or malignant) of the brain, or any other internal cancer (except basal cell cancer)?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Connective tissue or autoimmune disorder including Rheumatoid, debilitating or disabling arthritis; chronic joint or disc disease, Systemic Lupus, or Scleroderma? | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Been the recipient of an organ transplant? | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Ulcerative Colitis or Crohn's Disease? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you (1) been diagnosed with, or (2) received care or treatment for, or (3) consulted with or been advised by a licensed member of the medical profession to seek treatment for: | | |
| a. Epilepsy or Seizure Disorder which has been diagnosed within the past 6 months, has caused you to be hospitalized within the last 12 months, or do you have any driving restriction due to Epilepsy or Seizure Disorder?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Sleep Apnea, diagnosed within the last 6 months, or for which you are not being treated (CPap or BiPap)?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Mild or Situational Depression or Anxiety, diagnosed within the last 6 months, or for which you have been hospitalized?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Psoriatic or other inflammatory Arthritis diagnosed within the last 6 months or for which you are undergoing infusion therapy or being prescribed by a licensed member of the medical profession biologics or take daily oral steroids? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Any disease or disorder of the Bones or Muscles for which you have had surgery within the last 12 months and have not secured a release from a licensed member of the medical profession? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Asthma for which you take daily oral steroid medications or for which, in the past 12 months, you have visited an Emergency Department, or been hospitalized? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you been prescribed narcotics by a licensed member of the medical profession to alleviate the pain of a chronic condition and have continued this medication for a period lasting more than 6 months? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. In the past 2 years, other than for wellness visits, minor injuries, or illnesses for which a licensed member of the medical profession has deemed you fully recovered and requiring no further treatment or follow up, have you had: | | |
| a. any labs, diagnostic testing, or procedure(s) completed with abnormal results, or results that require additional or follow-up diagnostic testing or treatment, or for which results are still pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. referral to another licensed member of the medical profession or facility for consultation or treatment that has not been completed, or consulted any licensed member of the medical profession not already identified for any reason? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Are you, at the time of this application, confined to any hospital or other medical or rehabilitation facility? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Are you currently pregnant? (If Yes , complete 7a. below.)..... | <input type="checkbox"/> | <input type="checkbox"/> |
| a. Have you been diagnosed by a licensed member of the medical profession with any complications of pregnancy including Gestational Diabetes, pregnancy-induced high blood pressure or toxemia, a multiple fetal pregnancy, or have you been advised by a licensed member of the medical profession to limit your normal activities, stop work, or be on bed rest? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. In the past 12 months, have you been recommended by a licensed member of the medical profession, but not yet completed, any treatment, surgery, or hospitalization? | <input type="checkbox"/> | <input type="checkbox"/> |

SECTION 7. MEDICAL HISTORY (CONTINUED)

9. Within the past 10 years, have you (1) been diagnosed with, or (2) received care or treatment for, or (3) consulted with or been advised by a licensed member of the medical profession to seek treatment for: **Yes No**
- a. Diabetes in any form including Pre-Diabetes or elevated blood sugar? (If Yes, complete i.-vii. below.).....
 - i. Was your initial diagnosis within the past 6 months?.....
 - ii. Was your original diagnosis given prior to age 35?.....
 - iii. How is your diabetes currently treated? (Check all that apply.)
 Oral Medications or Non-Insulin Injectable Oral Medications and Insulin Insulin Diet and Exercise
 - iv. How often, on average, do you check your blood sugar?: Daily Weekly Monthly Never
 - v. Within the past 3 months have you taken more than 2 medications prescribed by a licensed member of the medical profession to control your blood sugar?
 - vi. In the past 6 months, have you had an A1c reading of more than 8.0 or has a licensed member of the medical profession told you that your diabetes is uncontrolled?
 - vii. Have you been treated for cellulitis, neuropathy or amputation of either your right or left foot or leg?.....
 - b. Hypertension (High Blood Pressure)? (If Yes, complete i.-vi. below.).....
 - i. Was your initial diagnosis within the past 4 months?.....
 - ii. Was your original diagnosis given prior to age 30?
 - iii. Are you currently taking more than 3 medications prescribed by a licensed member of the medical profession to control your high blood pressure?.....
 - iv. Have you had an **abnormal** electrocardiogram (EKG) or **echocardiogram** (echo) within the last 12 months?
 - v. In the past 6 months has a licensed member of the medical profession communicated to you that your blood pressure was uncontrolled?
 - vi. Have you ever been treated by a licensed member of the medical profession for any heart disease or disorder including chest pain (angina) or blood circulation condition?.....
10. Within the past 10 years, have you been:
- a. Diagnosed by a licensed member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)?
 - b. Diagnosed or treated by a licensed member of the medical profession for specified symptoms such as: immune deficiency, recurrent fever, unexplained weight loss, fever of unknown origin, severe night sweats, unexplained infections or skin lesions, unexplained swelling of the lymph glands, Kaposi's Sarcoma, or *Pneumocystis Carinii* Pneumonia?

11. Provide the name and contact information of your current Personal Care Physician

Physician's Name	Physician's Phone Number
Physician's Address	

12. Provide name and contact information of the last physician you have seen within the last 15 years: Check here if it is same as the Personal Care Physician listed above.

Physician's Name	Physician's Phone Number
Physician's Address	

13. Check here if you have not seen a licensed medical provider of any kind in the past 15 years.

SECTION 8. LIFE INSURANCE IN FORCE AND REPLACEMENT INFORMATION

1. Is there any existing life insurance, annuity, or disability income insurance coverage on the life of any Proposed Insured? If Yes, provide details below, including whether the life insurance applied for will replace or otherwise reduce in value any existing life insurance or annuity in force. Yes No

Insured's Name	Company	Owner's Name	Date (mo/yr)	Face Amount	Accidental Death Benefit	
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement
						<input type="checkbox"/> Internal <input type="checkbox"/> External <input type="checkbox"/> Replacement

There is other existing life insurance or annuities.

SECTION 9. AUTHORIZATION AND ACKNOWLEDGMENT

REQUEST FOR OWNER(S) TAXPAYER IDENTIFICATION NUMBER AND W-9 CERTIFICATION: Under penalties of perjury, I as the Owner certify that (check all that apply):

- I am a U.S. citizen or other U.S. person, and the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and,
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

By providing Your Authorization and Acknowledgment, You:

- **AGREE** any policy issued on this application will be deemed to be delivered in and governed by the laws of the jurisdiction where the Owner resides at the time of the application, as evidence by the address provided in this application.
- **ACKNOWLEDGE** that the USA PATRIOT ACT requires all financial institutions, including insurance companies, to verify the identity of their customers. Providing your name, address, date of birth and taxpayer identification number allows Americo to verify your identity. Americo's verification process may include the use of third-party sources to verify the information you provide.
- **AUTHORIZE** Americo to act on electronic and/or telephonic information from all parties specified in this application. This authorization may be revoked by sending written notice to Americo at its administrative office address. The absence of this authorization constitutes a rejection of this authorization.

You furthermore Agree to the following:

- **THE ANSWERS AND STATEMENTS IN THE APPLICATION FOR INSURANCE ARE THE BASIS FOR ANY POLICY ISSUED BY AMERICO AND NO INFORMATION WILL BE CONSIDERED TO HAVE BEEN GIVEN TO AMERICO UNLESS IT IS STATED IN THE APPLICATION.**
- **YOUR SALES REPRESENTATIVE DOES NOT HAVE AMERICO'S AUTHORIZATION TO WAIVE THE ANSWER TO ANY QUESTION IN THIS APPLICATION, NOR DECIDE ON THE INSURABILITY, NOR WAIVE ANY OF THE COMPANY'S UNDERWRITING REQUIREMENTS, NOR CHANGE ANY CONTRACT.**
- **ALL ANSWERS AND STATEMENTS IN THIS APPLICATION FOR INSURANCE, AS THEY PERTAIN TO YOU, ARE TRUE AND COMPLETE TO THE BEST OF YOUR KNOWLEDGE AND BELIEF. CONSISTENT WITH STATE LAWS, ANY FALSE ANSWER MAY SERVE AS A BASIS FOR A DENIAL OF A CLAIM AND/OR RESCISSION OF THE POLICY.**

IMPORTANT FRAUD NOTICE:

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

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

Signature of Proposed Insured (required)

Signature of Owner (if different than the Proposed Insured)

Printed Name of Witnessing Agent (required)

Signature of Witnessing Agent (required)

This signed Disclosure must be completed and returned when applying for:

ADB

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.

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*)

ADB (Policy Series 301) and Accidental Death Benefit Rider (Rider Series 2165) are offered on a group or individual basis depending on the state and are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Consult policy and rider for all terms, exclusions, and limitations as well as to determine what constitutes accidental death.

**Accelerated Death Benefit
Rider Disclosure**

AAA8604 (01/21)



ACCELERATED DEATH BENEFITS DO NOT AND ARE NOT INTENDED TO QUALIFY AS LONG-TERM CARE INSURANCE.

This disclosure is a brief description of the Living Benefit Accelerated Death Benefit Riders. This disclosure is not an insurance contract, but only a summary of the coverage provided by these riders. **There is no premium charged for these riders.**

Accelerated Death Benefit payments, as described below are intended to qualify for favorable tax treatment under the Internal Revenue Code. However, the benefits received under any accelerated death benefit rider may be taxable and may adversely affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax advisor regarding the tax treatment of accelerated death benefits. You should contact a qualified tax advisor or the applicable government agency such as the local State Medicaid Office for advice regarding eligibility for Medicaid or other government benefits or entitlements before requesting this benefit.

The requested Acceleration amounts will be reduced by an administrative fee of \$250 and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment.

A Full Acceleration of the death benefit will result in termination of the policy. A Partial Acceleration of the death benefit will reduce the policy face amount with a pro rata reduction of your policy's cash value, if any and the policy premium will be based on the new face amount. Any request for Partial Acceleration must be at least \$5,000 and the remaining policy face amount cannot be less than \$20,000.

Living Benefit Riders Available with Term Products*

Critical Illness Accelerated Death Benefit Rider (Rider Series 2190) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); invasive cancer; major organ failure; myocardial infarction (heart attack); stroke.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Critical Illness** may only be requested once every 12 months.

Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Chronic Illness** may only be requested once every 12 months.

Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for Terminal Illness may only be elected one time. If you elect a partial acceleration for Terminal Illness Accelerated Death Benefit, the accelerated death benefits for Critical Illness or Chronic Illness are no longer available.

Living Benefit Riders Available with CBO Products and the Continuation Product†

Critical Illness Accelerated Death Benefit Rider (Rider Series 2195) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); Life-threatening (invasive) cancer; major organ failure; myocardial infarction (heart attack); stroke.

Only a full acceleration of the policy's death benefit is available under this rider.

Chronic Illness Accelerated Death Benefit Rider (Rider Series 2196) – You may an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

Only a full acceleration of the policy's death benefit is available under this rider.

Terminal Illness Accelerated Death Benefit Rider (Rider Series 2197) – You may request a full or partial acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

Only a full acceleration of the Policy's death benefit is available under this rider.

I acknowledge that I have read the Accelerated Death Benefit Rider Disclosure, have been given a copy of this Disclosure, and that the features of this product have been explained to me.

Owner's Signature

Date

I acknowledge that I have reviewed this Rider Disclosure with the Owner.

Agent's Signature

Date

*Rider Series 2190, 2191, and 2192 are issued automatically with term life insurance policy series 301 and 302. †Rider Series 2195, 2196, and 2197 are issued automatically with universal life policy series 314 and 325. Products may not be available in all states. Not available with ADB, Payment Protector, or Payment Protector Continuation.

Accelerated Death Benefit Rider Disclosure

AAA8604 (01/21)

ACCELERATED DEATH BENEFITS DO NOT AND ARE NOT INTENDED TO QUALIFY AS LONG-TERM CARE INSURANCE.

This disclosure is a brief description of the Living Benefit Accelerated Death Benefit Riders. This disclosure is not an insurance contract, but only a summary of the coverage provided by these riders. **There is no premium charged for these riders.**

Accelerated Death Benefit payments, as described below are intended to qualify for favorable tax treatment under the Internal Revenue Code. However, the benefits received under any accelerated death benefit rider may be taxable and may adversely affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax advisor regarding the tax treatment of accelerated death benefits. You should contact a qualified tax advisor or the applicable government agency such as the local State Medicaid Office for advice regarding eligibility for Medicaid or other government benefits or entitlements before requesting this benefit.

The requested Acceleration amounts will be reduced by an administrative fee of \$250 and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment.

A Full Acceleration of the death benefit will result in termination of the policy. A Partial Acceleration of the death benefit will reduce the policy face amount with a pro rata reduction of your policy's cash value, if any and the policy premium will be based on the new face amount. Any request for Partial Acceleration must be at least \$5,000 and the remaining policy face amount cannot be less than \$20,000.

Living Benefit Riders Available with Term Products*

Critical Illness Accelerated Death Benefit Rider (Rider Series 2190) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); invasive cancer; major organ failure; myocardial infarction (heart attack); stroke.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Critical Illness** may only be requested once every 12 months.

Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for a **Chronic Illness** may only be requested once every 12 months.

Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

A full or partial accelerated death benefit is available under this rider. A partial acceleration for Terminal Illness may only be elected one time. If you elect a partial acceleration for Terminal Illness Accelerated Death Benefit, the accelerated death benefits for Critical Illness or Chronic Illness are no longer available.

Living Benefit Riders Available with CBO Products and the Continuation Product†

Critical Illness Accelerated Death Benefit Rider (Rider Series 2195) – You may request an acceleration of your policy's death benefit if the insured is diagnosed with a **Critical Illness**. A **Critical Illness** is one or more of the following conditions: Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease); End Stage Renal disease (Kidney Failure); Life-threatening (invasive) cancer; major organ failure; myocardial infarction (heart attack); stroke.

Only a full acceleration of the policy's death benefit is available under this rider.

Chronic Illness Accelerated Death Benefit Rider (Rider Series 2196) – You may an acceleration of your policy's death benefit if the insured is diagnosed with a **Chronic Illness**. A **Chronic Illness** means that within the last 12 months, a physician has certified that for a continuous period of at least 90 days, the insured is unable to perform at least 2 activities of daily living or requires substantial supervision to protect themselves due to severe cognitive impairment.

Each requested acceleration may not exceed the per diem allowance permitted by section 101(g)(3) of the Internal Revenue Code. The per diem allowance is annualized to determine the maximum lump sum amount payable every 12 months. The Internal Revenue announces the per diem limit for each calendar year.

Only a full acceleration of the policy's death benefit is available under this rider.

Terminal Illness Accelerated Death Benefit Rider (Rider Series 2197) – You may request a full or partial acceleration of your policy's death benefit if the insured is diagnosed with a **Terminal Illness**. A **Terminal Illness** is a medical condition that is reasonably expected to result in the insured's death within 12 months or less.

Only a full acceleration of the Policy's death benefit is available under this rider.

*Rider Series 2190, 2191, and 2192 are issued automatically with term life insurance policy series 301 and 302. †Rider Series 2195, 2196, and 2197 are issued automatically with universal life policy series 314 and 325. Products may not be available in all states. Not available with ADB, Payment Protector, or Payment Protector Continuation.

MIB, LLC. PRE-NOTICE

Information regarding your insurability will be treated as confidential. Americo Financial Life and Annuity Insurance Company (Americo) is a member of MIB, LLC (MIB). Americo, or its reinsurers may make a brief report to the MIB, LLC., a not-for-profit membership organization of life insurance companies operating as an information exchange for its members. If you apply to another MIB member company for life or health insurance or a claim is submitted to such a company, upon request MIB will supply the company with the information it has in its file. Americo or its reinsurers may also release information to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. It is Americo's practice to prohibit third parties who lawfully receive nonpublic health information from redisclosing or reusing the disclosed information.

Upon receipt of a request from you, the MIB, LLC. will arrange disclosure of any information it has in your file. Please contact MIB at 866.692.6901. If you question the accuracy of information in the file, you may contact the MIB and seek a correction in accordance with the procedures in the Fair Credit Reporting Act. The MIB's information office address is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. The Company and its reinsurers may release information in its file to its reinsurers and to other life and health insurance companies to whom you apply for insurance or to whom a claim is submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

By signing this form you authorize Americo, its reinsurer, or authorized third-party administration to make a brief report of your protected health information to MIB, LLC.

MEDICAL INFORMATION AUTHORIZATION

Your authorization permits any insurance or reinsurance company, licensed medical physician, medical professional, hospital, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, clearing house, consumer reporting agency, and/or MIB, LLC. that has any information about you, or anyone listed in this application who are proposed to be insured, to give Americo, its reinsurers or any MIB-authorized third-party administrator performing underwriting services on Americo's behalf, information about other insurance coverage, age, general character, habits, finances, motor vehicle records, medical care or advice about any physical or mental condition, including medications prescribed, chart notes, labs, x-rays and special tests, information on the diagnosis and treatment of Human Immunodeficiency Virus (HIV) infection, sexually transmitted diseases, and the use of drugs, alcohol, tobacco and psychotherapy notes and alcoholism, required by Americo to determine insurability and/or claims eligibility, for the duration of the claim. Health information obtained will not be re-disclosed without your authorization unless permitted by law, in which case it may not be protected under federal privacy rules. This authorization excludes divulging whether test for the presence of the HIV antibody have been performed and excludes divulging the results of such tests. Such tests shall not be disclosed or published. Nothing in this caveat will prohibit this Authorization from divulging the fact that the applicant has AIDS/ARC.

This authorization remains in place for the entire contestable period as outlined in your policy. From time to time additional medical information is reported to Americo by MIB and other permitted sources as outlined above that may conflict with your application. Your signature below represents a continuous authorization on your behalf for Americo to request medical records from any medical provider for the contestable period. This authorization will also satisfy the requirements of any separate authorization the medical provider may have for release of medical records. In the event the medical provider does not agree to accept this authorization, you agree to cooperate with Americo in executing any other documentation required for the release of those medical records.

You may obtain a copy of this Medical Information Authorization on request. This authorization will be valid for 2 years from the date signed. This authorization may be revoked; however, it may not be revoked during the contestability period of the policy or to the extent Americo has taken action in reliance on this authorization. Notice of revocation must be sent, in writing, to Americo at its Administrative Office address. Revocation may be a basis for denying an application or claim benefits. Failure to sign this Authorization may impair the ability of Americo to evaluate or process the application or claim and may be the basis for denying the application or claim for benefits. You understand that failure to sign this Authorization may impair the ability of a regulated insurance agency to evaluation claims or process applications, and may be the basis for denying an application or claim for benefits.

I understand that the aforementioned parties requesting access to my (electronic or paper) medical records will attempt to access my medical records in the most efficient manner possible, including electronic interchange through a Health Information Exchange or directly through My Providers' electronic health record system.

I authorize MIB, LLC., or any MIB member insurer, to provide any medical or personal information that it has about me to Americo, its reinsurer or any MIB-authorized third-party administrator performing underwriting services on Americo's behalf.

Your failure to execute this authorization may result in Americo being unable to collect information related to you and prevent approval of your application for life insurance.

This authorization supersedes any records release permissions I have previously executed and I direct my physician(s) to cooperate fully.

Signature lines for Proposed Insured, Additional Proposed Insured, and Children/Parent/Guardian.

AGENT'S REPORT

Important Note: Agent's Report must be completed and submitted with all applications

Proposed Insured's Name: _____

1. Is the Agent related to the Proposed Insured(s)? Yes No If Yes, provide relationship: _____

2. How long has the Agent known the Proposed Insured(s)?..... _____

Provide details of all Yes answers in the Agent Comments/Remarks section.

- | | | |
|---|--------------------------|--------------------------|
| | Yes | No |
| 3. Did the applicant approach you to purchase insurance? <i>If Yes, list their stated need for the insurance in the Agent Comments/Remarks section.</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Is there any existing life insurance, annuity, or disability income insurance coverage on the life of any Proposed Insured? | <input type="checkbox"/> | <input type="checkbox"/> |
| <i>If Yes, answer question 5. If No, skip question 5.</i> | | |
| 5. Will the life insurance applied for replace, or otherwise reduce in value, any existing life insurance, annuity, or disability insurance now in force? | <input type="checkbox"/> | <input type="checkbox"/> |
| <i>Complete replacement form(s) in accordance with applicable state replacement regulations. Provide copies of replacement form(s) to the Owner and the Company. Leave copies of sales materials with Owner. If you used an electronic sales presentation, you must mail a copy to the Owner.</i> | | |
| 6. Were appropriate replacement forms left with the client? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. At the time the application was taken, were all of the Proposed Insured's present and did you witness their signatures? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Did the Proposed Insured(s) directly respond to you regarding each application question? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Was a government-issued picture ID requested, reviewed, and confirmed (by reviewing a second document, such as a utility bill, tax return, etc.) for the Proposed Insured, Owner, and Payor (if different than the Proposed Insured)? | <input type="checkbox"/> | <input type="checkbox"/> |

ANY PAYMENT BY CHECK MUST BE MADE PAYABLE TO AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY. THE CHECK MUST NOT BE MADE PAYABLE TO THE AGENT/INSURANCE PRODUCER OR THE PAYEE MUST BE LEFT BLANK.

State Specific Questions.

- 10 a. Is this application being taken in the state of **CALIFORNIA**?
- b. If **Yes** and the Proposed Insured is 65 or older: Did you meet with the senior in his/her own residence?
- If Yes, form 03-185-1 CA must be completed 24 hours prior to the appointment. This form must be submitted with the application.*
11. Is this application being taken in the state of **FLORIDA**?
- If **Yes**, do you authorize Americo to act on electronic and/or telephonic information specified in this application?
- This authorization may be revoked by sending written notice to Americo at its administrative office address. The absence of this authorization constitutes rejection of this authorization.*

Agent Comments/Remarks:

I hereby certify that I have personally asked each question on this application to the Proposed Insured(s), the Proposed Insured(s) directly responded to each application question, all Proposed Insured(s) were present and I witnessed their signatures, a government-issued picture I.D. was requested, reviewed, and confirmed (by reviewing a second document such as a utility bill, tax return, etc.) for the Proposed Insured, Owner, and Payor (if different than the Proposed Insured) and that I have truly and accurately recorded on the application the information supplied by him/her, and that I have no reason to believe that any of the information provided is inaccurate or incomplete. If not, I have set forth my reservations in the Agent Comments/Remarks section above.

Agent Signature	Print Agent Name	Agent Phone Number	Agent Email Address	Americo Producer #	State License # (if required)	%

Does Americo have your current contact information? If not, email: submit@americo.com.

LIFE INSURANCE BUYER'S GUIDE

This guide can show you how to save money when you shop for life insurance. It helps you to:

- Decide how much life insurance you should buy,
- Decide what kind of life insurance policy you need, and
- Compare the cost of similar life insurance policies

Prepared by the Maine Bureau of Insurance. Reprinted by Americo Financial Life and Annuity Insurance Company
May 2005

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BUYING LIFE INSURANCE

When you buy life insurance, you want a policy which fits your needs without costing too much.

First, decide how much you need - and for how long - and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for the future.

Next, learn what kind of policies will meet your needs and pick the one that best suits you.

Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both.

A good life insurance producer, consultant, or company will be able and willing to help you with each of these shopping steps.

If you are going to make a good choice when you buy life insurance, you need to understand which kinds are available. If one kind does not seem to fit your needs, as about the other kinds which are described in this guide. If you feel that you need more information than is given here, you may want to check with a life insurance producer, consultant, or company, or books on life insurance in your public library.

WHAT ABOUT THE POLICY YOU HAVE NOW?

If you are thinking about dropping a life insurance policy, here are some things you should consider:

- ♦ If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.

- ♦ It may be costly to replace a policy. Much of what you paid in the early years of the policy you have now, paid for the company's cost of selling and issuing the policy. You may pay this type of cost again if you buy a new policy.
- ♦ Ask your tax advisor if dropping your policy could affect your income taxes.
- ♦ If you are older or your health has changed, premiums for the new policy will often be higher. You will not be able to buy a new policy if you are not insurable.
- ♦ You may have valuable rights and benefits in the policy you now have that are not in the new one.
- ♦ If the policy you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the coverage or benefits you now want.
- ♦ At least in the beginning, a policy may pay no benefits for some causes of death covered in the policy you have now.

In all cases, if you are thinking of buying a new policy, check with the agent or company that issued you the one you have now. When you bought your old policy, you may have seen an illustration of the benefits of your policy. Before replacing your policy, ask your agent or company for an updated illustration. Check to see how the policy has performed and what you might expect in the future, based on the amounts the company is paying now.

HOW MUCH DO YOU NEED?

Here are some questions to ask yourself:

- ♦ How much of the family income do I provide? If I were to die early, how would my survivors especially my children, get by? Does anyone else depend on me financially, such as a parent, grandparent, brother, or sister?
- ♦ Do I have children for whom I'd like to set aside money to finish their education in the event of my death?

- ♦ How will my family pay final expenses and repay debts after my death?
- ♦ Do I have family members or organizations to whom I would like to leave money?
- ♦ Will there be estate taxes to pay after my death?
- ♦ How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate, and personal property. Which assets would your family sell or cash in to pay expenses after your death?

CHOOSING THE RIGHT KIND

All life insurance policies agree to pay an amount of money if you die. But all policies are not the same. There are two basic kinds of life insurance.

1. Term insurance
2. Cash Value life insurance

TERM INSURANCE

Term insurance is death protection for a "term" of one or more years. Death benefits will be paid only if you die within that term of years. Term insurance generally provides the largest immediate death protection for your premium dollar.

Some term insurance policies are "renewable" for one or more additional terms even if your health has changed. Each time you renew the policy for a new term premiums will be higher. You should check the premiums at older ages and the length of time the policy can be continued.

Some term insurance policies are also "convertible." This means that before the end of the conversion period, you may trade the term policy for a cash value policy even if you are not in good health. Premiums for the new policy will be higher than you have been paying for the term insurance.

CASH VALUE LIFE INSURANCE

Cash Value Life Insurance is a type of insurance where the premiums charged are higher at the beginning than they would be for the same amount of term insurance. The part of the premium that is not used for the cost of insurance is invested by the company and builds up a cash value that may be used in a variety of ways. You may borrow against a policy cash value by taking a policy loan. If you don't pay back the loan and the interest on it, the amount you owe will be subtracted from the benefits when you die, or from the cash value if you stop paying premiums and take out the remaining cash value. You can also use your cash value to keep insurance protection for a limited time or to buy a

reduced amount without having to pay more premium. You also can use the cash value to increase your income in retirement or to help pay for needs such as a child's tuition without canceling the policy. However, to build up this cash value, you must pay higher premiums in the earlier years of the policy. Cash value life insurance may be one of several types; whole life, universal life, and variable life are all types of cash value insurance.

Whole Life Insurance

Whole life insurance gives death protection for as long as you live. The most common type is called "straight life" or "ordinary life" insurance, for which you pay the same premiums for as long as you live. These premiums can be several times higher than you would pay initially for the same amount of term insurance. But they are smaller than the premiums you would eventually pay if you were to keep renewing a term insurance policy until your later years.

Some whole life policies let you pay premiums for a shorter period such as 20 years, or until age 65. Premiums for those policies are higher than for ordinary life insurance since the premium payments are squeezed into a shorter period.

Universal Life Insurance is a kind of flexible policy that lets you vary your premium payments. You can also adjust the face amount of your coverage. Increases may require proof that you qualify for the new death benefit. The premiums you pay (less expense charges) go into a policy account that earns interest. Charges are deducted from the account. If your yearly premium payment plus the interest your account earns is less than the charges, your account value will become lower. If it keeps dropping, eventually your coverage will end. To prevent that, you may need to start making premium payments, or increase your premium payments, or lower your death benefits. Even if there is enough in your account to pay the premiums, continuing to pay premiums yourself means that you build up more cash value.

Variable Life Insurance is a kind of insurance where the death benefits and cash values depend on the investment performance of one or more separate accounts, which may be invested in mutual funds or other investments allowed under the policy. Be sure to get the prospectus from the company when buying this kind of policy and **STUDY IT CAREFULLY**. You will have higher death benefits and cash value if the underlying investments do well. Your benefits and cash value will be lower or may disappear if the investments you chose didn't do as well as you expected. You may pay an extra premium for a guaranteed death benefit.

FINDING A GOOD VALUE IN LIFE INSURANCE

After you have decided which kind of life insurance is best for you, compare similar policies from different companies to find which one is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- ♦ Do premiums or benefits vary from year to year?
- ♦ How much do the benefits build up in the policy?

- ♦ What part of the premiums or benefits is not guaranteed?
- ♦ What is the effect of interest on money paid and received at different times on the policy?

Once you have decided which type of policy to buy, you should compare similar policies from several companies. Life insurance agents or companies should give you either a life insurance illustration, a cost comparison index, or both. Life insurance illustrations and costs comparison indexes are described below.

Remember that no one company offers the lowest cost at all ages for all kinds and amounts of insurance. You should also consider other factors:

- ♦ How quickly does the case value grow? Some policies have low cash values in the early years that build quickly later on. Other policies have a more level cash value build-up. A year-by-year display of values and benefits can be very helpful. (The producer or company will give you a policy summary or an illustration that will show benefits and premiums for selected years.)
- ♦ Are there special policy features that particularly suit your needs?
- ♦ How are nonguaranteed values calculated? For example, interest rates are important in determining policy return. In some companies increases reflect the average interest earnings on all of that company's policies regardless of when issued. In others, the return for policies issued in a recent year, or a group of years, reflect the interest earning on that group of policies; in this case, amounts paid are likely to change more rapidly when interest rates change.

LIFE INSURANCE ILLUSTRATIONS

You may be thinking of buying a policy where cash values, death benefits, dividends or premiums may vary based on events or situations the company does not guarantee (such as interest rates). If so, you may get an illustration from the producer or company that helps explain how the policy works. The illustration will show how the benefits that are not guaranteed will change as interest rates and other factors change. The illustration will show you what the company guarantees. It will also show you what could happen in the future. Remember that nobody knows what will happen in the future. You should be ready to adjust your financial plans if the cash value doesn't increase as quickly as shown in the illustration. You will be asked to sign a statement that says you understand that some of the numbers in the illustration are not guaranteed.

COST COMPARISON INDEXES

If you are provided cost comparison indexes, there will be two types:

Life Insurance Surrender Cost Index. This index is useful if you consider the level of the cash values to be of primary important to you. It helps you compare costs if at some future point in time,

such as 10 or 20 years, you were to surrender the policy and take its cash value.

Life Insurance Net Payment Cost Index. This index is useful if your main concern is the benefits that are to be paid at your death and if the level of cash values is of secondary importance to you. It helps you compare costs if at some future point in time, such as 10 or 20 years, if you continue paying premiums on your policy and do not take its cash value.

HOW DO I USE COST INDEXES?

The most important thing to remember when using cost indexes is that a policy with a small index number is generally a better buy than a comparable policy with a larger index number. The following rules are also important:

Costs comparisons should only be made between similar plans of life insurance. Similar plans are those which provide essentially the same basic benefits and require premium payments for approximately the same period of time. The closer policies are to being identical, the more reliable the cost comparison will be.

Cost comparison indexes reflect only guaranteed benefits and premiums. If the policy has non-guaranteed elements such as dividends, the actual cost may turn out to be less than what the index reflects.

Compare index numbers only for the kind of policy, for your age and for the amount you intend to buy. Since no one company offers the lowest cost for all amounts of insurance, it is important that you get the indexes for the actual policy, age and amount which you intend to buy. Just because one company's policy is a good buy for a particular age and amount, you should not assume that all of that company's policies are equally good buys. Small differences in index numbers could be offset by other policy features, or differences in the quality of service you may expect from the company or its agent. Therefore, when you find small differences in cost indexes, your choice should be based on something other than cost.

In any event, you will need other information on which to base your purchase decision. Be sure you can afford the premiums, and that you understand its cash values, dividends, and death benefits. You should also make a judgment on how well the life insurance company or agent will provide service in the future to you as a policyholder.

These life insurance cost indexes apply to new policies and should not be used to determine whether you should drop a policy you have already owned for awhile, in favor of a new one. If such a replacement is suggested, you should ask for information from the company which issued the old policy before you take action.

No Premium
Conditional Receipt



IMPORTANT NOTICE — PLEASE READ CAREFULLY!

NO INSURANCE WILL BE PROVIDED UNLESS ALL TERMS STATED BELOW ARE MET EXACTLY AND IN FULL! NO AGENT OR BROKER HAS THE AUTHORITY TO CHANGE OR WAIVE ANY OF THESE TERMS. NO INSURANCE PREMIUMS HAVE BEEN RECEIVED WITH THIS APPLICATION.

1. ALL OF THE FOLLOWING TERMS MUST BE MET EXACTLY AND IN FULL BEFORE COVERAGE WILL BEGIN:
 - (A) Payment of the first full modal premium is received by the Company;
 - (B) All medical examinations, X-rays, tests, physicians' statements and any other underwriting requirements of the Company must be received; and
 - (C) The Proposed Insured in the application must be acceptable to the Company without change on the Effective Date under its rules for insurance (1) on the Plan applied for (2) in the amount and (3) in a premium class not less favorable than the premium class applied for and with no ratings.
2. **IF PREMIUM PAYMENT IS RECEIVED BY THE COMPANY AND ALL OF THE REQUIREMENTS IN (B) ABOVE ARE NOT RECEIVED BY THE COMPANY WITHIN THE FOLLOWING 60 DAYS, THE APPLICATION WILL BE VOID AND THE PREMIUM WILL BE RETURNED.**
3. **IF ANY PROPOSED INSURED DIES DURING THE PROCESSING OF THIS APPLICATION AND BEFORE ALL OF THE FOREGOING TERMS HAVE BEEN MET, NO INSURANCE COVERAGE WILL EXIST, AND THE COMPANY'S ONLY LIABILITY WILL BE TO REFUND PREMIUMS RECEIVED, IF ANY.**
4. If all requirements are met, the "Effective Date" will be the later of: (1) the date all of the above required information is received by the Company or (2) the date of issue.

Dated at _____ this _____ day of _____.

Signature of Licensed Agent

Signature of Applicant

THIS IMPORTANT NOTICE IS APPLICABLE IF NO PREMIUM IS RECEIVED WITH THE APPLICATION.

Americo Financial Life and Annuity Insurance Company • Home Office: Dallas, Texas • Administrative Office: PO Box 410288, Kansas City, MO 64141-0288 • www.americo.com
AAA8393 Page 1 of 1

Premium
Conditional Receipt



THIS IS A CONDITIONAL RECEIPT — PLEASE READ CAREFULLY!

NO INSURANCE WILL BE PROVIDED BY YOUR FIRST PAYMENT UNLESS ALL TERMS IN PARAGRAPH "FIRST" ARE MET EXACTLY AND IN FULL! NO AGENT OR BROKER HAS THE AUTHORITY TO CHANGE OR WAIVE ANY OF THESE TERMS.

Received from _____ this _____ day of _____, _____ \$ _____ by check, preauthorized order for withdrawal, or salary deduction plan. This payment is the amount of the first full modal premium for the policy applied for in the application for life insurance to Americo Financial Life and Annuity Insurance Company having the same number and date as this Conditional Receipt. This payment is made and accepted under the terms of this Conditional Receipt. This Conditional Receipt cannot be transferred. ANY PAYMENT BY CHECK MUST BE MADE PAYABLE TO AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY. DO NOT MAKE ANY CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYEE BLANK. If your check or draft is not honored when first presented for payment, this Conditional Receipt will not be valid.

FIRST: TERMS ALLOWING INSURANCE TO BECOME EFFECTIVE BEFORE POLICY DELIVERY: If ALL of the following terms are met exactly and in full, insurance under the terms of the policy applied for, if then being sold by the Company, will become effective on the Effective Date subject to the limitations in Paragraph "SECOND": (1) All representations made in the application must be true and complete in all material respects; (2) all medical examinations, X-rays, tests, physician's statements and any other underwriting requirements of the Company must be completed and received not later than 60 days from the date the application is signed; (3) all persons proposed for insurance in the application must be acceptable to the Company without change on the Effective Date under its rules for insurance (A) on the Plan applied for (B) in the amount and (C) in a premium class not less favorable than the premium class applied for and with no ratings; and (4) the amount shown above must be equal to at least the first full modal premium for insurance.

IF ANY PROPOSED INSURED DIES DURING THE PROCESSING OF THIS APPLICATION AND BEFORE ALL OF THE FOREGOING TERMS HAVE BEEN MET, NO INSURANCE COVERAGE WILL EXIST, AND THE COMPANY'S ONLY LIABILITY WILL BE TO REFUND PREMIUMS RECEIVED, IF ANY.

IF ALL OF THE TERMS ABOVE ARE NOT MET EXACTLY AND IN FULL, THE COMPANY'S ONLY LIABILITY WILL BE TO REFUND THE AMOUNT FOR WHICH THIS CONDITIONAL RECEIPT WAS GIVEN. "Effective Date" means the latest of: (1) the date the application is signed; (2) the date all required information is completed and received by the Company; and (3) the date of issue.

SECOND: LIMITS OF LIABILITY — MAXIMUM AMOUNT OF INSURANCE AND PERIOD OF TIME WHICH INSURANCE CAN BECOME EFFECTIVE BEFORE POLICY DELIVERY. The Company's liability for insurance under this Conditional Receipt plus all insurance which is in force or is pending in the Company on any Proposed Insured can never exceed \$250,000 of life insurance including (a) Accidental Death Benefits, and (b) any coverage in force. The time for which the Company can be liable under this Conditional Receipt can never exceed a period of 60 days from the date this Receipt was signed.

Dated at _____ this _____ day of _____.

Signature of Licensed Agent

Signature of Applicant

If the application is not approved and accepted within 60 days from the date it was signed, the Company shall have no liability except for the return of this payment on surrender of this Receipt.

Americo Financial Life and Annuity Insurance Company • Home Office: Dallas, Texas • Administrative Office: PO Box 410288, Kansas City, MO 64141-0288 • www.americo.com
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**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY - FINANCIAL ASSURANCE LIFE INSURANCE COMPANY
GREAT SOUTHERN LIFE INSURANCE COMPANY - INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA*
NATIONAL FARMERS UNION LIFE INSURANCE COMPANY - THE OHIO STATE LIFE INSURANCE COMPANY
UNITED FIDELITY LIFE INSURANCE COMPANY**

*Members of the Amerigo Life, Inc. family of insurance companies.
Administrative Office: PO BOX 410288, Kansas City, MO 64141-0288*

**Investors Life Insurance Company of North America Administrative Office: PO BOX 700, Jacksonville, IL 62651-0700*

INFORMATION PRACTICES NOTICE

THIS NOTIFICATION MUST BE DELIVERED TO THE PROPOSED INSURED WHEN THE APPLICATION IS COMPLETED.

Thank you for your application. This notice is given to you at the time you apply for life insurance to tell you about the kinds of information we may obtain in connection with your application. We rely primarily on information provided by you. We may also collect information from others, such as medical professionals who have treated you, hospitals, other insurance companies, and consumer reporting agencies. In certain limited situations, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization. You have a right of access and correction with respect to this information. You have the right to receive, in writing, the specific reason for an adverse underwriting decision. If you wish a more detailed explanation of our information practices, please write us at: Amerigo Life, Inc., Attention: Underwriting/New Business Department. Any requests to correct, amend or alter will be responded to within 30 days. Information that is corrected will be provided to any person who is designated by the requesting party and who may have received the information in the prior two years (within a seven year timeframe). Any statement of disagreement made by a requesting party will be filed and made available to those reviewing it in the future.

MIB, LLC. PRE-NOTICE

Information regarding your insurability will be treated as confidential. However, as a member of MIB, LLC. (MIB), we, or our reinsurers, may make a brief report to the MIB, LLC., a not-for-profit membership organization of life insurance companies operating as an information exchange for its members. If you apply to another MIB member company for life or health insurance or a claim is submitted to such a company, upon request the MIB will supply the company with the information it has in its file.

Upon receipt of a request from you, the MIB, LLC. will arrange disclosure of any information it has in your file. Please contact MIB at 866.692.6901. If you question the accuracy of information in the file, you may contact the MIB and seek a correction in accordance with the procedures in the Fair Credit Reporting Act. The MIB's information office address is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. The Company or its reinsurers may release information in its file to its reinsurers and to other life and health insurance companies to whom you apply for insurance or to whom a claim is submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

INVESTIGATIVE CONSUMER REPORTS

Amerigo Financial Life and Annuity Insurance Company (Amerigo) and/or its/their duly authorized representative(s), may request and obtain an investigative consumer report for the purpose of serving as a factor in the underwriting of your insurance application. An investigative consumer report means any written, oral or other communication of information from a consumer reporting agency bearing on your character, general reputation, personal characteristics or mode of living obtained through personal interviews with your neighbors, friends, acquaintances, associates, or those who may have knowledge concerning such information. You may request to be personally interviewed and, when the report is completed, you have a right to inspect and receive a copy of it from the consumer reporting agency.

Upon written request, we will provide you with additional disclosures relating to the nature and scope of the investigative consumer report. Following this Notice is a written summary of Your Rights Under Section 505 (a) of the Fair Credit Reporting Act, as amended. If you request additional disclosures from the Company, please send your request to: Amerigo Financial Life and Annuity Insurance Company, PO BOX 410288, Kansas City, MO 64141-0288, Attention: Underwriting Department.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records).

Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1- 888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINES	CONTACT
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings association, and federal branches and federal agencies of foreign banks.</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1300 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box 11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air Carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyard Acts, 1921</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchanges Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

