

About Americo

Innovative thinking has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company, (Americo) is a member of the Americo Life, Inc. family of companies. Americo Life, Inc., is one of the largest, independent, privately held insurance groups in the United States¹ with \$7 billion in assets in force for year-end 2019.²

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-2019," A.M. Best Co., as of September 2019.

³Information is as of year end 2019 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.

HMS Plus w/ADB (Policy Series 301) and Accidental Death Benefit Rider (Rider Series 2165) 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. Accidental Death Benefit Rider is only payable upon death by accident. ADB benefit terminates after the 30th year for issue ages 20-50 and after the 20th year for issue ages 51-60; only the all cause death benefit remains to age 100 and then ART rates may apply. Premiums are no longer guaranteed after the 30th contract year for issue ages 20-50 and after the 20th contract year for issue ages 51-60. ART rates may apply. Consult base policy and rider for all terms, exclusions, and limitations as well as to determine what constitutes accidental death.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

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Home Mortgage Series

ACCIDENTAL DEATH BENEFIT



Your Home May Be Your Most Valuable Asset

Take steps today to protect it with term life insurance from Amerigo Financial Life and Annuity Insurance Company.

Our Home Mortgage Series Accidental Death Benefit (ADB) is term life insurance with a built-in Accidental Death Benefit Rider. It can help protect your mortgage and your family if you were to die by accident.

Affordable Term Insurance

ADB was designed to be an affordable alternative to traditional term products. Unlike some other term products, ADB provides a simple \$1,000 'all cause' death benefit.

Guaranteed Premiums

Your premiums are guaranteed to stay level for 30 years (issue ages 20-50) or 20 years (issue ages 51-60). Accidental Death Benefit coverage expires after the 30- or 20-year level premium period.

Accidental Death Benefit

To help protect your home and your family in case of your accidental death, every HMS Plus w/ADB policy automatically includes an Accidental Death Benefit Rider. You pick the amount of Accidental Death Benefit coverage that fits your needs and your budget. Your Amerigo agent can provide you with the levels of coverage available.

Easy to Qualify

Another reason to consider HMS Plus w/ADB is that you can potentially qualify with health conditions. Many of the health issues that prevent you from qualifying for other term policies are not considered for HMS Plus w/ADB. Premiums are the same for smokers and non-smokers, and do not increase during the level premium period. Policies can be issued for ages 20 through 60. Your agent will be able to

Accidents, or unintentional injuries, are the 4th leading cause of death in the U.S. overall, and the leading cause of death for those aged 1-44.

www.medicalnewstoday.com
July 4, 2019

show you just how easy it is to start protecting your family.

How It Works

The Accidental Death Benefit is payable in addition to the \$1,000 'all cause' death benefit if death occurs due to an accident. Specifically, if the insured dies within 180 days of a bodily injury that was caused by an accident, the death benefit will be payable to the beneficiaries.

As an added benefit, Amerigo will double the death benefit payable if the accidental death occurred while riding in a common carrier. Specifically, if the insured dies within 180 days of a bodily injury which was a direct result of an accident while riding as a fare-paying passenger in a common carrier.

Let's look at an example:

A 45-year-old man could purchase a \$100,000 HMS Plus w/ADB for only \$25 a month.

Upon death from natural causes, the death benefit payable is \$1,000.

Upon death from an accident, the death benefit payable is \$1,000 PLUS \$100,000.

Upon death from an accident in a common carrier, the death benefit payable is \$1,000 PLUS \$200,000.

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