

The “*Age Last Birthday*” Advantage

Don't make your clients age prematurely!

In today's economy, saving money is more important to clients than ever. Why not give your clients the cost advantage of youth?

While many companies round a client's age up when quoting premiums, Americo Financial Life and Annuity Insurance Company uses “Age Last Birthday” for all life products. This means that you use the *actual* age that your client is at the time of sale, rather than the age they are “closest” to.

While this may not seem like a huge benefit on the surface, giving your clients the rate at their true age can save them hundreds, if not thousands of dollars over the life of their policy. Take a look at this example:

The monthly rate for a 49-year old male, non-smoker for a \$100,000 Term 125 policy with a 30-year guarantee is \$115.90.

If Americo used “Age Nearest Birthday,” and the client was less than six months from his 50th birthday, the monthly rate would be \$126.64.

While a little over \$10 a month more may not seem like a lot of money, over the course of 30 years, the client will have saved over \$3,860.

Let your clients know they can have the “advantage of age” with Americo products!

Want more information?
Contact Agent Services at 800.231.0801 or
agent.services@americo.com.

**Give
them the
younger
rate!**



Age 49 rate:
\$115.90

Age 50 rate:
\$126.64

**Total savings
over 30-year
term:**
\$3,866.40

Term 125 (Policy Series 301) is 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 base policy and riders for all terms, exclusions, and limitations.

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