

# Why choose **ONE** if you can have both?



## Cash Back Option



## Living Benefit Riders

With Americo's Cash Back Option product, your clients can have the security of receiving their money back if they outlive the coverage *and* the peace of mind knowing they have access to Living Benefits if they need it.

### Life Insurance Protection Now, Money Back Later

CBO 100 and 50 provide affordable life insurance coverage that also includes the option to receive all or 50% of the base premiums back at the end of the Cash Back Option period.\*

### Living Benefits Offer Peace of Mind

The Living Benefit Riders are added automatically, at no additional cost, to CBO 100 and 50, Term 125 and 100, and Continuation 10 and 25. The riders provide an accelerated death benefit, payable in a lump sum, if your client is diagnosed with a qualifying Critical, Chronic, or Terminal Illness.

- **Critical Illness Rider** - can pay a lump-sum benefit if they are diagnosed with a qualifying critical illness such as invasive cancer, stroke, or heart attack.
- **Chronic Illness Rider** - in the event of a catastrophic health crisis where they are unable to perform 2 activities of daily living for a 90-day period, the Chronic Illness Rider can pay a lump-sum benefit to help cover medical treatments and other expenses.
- **Terminal Illness Rider** - can pay a lump-sum benefit if diagnosed with a qualifying terminal illness where death is expected in 12 months or less. The money can be used for any reason.

**Requested acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment.**

\* CBO 100 and 50 build a cash value, which the client may receive upon request, less any loans, if the policy is fully surrendered. At the end of the Enhanced Surrender Value Period (Cash Back Option Period), the Enhanced Surrender Value (Cash Back Option Value) of the policy will equal either the total amount of premiums (CBO 100) or 50% (CBO 50) paid for the base policy, not including any premiums paid for riders. CBO 100 and 50 (Policy Series 325), Term 125 (Policy Series 301), Term 100 (Policy Series 302), Continuation 10 and 25 (Policy Series 314), Enhanced Death Benefit Rider (Rider Series 2205), Critical Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191/2196) and Terminal Illness Accelerated Benefit Payment Rider (Rider Series 2192/2197) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. Consult contract and riders for all limitations and exclusions.