

The Cash Back Option Advantage

Give your clients life insurance protection now, plus money back later!

Do you have clients who shy away from term coverage because they fear getting nothing back if they outlive the term period? CBO 100 can help combat those fears by providing affordable life insurance coverage that also includes the option to receive all base premiums back at the end of the Cash Back Option period.¹

Or maybe you have clients who would rather purchase a Term 125 policy for less premium dollars and “invest the difference” in premiums, instead of purchasing a CBO 100 policy and utilizing the Cash Back Option. What can you tell them? Take a look at this example:



Client: James Smith
Age: 45
Underwriting: Non-nicotine
Product Comparison: CBO 100 vs. Term 125
Death Benefit: \$200,000
Term Period: 30 years, guaranteed

CBO 100 annualized PAC premium:	\$2,618.04
Lump sum available with CBO 100 policy at the end of the 30-year Cash Back Option period: ¹	\$78,541.20
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Term 125 annualized PAC premium:	\$1,862.76
<i>Difference in annualized PAC premium:</i>	<i>\$755.28</i>
<i>Difference in premium over 30 years:</i>	<i>\$22,658.40</i>

James would need to have earned a 7.1% annual rate of return on his invested savings of \$755.28 each year for 30 years to reach \$78,541.20, the lump sum that would have been available at the end of the no-lapse guarantee period had he purchased the CBO 100 policy.

While CBO 100 policies are not investments and should not be treated as investments, the example above helps illustrate the powerful Cash Back Option. Cash Back Option can help provide valuable life insurance protection as well as help your clients meet future needs.

Talk to your clients about CBO 100, it may just be one of the best decisions you will ever make!

¹If the Enhanced Surrender Value Benefit (Rider Series 2205) (Cash Back Option benefit) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders.

CBO 100 universal life insurance (Policy Series 325) and Term 125 (Policy Series 301) 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. Any illustrations of future values are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

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