

CONTINUATION 10 & CONTINUATION 25

Continuation is an affordable simplified issue product that offers your clients a permanent policy, but at the cost of a term product. Your client selects the initial Level Death Benefit Period (15, 20, 25, or 30). At the end of that period, the death benefit will decrease to an amount equal to 10% or 25% of the initial level death benefit, and will remain level for the life of the policy. Premiums are guaranteed to remain level for as long as the policy is in force.

How Does Continuation Work?

A 35-year-old healthy male with a 30-year, \$100,000 mortgage wants insurance to protect the mortgage should anything happen to him. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 65.

For a few dollars more than a traditional term policy, he could purchase a Continuation policy and be covered for life. He can cover the mortgage now, and at the end of the initial Level Death Benefit Period, he'll have life insurance coverage. Continuation provides coverage now and for his future needs.

Term 125	\$100,000 Death Benefit for 30 years \$39.81
Eagle Premier	\$10,000 Death Benefit for Male, Age 65 \$65.40
Continuation 10	\$100,000 Death Benefit for 30 years & \$10,000 Death Benefit from age 65+ \$44.84
Continuation 25	\$100,000 Death Benefit for 30 years & \$25,000 Death Benefit from age 65+ \$55.77

PERMANENT COVERAGE

- Clients are covered for life
 coverage now and in the future
- No additional underwriting
- Premiums never increase
- Instant Decision eApplication available
- Living Benefits included at no additional cost for life of the policy
- Accidental Death Benefit w/ Common Carrier provision available until the end of the initial Level Death Benefit Period

All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypotheticals are not guaranteed or indications of actual coverage amounts.

Continuation 10 and 25 (Policy Series 314), Term 125 (Policy Series 301), Eagle Premier (Policy Series 311), Enhanced Surrender Value Rider (Rider Series 2205), and Accidental Death Benefit Rider (Rider Series 2165) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Product and riders may not be available in all states. Consult policy and riders for all terms, limitations, and exclusions.

