

Living Benefit Riders

for Term, Cash Back, and Continuation Products

The Living Benefit Riders are added automatically, at no additional cost, to Term 100 and 125, CBO 50 and 100, and Continuation 10 and 25. The riders provide an accelerated death benefit, payable as a lump sum, upon the occurrence of a qualifying event. The request for the Accelerated Death Benefit must be in writing and Americo must receive the request while the policy is in force.

Critical Illness

A Critical Illness qualifying event is when a physician certifies that the Insured has had one of the following conditions in the last 12 months:

- ▶ Amyotrophic Lateral Sclerosis (ALS)
- ▶ End Stage Renal Failure (Kidney Failure)
- ▶ Invasive Cancer
- ▶ Major Organ Failure
- ▶ Myocardial Infarction (Heart Attack)
- ▶ Stroke

Chronic Illness

A Chronic Illness qualifying event occurs if, within the last 12 months, a physician has certified that for a continuous 90-day period the Insured:

- ▶ is unable to perform (without substantial assistance from another person) at least two activities of daily living due to loss of functional capacity; or
- ▶ requires substantial supervision to protect himself/herself from threats to health and safety due to severe cognitive impairment.

Terminal Illness

A Terminal Illness qualifying event occurs when a physician certifies that the Insured has a terminal illness.

A terminal illness is defined as a medical condition that, with a reasonable degree of medical certainty, will result in the Insured's death within 12 months from the date the physician signs the statement of proof of terminal illness.

Critical and Chronic Illness Benefit Calculation Examples

The Critical and Chronic Illness requested benefit 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.

	3-Year Life Expectancy	15-Year Life Expectancy	25-Year Life Expectancy
Face Amount	\$100,000	\$100,000	\$100,000
Requested Acceleration	\$100,000	\$100,000	\$100,000
less Actuarial Discount	\$20,544	\$67,996	\$93,988
less Administrative Charge	\$250	\$250	\$250
Accelerated Death Benefit	\$79,206	\$31,754	\$5,762

Assumptions: 40-year old male, non-smoker, Term 125 15-Year Term, Claim requested at beginning of Year 3

For more information on Living Benefit Riders and Home Mortgage Series, go to www.AmericoHomeMortgageSeries.com.

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Instant Decision Term Series (Policy Series 301/302/314/325), Critical Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191/2196), and Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192/2197) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the policy. Requested benefit 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.