



# PAYMENT PROTECTOR CONTINUATION 10

Payment Protector Continuation 10 is a unique decreasing death benefit product designed to provide a death benefit paid in monthly income payments until the end of the Monthly Income Death Benefit Period. At the end of the period, the death benefit will equal 10% of the initial lump sum 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 Payment Protector Continuation 10 Work?

A 45-year-old healthy male with a \$100,000 mortgage has a \$449 monthly mortgage payment. In the event of his death, he wants his family to be able to continue making this mortgage payment. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 75.

To meet this need, he can purchase a Payment Protector Continuation 10 policy with a 30-year Monthly Income Death Benefit Period and be covered for life.

If he dies during the Monthly Income Death Benefit Period, his beneficiary has two options:

- Receive a monthly income payment of \$449 until the end of the Income Death Benefit Period.
- Choose a lump sum death benefit based on the date of death.

*If he lives beyond the Monthly Income Death Benefit Period, the policy will continue with a death benefit equal to 10% of the Initial Lump Sum Death Benefit.*

For a few dollars more, he could purchase a Payment Protector Continuation policy and be covered for life. He could cover the monthly mortgage now, and at the end of the Monthly Income Death Benefit Period, he'll have \$10,000 of life insurance coverage.

## PERMANENT COVERAGE

- Clients are covered for life - coverage now and in the future
- No additional underwriting
- Premiums never increase
- Instant Decision eApplication available
- No mortgage required

<b>Payment Protector</b>	\$100,000 Decreasing Death Benefit for 30 years - <b>\$59.57</b>
<b>Eagle Premier</b>	\$10,000 Death Benefit for Male, Age 75 - <b>\$113.87</b>
<b>Payment Protector Continuation 10</b>	\$449.04 monthly income / lump sum death benefit; <b>\$65.90</b> \$10,000 Death Benefit from age 75+

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.

Payment Protector Continuation (Policy Series 304) is 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. Certain restrictions apply. Consult contract and riders for all limitations and exclusions.