



A well-rounded Term Portfolio that can be customized based on clients' needs and affordability.

### Term 125 & Term 100

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Level Term life insurance with face amounts low enough to fit many budgets.

- ▶ \$90 commissionable policy fee
- ▶ 30, 25, 20, & 15 year level premium periods with full or 5-year guarantee
- ▶ Accidental Death Benefit Rider included at no additional cost with 25% Accidental Death Benefit & additional 25% Common Carrier Death Benefit (not available on Term 100)
- ▶ Issue ages up to 75 (15 year)

### Payment Protector

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Decreasing Term coverage where the death benefit can be paid out in monthly income.

- ▶ \$90 commissionable policy fee
- ▶ 30, 25, 20, & 15 year level premium periods and To Age 70
- ▶ Accidental Death Benefit Rider included at no additional cost
- ▶ Death benefit alternative for income protection
- ▶ Issue ages up to 75 (15 year)

### Payment Protector Continuation 10

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Same product features as Payment Protector, with the addition of a death benefit that is equal to 10% of the initial lump sum death benefit if the Monthly Death Benefit is not used.

- ▶ Permanent coverage
- ▶ Premiums never increase

### CBO 100 & CBO 50

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Universal life insurance with the ability to have 100% or 50% of premiums returned at the end of the Cash Back Option period.

- ▶ \$90 commissionable policy fee
- ▶ Choose either to have 100% or 50% of premiums returned at the end of the CBO period
- ▶ 30, 25, & 20 year level premium periods
- ▶ Issue ages up to 60 (20 year)

### ADB

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Valuable Term life insurance product with an Accidental Death Benefit that provides affordable coverage in case of death due to an accident.

- ▶ 30-year guaranteed level premium period for issue ages 20-50
- ▶ 20-year guaranteed level premium period for issue ages 51-60
- ▶ \$1,000 'all-cause' death benefit
- ▶ Potential to qualify with health conditions
- ▶ Maximum issue age: 60

### Continuation 10 & Continuation 25

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Affordable simplified issue product that offers your clients a permanent policy for the cost of a term product.

- ▶ Coverage for life
- ▶ Premiums never increase
- ▶ Death benefit reduces to 10% or 25% of the initial death benefit after initial death benefit periods ends

Instant Decision Term Series (Policy Series 301/302/303/304/314/325), 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.