

Eagle Premier® *Series*

Agent Guide

Policy Series 311/312/313



- Instant decision process
- Quit Smoking Advantage
- Face-to-Face and Remote Selling capabilities
- Full death benefit payable for accidental death

You have access to friendly, responsive agent and customer service representatives who are ready to answer your questions daily Monday - Friday, 8:00 A.M. to 5:00 P.M., Central. There is only one number you need to remember, **800.231.0801**, to reach any Americo representative.

Reach any of the departments below by calling one number:

800.231.0801

Activity	Email & Fax
Questions regarding: Product knowledge, Supplies, Americo.com, Illustrations & Software, Underwriting, Pending Business, Licensing & Contracting, Amendments, Commissions, Debt, E&O information	Agent.Services@Americo.com
Custom and Pre-approved Advertising, Advertising Compliance Review	Marketing.Support@Americo.com
Submitting Paperwork: New applications to receive customized confirmation, Underwriting and Delivery Requirements, Licensing Paperwork, Amendments, Proof of E&O Coverage	Submit@Americo.com Fax: 800.395.9238
Policy information, Service forms, Claims, Inforce illustrations	customer.service@Americo.com Fax: 800.395.9238
TeleAmendments	855.248.8327

Mailing Addresses

General Delivery:
PO BOX 410288
Kansas City, MO 64141-0288

Overnight:
300 W. 11th Street
Kansas City, MO 64105-1618

Helpful Links

www.Americo.com
www.AgentCafe.com
www.AmericoEaglePremierSeries.com
SC.Americo.com
SCDemo.Americo.com

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Final Expense Portfolio

Final expense insurance is designed to help pay for burial expenses and funeral services when the named insured dies. Such a policy helps ease the financial burden placed on a family when a loved one dies. Even bare-bones funerals can cost thousands of dollars. Eagle Premier Series from Americo Financial Life and Annuity Insurance Company is a whole life insurance product designed to help families pay for final expenses.

Easy to Sell

- › Easy to apply because there are no medical exams, product is issued based on answers to health questions.
- › Level premiums, rates never increase
- › Quit Smoking Advantage allows smokers to receive Nonsmoker rates for three years
- › Simple to explain and every client can qualify for coverage

Ease of Doing Business

- › Instant decision eApplication makes the application process quick and easy
- › Full electronic business processes, including email and tablet signatures and replacements
- › Policy eDelivery available
- › Competitive commissions to help build your business paid daily
- › Outstanding support and service

	Eagle Premier	Eagle Guaranteed
Issue Ages (Age Last Birthday)	50-85 Nonsmoker 50-80 Smoker	50-80
Competitive Features	<ul style="list-style-type: none"> • Instant decision eApplication • Simplified issue • Quit Smoking Advantage - Smokers qualify for Nonsmoker rates • Policy eDelivery 	<ul style="list-style-type: none"> • Instant decision eApplication • Simple application process • Guaranteed issue • Guaranteed level premiums for the life of the policy • Accidental Death Benefit provision included during the graded period at no additional cost
Face Amounts	Minimum: \$5,000 Maximum: \$30,000	Minimum: \$5,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit Year 1: return of premium plus 5% Year 2: return of premium plus 10% Year 3: 75% of the face amount Year 4+: 100% of the face amount
Annual Policy Fee	\$40 annual policy fee (commissionable)	\$40 annual policy fee (non-commissionable)
Riders/Features	<ul style="list-style-type: none"> • Accidental Death Benefit Rider included (Series 2172) • Accelerated Benefit Payment Rider included at no additional cost (Series 2146) • Child and Grandchild Term Rider available for an additional cost (Series 2194) 	Accidental Death Benefit provision included during the graded period at no additional cost No riders available.
Modal Factors	Monthly PAC: 0.095	Monthly PAC: 0.095
Underwriting Classes	Nonsmoker; Smoker	Male; Female

Nonsmoker Classification

A Nonsmoker is defined as a anyone who has not used Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes, or any device used for the vaporization of liquid nicotine) for at least 12 months prior to the completion date of the application.

Policy Loans

Policy loans may be available. If available, the loan interest will be charged, in advance, at a fixed rate of 7.4% per year, compounded annually. This is equivalent to an effective annual rate of 8.0%, when paid in arrears. Policy loans will impact policy performance. When policy loans and interest on the loans are greater than the policy's cash value, the policy will terminate. State variations apply.

Nonforfeiture Options

After the policy has a cash value, and if any premium remains unpaid after the grace period, the nonforfeiture options available for Eagle Premier Series are reduced paid-up insurance, ETI, and cash surrender. The automatic option will be reduced paid-up insurance.

Quit Smoking Advantage

Americo's Quit Smoking Advantage encourages clients to stop smoking while saving them money because:

- › Smokers receive Nonsmoker rates in the first three years
- › If they provide satisfactory evidence that they have quit smoking for at least 12 months during those first three years, they will continue to receive Nonsmoker rates for the life of the policy, without any additional underwriting.

How Does it Work?

The policyholder pays the Nonsmoker premium in the first three years and, if they stop smoking for 12 consecutive months, they will continue to receive the Nonsmoker rates. If after three years the Insured is unable to quit smoking, their face amount will be reduced and premium will not change. If they would like to keep the same face amount, they can contact Americo and request a higher premium.

Take a look:

Male, age 65, \$10,000 Death Benefit, \$65.40 Monthly Premium for first three years

Policy Year	Quits Smoking	Default Option - Never Quits - Same Premium, lower Death Benefit	Never Quits - Higher Premium and same Death Benefit
1 - 3	\$65.40 monthly; \$10,000 Death Benefit		
4+	\$65.40; \$10,000 Death Benefit	\$65.40; \$5,438.70 Death Benefit	\$117.06; \$10,000 Death Benefit

Quit Smoking Advantage

The Quit Smoking Advantage allows Smokers to receive an Eagle Premier Smoker policy with Nonsmoker rates for the first three policy years. Prior to the third policy anniversary, if the Insured can provide evidence they quit smoking for at least 12 months, their Death Benefit and premium will remain level.

In order to continue keeping the Nonsmoker rates, Insureds must provide evidence that they have quit using all Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes, or any device used for the vaporization of liquid nicotine) for 12 consecutive months.

If after the 3rd policy year the Insured has not quit smoking, the policy will automatically decrease the Death Benefit amount in year 4, the premiums will remain level. The Accidental Death Benefit amounts will decrease in year 4 to be equal to the base policy face amount. To keep the same face amount, the Insured must proactively call in to the home office and request to keep the level Death Benefit and pay a higher premium for the remainder of the policy.

Additional Information

- Issue ages 50 - 80
- Not available on Eagle Guaranteed
- The earliest an Insured can verify they have stopped smoking is after the first policy year, provided that the Insured has ceased the use of nicotine for 12 consecutive months.
- Product quotes should be run for Smoker rates.
- The policy will be issued as a Smoker, but the Insured will receive Nonsmoker rates.



Additional Benefits

Accelerated Benefit Payment Rider

Rider Series 2146 (Available on Eagle Premier Only)

For Eagle Premier, an Accelerated Benefit Payment Rider is included at no additional cost. With this benefit, if the insured is diagnosed with a qualified, terminal illness that results in a life expectancy of 12 months or less (24 months or less in IL, MA, and TX), Amerigo will advance up to 50% of the death benefit payable under the policy. The available benefit will be reduced by the amount of any outstanding policy loans, and will not exceed \$15,000. The minimum accelerated benefit is \$1,000 (state variations apply).

There is no premium for this rider. At the time your client receives the accelerated benefit payment, an administrative fee of up to \$250 will be assessed against the policy, and a lien in the amount of the accelerated benefit payment, and the administrative fee, will be imposed on the policy. Only one acceleration per policy is permitted. The company will charge interest on the policy lien.

Please refer to the Disclosure Statement for the Accelerated Benefit Payment Rider for details regarding the effect of the accelerated benefit payment on the policy. Please ensure the proposed insured and owner acknowledge receipt of the Disclosure Statement.

Accidental Death Benefit Rider

Rider Series 2172 (Available on Eagle Premier Only)

For Eagle Premier, an Accidental Death Benefit rider equal to the policy face amount will be added automatically to the policy. The accidental death benefit will pay if the insured dies from a bodily injury which is a direct result of an accident. An additional amount will be paid in the event of the insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

Accidental Death Provision

(Available on Eagle Guaranteed Only)

For Eagle Guaranteed, an accidental death benefit provision is included at no additional cost. With this benefit, if death occurs as the result of an accident during the graded death benefit period, the full death benefit is payable.

Grandchild Term Rider

Rider Series 2194 (Available on Eagle Premier Only)

This rider provides level term insurance on an insured child to age 25. Coverage per insured child is issued in units of \$1,000 and must be the same for all insured children. The maximum coverage per child is the lesser of \$5,000 or the base policy face amount.

The Child and Grandchild Term Rider costs \$2.10 per \$1,000, per child annually. Coverage expires on the insured child's 25th birthday.

Eligible Child

An eligible child is any natural child, stepchild, or legally adopted child of either:

- the base insured or
- the natural child, stepchild, or legally adopted child of the base insured (e.g., grandchild, both dependent or non-dependent.)

Eligible child must be at least 15 days old and under the age of 17 at the time of application. This rider cannot be added after issue; however, any eligible child acquired by the base insured after issue may be added if requested within 60 days of first becoming eligible. Coverage is limited to 10 insured children.

Conversion

Conversion to a new policy is available after the earlier of:

- insured child's 18th birthday or
- base insured's death, and no later than the child's 22nd birthday.

Conversion amount cannot exceed the coverage of the insured child.

Important Reminder: When signing an eApplication, full signatures are required; initials are not sufficient. As with the traditional paper process, you cannot sign for the client under any circumstance. Signing for a client is fraud, even if it is an electronic signature. Agents found signing for clients will be subject to termination.

Point-of-Sale Decision Process

eApplication

- › Designed for touch screen devices
- › Available 24/7
- › Text and email signature options available
- › Quick underwriting decision displayed on screen
- › Social Security Billing option
- › No phone call
- › Policy eDelivery available

Point-of-Sale Decisions have never been easier

- › Rx and MIB results returned quickly
- › Policy number provided immediately
- › No amendments
- › No paperwork

eApplication Process

The eApplication was designed specifically for touch screen devices. In order to access the eApplication you must have access to the internet at the point of sale. It is also recommended that you use a stylus when signing.

To begin using the eApplication you must register. If you have already created an account for the Agent Portal, you will not need to create a new account to use the eApplication. Your login will be the same as the Agent Portal. If you need to register, follow the steps below.

1. You will need the following to register - your full name, exactly as it appears on your Insurance License; the last four digits of your Social Security Number; your Americo Agent ID; and a mobile device that accepts text messages.
2. Go to <https://tools.americoagent.com> (there is no www).
3. Click on “Register Here” link.
4. Fill in the last 4 digits of your SSN and your Americo ID and click “Submit”. You will receive a confirmation email using the email address we have on file for you.
5. Click the link to verify your registration. The link will be active for 1 hour.
6. Next create your User Name and Password. You will be asked to enter a mobile phone number to enable the 2-factor authentication.
7. Enter the 6-digit verification code. Click the “Verify” button.

Success! You are now registered for Agent Tools and the Agent Portal. Click on the link to login and begin using the Final Expense eApp.

State Availability for eApplications

Eagle Premier (eApp) is available in all states except: MS, NY, and VT.

Eagle Guaranteed (eApp) is available in all states except: MS, NY, VT, and WA.

External replacements are allowed using the eApplication process only. All necessary forms are included in the eApplications.

Underwriting & Rates

The products are issued on an Accept/Reject basis according to health questions on the application. A Prescription Drug Check and Medical Information Bureau (MIB) review is required.

Eagle Premier will be issued if:

- ✓ All health questions (except for the smoker question) on the application are answered “no”.
- ✓ Height and weight are within guidelines.
- ✓ MIB records are clear or provide no information that is inconsistent with health history given on the application.
- ✓ Prescription database history is clear or provides no information that is inconsistent with the health history provided on the application.

Eagle Guaranteed will be issued if:

- ✓ No health questions are answered on the application,
- OR
- ✓ Any health questions (except for the smoker question) on the application are answered “yes”
- OR
- ✓ Height and weight are outside guidelines.

Underwriting Build Chart												
Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	79 - 189	81 - 196	84 - 203	87 - 210	90 - 217	93 - 224	96 - 232	99 - 239	102 - 247	106 - 255	109 - 263	112 - 271
Height	5'8"	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (lbs)	116 - 279	119 - 287	122 - 296	126 - 304	130 - 313	133 - 322	137 - 331	141 - 340	144 - 349	148 - 358	152 - 367	156 - 377

Rate Charts

Eagle Premier

Annual Premium per \$1,000 of Face Amount						
Issue Age	MALE			FEMALE		
	Non-Smoker	Smoker Yrs 1- 3	Smoker Yrs 4+*	Non-Smoker	Smoker Yrs 1- 3	Smoker Yrs 4+*
50	38.07	38.07	58.74	31.87	31.87	43.97
51	39.37	39.37	60.56	32.63	32.63	45.32
52	40.78	40.78	62.41	33.50	33.50	46.71
53	42.21	42.21	65.50	34.25	34.25	49.01
54	43.62	43.62	68.11	35.01	35.01	50.96
55	44.92	44.92	70.82	35.88	35.88	52.98
56	45.79	45.79	73.64	36.00	36.00	55.08
57	46.56	46.56	79.82	36.10	36.10	57.56
58	47.32	47.32	83.79	36.32	36.32	59.85
59	48.37	48.37	87.96	37.16	37.16	62.22
60	50.91	50.91	93.24	39.52	39.52	65.26
61	53.14	53.14	97.87	42.47	42.47	68.91
62	56.51	56.51	104.06	45.44	45.44	71.06
63	58.75	58.75	109.25	47.75	47.75	74.55
64	61.81	61.81	114.13	50.06	50.06	78.20
65	64.84	64.84	119.22	51.61	51.61	81.28
66	68.17	68.17	125.16	54.30	54.30	85.66
67	72.62	72.62	135.40	56.77	56.77	90.17
68	77.05	77.05	140.79	59.68	59.68	93.86
69	81.48	81.48	146.40	62.13	62.13	98.85
70	87.04	87.04	156.60	65.05	65.05	102.97
71	92.58	92.58	167.55	69.54	69.54	110.02
72	99.23	99.23	180.76	72.85	72.85	122.37
73	105.89	105.89	189.78	78.22	78.22	127.66
74	112.55	112.55	199.24	82.52	82.52	136.40
75	120.31	120.31	209.18	87.46	87.46	143.99
76	131.88	131.88	221.69	97.48	97.48	152.61
77	143.42	143.42	239.85	107.51	107.51	165.85
78	154.63	154.63	256.61	117.53	117.53	180.73
79	165.80	165.80	274.53	127.54	127.54	195.14
80	178.03	178.03	293.72	138.23	138.23	211.76
81	189.41	n/a	n/a	149.59	n/a	n/a
82	201.92	n/a	n/a	160.98	n/a	n/a
83	215.56	n/a	n/a	174.62	n/a	n/a
84	229.20	n/a	n/a	188.26	n/a	n/a
85	243.98	n/a	n/a	203.04	n/a	n/a

*After year 3, the default option is a decrease in the death benefit, which will keep the policy premium level. These premiums apply when the insured continues to smoke and wants to keep the same death benefit amount as in years 1-3.

Add \$40 annual policy fee.
In MT use Male rates for Unisex rates.

Eagle Guaranteed

Annual Premium per \$1,000 of Face Amount

Issue Age	MALE	FEMALE
50	95.76	73.42
51	99.25	76.08
52	103.61	79.43
53	107.11	82.11
54	110.89	85.02
55	115.26	88.37
56	119.63	91.71
57	122.54	93.94
58	126.90	97.28
59	131.26	100.63
60	134.76	103.32
61	139.71	107.11
62	144.66	110.91
63	149.61	114.70
64	156.01	119.60
65	162.41	124.52
66	170.50	130.73
67	179.61	137.72
68	189.46	145.27
69	200.09	153.41
70	228.45	161.67
71	242.67	171.73
72	258.78	183.14
73	275.85	195.21
74	294.55	208.45
75	314.59	222.64
76	316.59	224.64
77	318.59	226.64
78	320.59	228.64
79	322.59	230.64
80	324.59	232.64

Add \$40 annual policy fee.

How to calculate premium:

Annual Premium Rate per \$1,000	
Number of 1,000's	(x) _____
Premium Amount	\$ _____
Annual Policy Fee	(+) \$ 40.00
Total Premium	\$ _____
Modal Factor (Monthly PAC)	(x) .095
Modal Premium	\$ _____



Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
Kansas City, MO 64105

About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States², with \$7.9 billion in assets for year-end 2020.³

¹Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²"Admitted Assets, Top Life Writers-2020," A.M. Best Co., as of September 2020.

³Information is as of year end 2020 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to do business in the District of Columbia and all states except NY.

Products 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. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

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