

**Eagle**  
Premier® *Series*

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PERMANENT  
FINAL EXPENSE  
WHOLE LIFE INSURANCE

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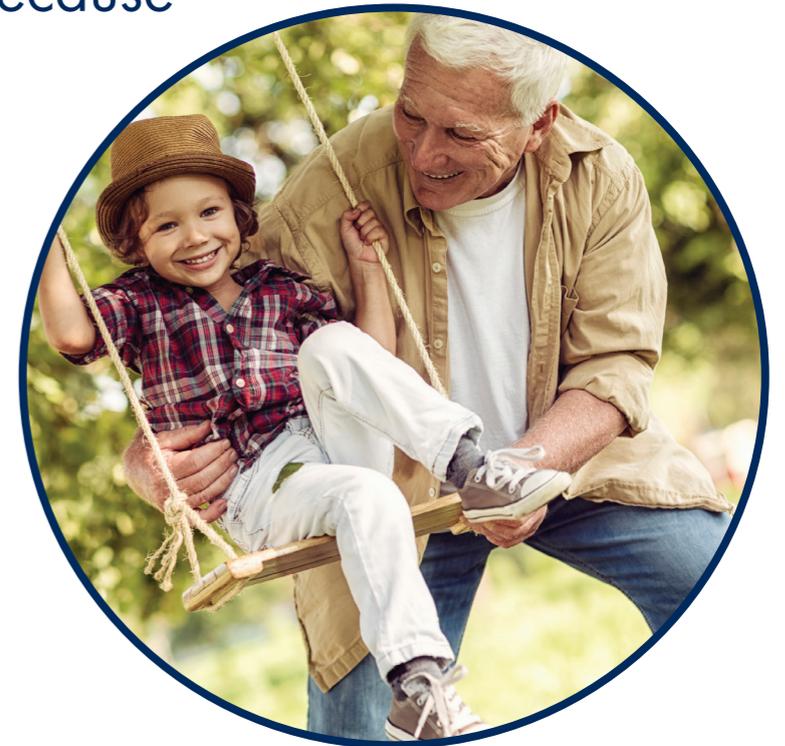
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# WHY DO YOU NEED FINAL EXPENSE INSURANCE?

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- A traditional adult funeral, including a casket and vault, costs over \$9,100 on average.<sup>1</sup>
- Social Security will pay a special one-time payment of \$255 to qualified dependents.<sup>2</sup>
- The Veterans Administration will pay \$300 for burial and funeral expenses if you qualify.<sup>3</sup>
- There are no guarantees your current assets will still be available because of end-of-life expenses, such as hospital and nursing home care.
- Average funeral costs may increase each year based on inflation and other economic factors.

Give your family the gift of life insurance and the comfort of knowing they will not have to dip into savings to pay for your final expenses, because you have planned ahead.



<sup>1</sup>Source: NFDA 2019 General Price List Survey. National Funeral Directors Association, July 24, 2019. [www.nfda.org/news/statistics](http://www.nfda.org/news/statistics).

<sup>2</sup>Survivors Benefits, SSA Publication No. 05-10084, June 2019, Social Security Administration, [www.ssa.gov](http://www.ssa.gov).

<sup>3</sup>Federal Benefits for Veterans, Dependents and Survivors, U.S. Department of Veteran Affairs, 2018, [www.va.gov](http://www.va.gov).

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# IF YOU DIED TOMORROW, COULD YOUR LOVED ONES PAY THE EXPENSES?

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Items to consider when figuring the cost for funeral and burial arrangements:

- ▶ Headstone and engraving
- ▶ Casket
- ▶ Use of viewing and/or ceremony facilities
- ▶ Professional funeral service charges
- ▶ Transfer of deceased to funeral home
- ▶ Obituary notices
- ▶ Cost of death certificate
- ▶ Embalming
- ▶ Flowers
- ▶ Opening and closing of grave
- ▶ Forwarding and/or receiving deceased from out-of-town location
- ▶ Hearse
- ▶ Burial vault
- ▶ Grave plot
- ▶ Legal fees



# THERE COULD EVEN BE EXPENSES YOU HAVEN'T CONSIDERED

- Mortgage
- Credit card payments
- Utility bills
- Outstanding medical bills
- Loss of spouse's income
- Family's loss of income due to time off from work
- The cost of food, clothing, and transportation
- Music, clergy, and other administrative costs

By purchasing a life insurance policy, you can rest easy knowing that your family will have the extra support of an income tax free death benefit to help cover those unexpected costs.



# HOW CAN EAGLE PREMIER® SERIES WHOLE LIFE INSURANCE HELP YOU AND YOUR FAMILY?

- ▶ **Death Benefit Up to \$30,000<sup>1</sup>**
- ▶ **Lifetime Protection**— you will never have to worry about losing your coverage<sup>2</sup>
- ▶ **Guaranteed Coverage**— you can be covered no matter your health history<sup>3</sup>
- ▶ **No Medical Exam Required**— just answer a few simple medical questions
- ▶ **Rates Never Increase**— the affordable monthly rate you start at will be the same rate you will pay for the life of the policy; your rates will not increase or be cancelled because of age or health



<sup>1</sup>Depends on policy selected and eligibility at the time of application

<sup>2</sup>As long as premiums are paid and there are no loans or accelerations

<sup>3</sup>Subject to issue age limits and state availability. Issuance of policy may depend upon answers to medical questions.

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# ADDITIONAL BENEFITS TO HELP YOU AND YOUR FAMILY

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- ▶ **Accidental Death Benefit Rider**— For Eagle Premier, an ADB rider (Rider Series 2172) is included at no additional cost. This rider provides a benefit of two times the base death benefit if the insured dies as a result of an accidental injury within 90 days<sup>1</sup> of the injury. In addition, it will provide a payment of three times the base death benefit in the event the death is a result of accidental injury while riding as a fare-paying passenger in a Common Carrier.
- ▶ **Accelerated Death Benefit Payment Rider**— With Eagle Premier, an Accelerated Benefit Payment Rider (Rider Series 2146) 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<sup>2</sup>, 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).
- ▶ **Accidental Death Benefit**— For Eagle Guaranteed policies, the accidental death benefit is included at no additional cost. If death occurs as the result of accidental bodily injury within the first three years of the graded death benefit period and within 90 days<sup>1</sup> of the injury, the full death benefit is payable.

*Accidental Death Benefit Rider and Accelerated Death Benefit Payment Rider not available in all states.*

*<sup>1</sup>Subject to state variation. <sup>2</sup>24 months or less in IL, MA, and TX.*

**Eagle**  
Premier® Series

# OPTIONAL PROTECTION FOR GRANCHILDREN & CHILDREN

- ▶ **Child and Grandchild Term Rider** – On Eagle Premier policies, you have the option to purchase coverage for a child or grandchild that is at least 15 days old and under the age of 17. The Child and GrandChild Term Rider (Rider Series 2194) provides insurance on the insured child until they reach age 25. An eligible child is defined as any natural child, stepchild, or legally adopted child of the base insured or the base insured's child. Coverage is issued in units of \$1,000 up to a maximum of the lesser of \$5,000 or the base policy face amount.<sup>1</sup>



<sup>1</sup>Child and Grandchild Term Rider is optional and available for an additional cost.

# QUIT SMOKING ADVANTAGE

- ▶ The **Quit Smoking Advantage** allows you to receive an Eagle Premier Smoker policy with Nonsmoker rates for the first three policy years. Prior to the third policy anniversary, if you can provide evidence satisfactory to Americo's requirements that you have quit smoking for at least 12 months, your Death Benefit and premium will remain level.
- ▶ You pay the Nonsmoker premium in the first three years and, if you stop smoking for 12 consecutive months, you will continue to receive the Nonsmoker rates. If after three years you are unable to quit smoking, your face amount will be reduced and premium will not change. If you would like to keep the same face amount, you can contact Americo and request a higher premium.
- ▶ *Example: Male, age 65, \$10,000 Death Benefit, \$65.40 Monthly Premium for first three years.*

| Policy Year | Quits Smoking                              | Default Option - Never Quits<br>Same Premium, Lower Death Benefit | Never Quits<br>Higher Premium and Same Death Benefit |
|-------------|--|---|--|
| 1 - 3       | \$65.40 Monthly; \$10,000 Death Benefit    |   |  |
| 4+          | \$65.40 Monthly;<br>\$10,000 Death Benefit | \$65.40 Monthly;<br>\$5,438.70 Death Benefit                      | \$117.06 Monthly;<br>\$10,000 Death Benefit          |

<sup>1</sup>Subject to state availability.

# WHO IS AMERICO?

- Americo Financial Life and Annuity Insurance Company is the issuing company
- Americo Life, Inc.'s family of insurance companies has over 100 years of life insurance and annuity experience
- One of the largest, privately held independent insurance companies in the United States<sup>1</sup>
- Based in Kansas City, MO
- Americo has a full customer service center that can assist you or your family if questions arise or in the event of a death
- Americo sells products throughout the United States and is licensed to conduct life insurance business in the District of Columbia and all states except New York
- Rated "A" (Excellent) by A.M. Best<sup>2</sup>



<sup>1</sup> "Admitted Assets, Top Life Writers-2019," A.M. Best Co., as of September 2019.

<sup>2</sup> Rating for Americo Financial Life and Annuity Insurance Company, September 2019. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."



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

Eagle Premier Series (Policy Series 311/312/313), Accidental Death Benefit Rider (Rider Series 2172), Accelerated Death Benefit Payment Rider (Rider Series 2146), and Child and Grandchild Term Rider (Rider Series 2194) are underwritten by Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO. Some riders are optional and available at an additional cost. Certain restrictions apply. Consult contract and riders for all limitations and exclusions. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.