



AGENT GUIDE

AdvantageWL

Policy Series 312

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AMERICO



Reach any Americo Department by calling one number:

800.231.0801

Agent Services	agent.services@americo.com
Marketing Support	marketing.support@americo.com
New Business	submit@americo 800.395.9238 (fax)
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Mailing Addresses

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Helpful Links

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

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Getting Started

Run illustrations in Sales Connection.

- › Login to Sales Connection from the Americo.com home page or at SC.Americo.com.
- › If you have not created an account, you will need to do so prior to using Sales Connection. Follow the onscreen directions. The login for Sales Connection is separate from your Agent Portal login.
- › Once logged in, you can run a new illustration or continue one that was previously started.



The Need for Life Insurance

Every day, families are faced with the difficult task of saying goodbye to loved ones. As hard as the emotional toll can be, the additional burden of paying for unexpected expenses can create more stress and hardship on the family. Having a life insurance policy can help with these financial hardships.

Why Sell Whole Life Insurance?

Many people do not have enough life insurance to protect their families. Whole life insurance is pure and simple, permanent protection that is easy to explain and understand. Clients benefit because the premiums and death benefit remain level throughout their lifetime. Plus, whole life insurance builds cash value that can be accessed through policy loans.

Why Sell AdvantageWL?

Americo AdvantageWL from Americo Financial Life and Annuity Insurance Company (Americo) is permanent whole life insurance that can fit a variety of clients' needs. It's simple. It's affordable. It's easy to explain to clients.

- Guaranteed premiums. Guaranteed cash value. Guaranteed death benefit. Guaranteed lifetime coverage.¹
- Issue ages 0 - 75.
- Face amounts starting at \$15,000 for children ages 0 - 17 and \$25,000 for adults ages 18 - 75.
- Fast and efficient underwriting under \$100,000 (under age 71).
- Fits well as a companion product. It can be a mortgage sale add-on for younger issue ages, or a final expense sale add-on for higher face amounts.
- Children's Term, Accidental Death Benefit, and Waiver of Premium riders available.²

AdvantageWL as a Supplemental Sale

Are you leaving a sale "on the table" because your final expense or mortgage product doesn't offer lower issue ages or higher face amounts? AdvantageWL can often work as a supplemental product to fill your clients' needs.

Life Insurance for Children

Although many people do not think about purchasing life insurance for children, it is something you may want to discuss with your clients. Just as they purchase life insurance for their future needs, parents can make sure the little ones who mean so much to them will reap the benefits later in life.

By purchasing an AdvantageWL policy for a child, he or she is guaranteed to have permanent life insurance protection for the rest of his or her life – regardless of any future health conditions.¹

¹As long as premiums are paid.

²Riders are optional and available for an additional cost and may not be available in all states.



Product Specifications

Type

Whole Life Insurance

Issue Ages

0 - 75, age last birthday

Minimum Face Amounts

\$15,000, ages 0 - 17

\$25,000, ages 18 - 75

Premium Class

Non-smoker / Smoker

Gender

Male / Female (Unisex in Montana)

Premium Modes

Annual: 1.00

Semi-annual: 0.52

Quarterly: 0.28

Monthly PAC: 0.095

Accelerated Death Benefit Rider

An Accelerated Benefit Payment Rider (Rider Series 2146) is included at no additional cost.

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, TX, and WA), Americo will advance up to 50% of the death benefit payable under the policy. The available benefit will not exceed \$250,000 and will be reduced by the amount of any outstanding policy loans. The minimum accelerated benefit is \$5,000. State variations apply.

Optional Benefit Riders

- ▶ Accidental Death Benefit
- ▶ Children's Term Insurance
- ▶ Waiver of premium

Policy Fee

\$40, Fully Commissionable

Conversions

AdvantageWL is currently available as a conversion product from eligible Americo products. Please contact Americo Customer Service for details at 800.231.0801.

Endowment

Premiums are paid to age 100, endowment at age 120.

Non-smoker 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 are available. Interest rate of 7.4% payable in advance, which is equivalent to an annual effective rate of 8.0%. 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.

Automatic Premium Loan Option may be selected on the application and is also available upon written request.

Non-Forfeiture Options

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

Underwriting Classifications

Substandard ratings available to Table 4.

Optional Benefit Riders

Accidental Death Benefit Rider

Rider Series 211

The Accidental Death Benefit Rider provides an additional benefit if the insured dies as a result of an accidental bodily injury within 90 days of the injury.

Specifications

Issue ages: 5 - 65. The rider ends on the policy anniversary where the primary insured is age 75.

The minimum benefit is \$5,000 and the maximum is the lesser of \$400,000 or the face amount of the base coverage.

Children's Term Rider

Rider Series 2113

The Children's Term Insurance Rider provides level term life insurance on any child, stepchild, or legally adopted child of the primary insured provided the child is 18 years of age or younger on the date of application.

After the date of application, the rider will include any child born to the insured or any legally adopted child 18 years of age or younger at the time of adoption.

Coverage on each child ends on the child's 25th birthday or the policy anniversary nearest the primary insured's 65th birthday, whichever comes first. If the primary insured dies while this rider is in effect, the level term life insurance on each child becomes fully paid-up term insurance. Conversion to a new policy is available on the child's 25th birthday or the policy anniversary nearest the primary insured's 65th birthday, whichever comes first.

Conversion to a level-premium, permanent policy of insurance offered by Americo is allowed for up to five times the amount of coverage in force on the child.

Specifications

Issue Ages: 15 days - 18 years; age last birthday.

The Children's Term Rider is issued in units of \$1,000 of level term life insurance.

The maximum amount is \$10,000 or ten units. The Children's Term Rider costs \$5.75 per \$1,000 annually.

The rider ends on the policy anniversary at which the primary insured is age 65.

Waiver of Premium Rider

Rider Series 2158

The Waiver of Premium Rider waives the total premium (including premium for riders) if the primary insured becomes totally disabled on or before the Insured's 60th birthday. After 180 consecutive days of disability, the premium will be waived from the date of disability (with a limit of 6 months prior to written notice of claim). This benefit ends on the earliest of:

- ▶ policy anniversary on which the primary insured is age 60, but not less than two years following the onset of total disability;
- ▶ the date the insured is no longer totally disabled; or
- ▶ the date the base policy ends.

If the policy includes a Children's Term Rider, the Waiver of Premium Rider must also be purchased on the Children's Term Rider in order for the premium to be waived at a cost of \$0.20 per unit annually.

Specifications

Issue ages: 18 – 55; age last birthday.

Cost: Annual rate per \$1,000 of face amount based on the insured's issue age.

General Underwriting

Important Note Regarding Americo's Underwriting Standards

The following information is a subset of Americo's underwriting guidelines and does not reflect the full underwriting standards of Americo. Because Americo's underwriting guidelines are extensive and cannot be condensed for practical field use, this information provides a list of common factors for agent consideration when screening clients for Americo products. The information provided is to assist you in understanding the guidelines used by Americo when reviewing applications. These are guidelines only. Each case underwritten by Americo is unique and all factors from all sources are taken into consideration before a final underwriting decision is made. Each application is reviewed based on the circumstances and conditions contained therein and may involve additional requirements. The underwriting staff at Americo reserves the right to deviate from these guidelines as may be appropriate for the proper underwriting of any case. This information and the full underwriting guidelines used by Americo are subject to change.

Insurable Interest

The first step in assessing life insurance risk is establishing insurable interest, which must be determined before the life insurance policy is approved. An insurable interest exists when the Owner (sometimes referred to as the Applicant) is likely to suffer some financial loss or detriment if the insured dies.

Most often, life insurance contracts are written naming the Insured as the Owner of their own policy. In this situation, the Insured is said to have an unlimited insurable interest in their own life. Other close personal relationships may also have an insurable interest in the life of the Insured and are able to apply for and own life insurance on another individual. Some of these personal relationships include:

- Spouse
- Parent (of minor children)
- Child, Brother, or Sister (in some circumstances)
- Grandparents (with parent permission)
- Legal Guardian and Conservator (with accompanying court documentation)

Certain Business and Financial relationships may represent special instances of limited insurable interest as well. The purpose of the insurance may also be accomplished by the way the beneficiary designation is written.

Some examples of these situations are:

- Creditor (the amount of insurance must not exceed the indebtedness)
- Key Person (the general rule for the amount of insurance is no more than five times the proposed insured's annual income)
- Principal stockholders
- Employer to key employee
- Business partnerships

Ownership in all cases must be prudent and reasonable. Examples of questionable ownership would be:

- Application requests owner to be the parent of an adult, married, proposed insured without reasonable explanation.
- Applicant requests owner to be the adult child of an adult proposed insured without reasonable explanation.

If proper insurable interest has been established, beneficiary designations on the application are generally acceptable as written. Usually, if the Insured is the Owner of their own policy, they are free to name a beneficiary with few restrictions. Please contact Underwriting if you have questions.

Questionnaires

Questionnaires are available on Americo.com and may be used for life insurance applications. Some questionnaires are state specific and may have another form number. The following questionnaires are available:

- Alcohol Usage
- Arthritis
- Aviation
- Back Disorders
- Business Insurance
- Chest Pain
- Diabetic
- Prescription Medication & Drug Use
- Epilepsy / Seizure
- High Blood Pressure
- Military
- Sports Activities
- Tumor
- Nervous Disorders
- Residence & Foreign Travel
- Respiratory Disorders
- Coronary Disease
- Personal Financial

Health Changes Underwriting

Any change in the health of the proposed insured that occurs after the original application date, but before coverage becomes effective, must be reported to Americo. Provide detailed information regarding the health change directly to Underwriting through the Agent Contact Center.

Medical Checkups

Whether the medical check-up is for periodic wellness exams or symptomatic in nature, it is important to provide complete details on the application. You should list the reason for the exam, date, and results of the check-up for all proposed insureds. Always provide the name, address, and telephone number of the attending physician or medical facility. If there is a patient identification number such as a Kaiser Permanente number, please include that information on the application as well.

Military Guidelines

Active military personnel must complete a Military Questionnaire and submit it with the application for insurance. If deployment orders are pending, or have been received (verbal or written), please indicate the location of the next duty site for underwriting consideration.

Please note, agents are not permitted to sell Americo products on military bases.

In the event of any future military conflict, these guidelines may be discontinued.

Foreign Nationals and Foreign Travel

Coverage is not available for foreign nationals visiting, those temporarily residing in the United States, or individuals not residing legally in the United States. Consideration may be given to noncitizens who have established legal, permanent residency in the United States and are applying for citizenship. Any applicant who is not a U.S. citizen must reside in the United States for a minimum of one continuous year prior to application and have no significant medical history that would require medical records from a foreign country. One of the following documents must be submitted with the application. No exceptions will be made.

- Copy of the applicant's Green Card or Permanent Visa (B1 - B2 Visas not acceptable)
- Copy of U.S. Citizenship and immigration Services Form I-551

Underwriting reserves the right to use any and all information developed in making a determination of eligibility under these guidelines.

Foreign Residence and Travel – United States citizens making short trips (4 weeks or less) out of the country for business, pleasure, or educational purposes are usually acceptable risks, depending on their destination. Please complete a Residency and Foreign Travel Questionnaire for applicants who anticipate future foreign travel and submit it at the time of application. The Foreign Travel Questionnaire is not required in all states. Please contact your underwriter to determine which states do not require this information and form.

Underwriting Build Chart

HEIGHT	Americo <i>Advantage</i> WL (Unisex)
4'8"	78 - 171
4'9"	80 - 177
4'10"	83 - 184
4'11"	86 - 190
5'0"	89 - 197
5'1"	93 - 203
5'2"	95 - 210
5'3"	98 - 217
5'4"	101 - 224
5'5"	105 - 231
5'6"	108 - 238
5'7"	111 - 245
5'8"	115 - 253
5'9"	118 - 260
5'10"	121 - 268
5'11"	125 - 276
6'0"	129 - 283
6'1"	132 - 291
6'2"	136 - 299
6'3"	140 - 308
6'4"	143 - 316
6'5"	147 - 324
6'6"	151 - 333
6'7"	155 - 341

Standard Medical Requirements

Amounts	0 - 17	18 - 40	41 - 70	71 & Over
\$0 - 99,999	Non-medical, Prescription History	Non-medical, Prescription History		Paramed Exam, HOS, APS
\$100,000 - 250,000		Agent-collected Saliva, Prescription History	Paramed Exam, HOS, Blood Profile for ages 60+	Paramed Exam, HOS, Blood Profile, APS
\$250,001 - 500,000		Paramed, HOS, Blood Profile		
\$500,001 - 1,000,000		Paramed, HOS, Blood Profile	Paramed Exam, HOS, Blood Profile, APS for ages 56+	
\$1,000,001 - 3,000,000	Paramed Exam, HOS, Blood Profile, ECG, APS, Inspection			MD Exam, HOS, Blood Profile, ECG, APS, Inspection
Over \$3,000,000	MD Exam, HOS, Blood Profile, Treadmill ECG, APS, Inspection			

APS - Attending Physician Statement, HOS - Home Office Specimen, ECG - Electrocardiogram.

Underwriting Resources

Non-Medical

It is important for you to secure an accurate medical history by asking all health questions and providing the answers in the space provided on the application. In every case, please provide the name, address and telephone number of the applicant's personal physician plus the date, reason, and results of the last check-up.

Agent Collected Saliva

The saliva specimen is collected by the agent during the sale. The process is simple:

- ▶ You must complete a brief training session and obtain your certification. Please go to www.salivatrain.com. The entire process should take you only about 10 minutes.
- ▶ The specimen is collected by you and sent to the lab in a special, postage-paid envelope provided in the saliva kit.
- ▶ To order your saliva kits or ask any questions regarding the process, please contact Clinical Reference Laboratory (CRL) at ilscskits@crlcorp. When ordering saliva kits, include your name, address, phone number, and indicate you are with Americo. Once the order is placed, CRL will send an email confirmation.

Paramedical Services

Paramed services should be ordered by you. They will not be ordered by Americo. Paramed Companies will gather the following requirements:

- ▶ Paramed Exam: The paramed will ask some medical questions and take blood pressure plus height and weight.
- ▶ Blood Profile: Please advise the applicant they should fast a minimum of 6 hours; however, for best results, it is recommended to avoid food for 10-12 hours. Applicants may drink water, tea or black coffee (no sugar).
- ▶ Home Office Specimen (HOS): This is the collection of urine.
- ▶ Electrocardiogram (ECG) & Treadmill ECG: The paramed company will complete these tests, or instruct your client as to where they should go to complete the tests.

Approved Paramedical Companies

- ▶ APPS (American Para Professional Systems, Inc. 800.635.1677 www.appsnational.com)

Attending Physician Statement (APS)

Reports will be ordered by Americo at the discretion of the underwriter and based on the underwriting guideline requirements. In general, they will be ordered based on the amount of insurance, age, medical history, medical exam findings, or MIB results.

MD Exam

This exam must be completed by a physician who is state board licensed. Paramed companies will not complete this exam. A licensed MD or DO, including the applicant's personal physician, may perform the exam. It is recommended that you contact one of the paramed companies listed above to determine if they have an MD on staff who can perform the exam and is located close to your applicant.

Inspection Reports

We will order inspection reports on all cases over \$1,000,000. You should inform your applicant when an inspection report is required so that they will expect a phone call or in-person interview.

Phone interviews are conducted for amounts through \$3,000,000. In-person interviews are conducted for amounts in excess of \$3,000,000. The name of our inspection company is LabOne.

Medical Information Bureau (MIB)

This is a database that houses medical information on individuals. Americo will run an MIB report on all applicants. The results may cause us to request additional requirements, which may affect our underwriting decision.

Prescription Drug Check

Information gathered from prescription drug databases is frequently used by insurance companies to assist in evaluating risk and streamline underwriting processes. Americo will run a prescription drug check on all products.

Rate Charts

Annual Premium Rates per \$1,000

AdvantageWL				
Issue Age	MALE/UNISEX		FEMALE	
	Non-smoker	Smoker	Non-smoker	Smoker
0	8.40	N/A	7.74	N/A
1	8.45	N/A	7.80	N/A
2	8.50	N/A	7.86	N/A
3	8.54	N/A	7.92	N/A
4	8.59	N/A	7.98	N/A
5	8.64	N/A	8.04	N/A
6	8.80	N/A	8.17	N/A
7	8.95	N/A	8.30	N/A
8	9.11	N/A	8.44	N/A
9	9.26	N/A	8.57	N/A
10	9.42	N/A	8.70	N/A
11	9.66	N/A	8.86	N/A
12	9.90	N/A	9.01	N/A
13	10.14	N/A	9.17	N/A
14	10.38	N/A	9.32	N/A
15	10.62	N/A	9.48	N/A
16	10.90	N/A	9.74	N/A
17	11.17	N/A	10.01	N/A
18	11.45	13.61	10.27	11.59
19	11.72	14.00	10.54	12.10
20	12.00	14.40	10.80	12.60
21	12.30	14.82	11.04	12.96
22	12.60	15.24	11.28	13.32
23	12.90	15.66	11.52	13.68
24	13.20	16.08	11.76	14.04
25	13.50	16.50	12.00	14.40
26	13.84	16.96	12.32	14.86
27	14.17	17.41	12.65	15.31
28	14.51	17.87	12.97	15.77
29	14.84	18.32	13.30	16.22
30	15.18	18.78	13.62	16.68
31	15.68	19.46	14.04	17.30
32	16.19	20.15	14.46	17.93
33	16.69	20.83	14.88	18.55
34	17.20	21.52	15.30	19.18
35	17.70	22.20	15.72	19.80
36	18.24	23.04	16.18	20.52
37	18.78	23.88	16.63	21.24

Unisex rates for Montana only.
Add \$40 policy fee.

Annual Premium Rates per \$1,000

AdvantageWL				
Issue Age	MALE/UNISEX		FEMALE	
	Non-smoker	Smoker	Non-smoker	Smoker
38	19.32	24.72	17.09	21.96
39	19.86	25.56	17.54	22.68
40	20.40	26.40	18.00	23.40
41	21.30	27.72	18.72	24.48
42	22.20	29.04	19.44	25.56
43	23.10	30.36	20.16	26.64
44	24.00	31.68	20.88	27.72
45	24.90	33.00	21.60	28.80
46	26.16	34.68	22.60	30.30
47	27.42	36.36	23.59	31.80
48	28.68	38.04	24.59	33.30
49	29.94	39.72	25.58	34.80
50	31.20	41.40	26.58	36.30
51	33.12	44.16	28.04	37.92
52	35.04	46.92	29.51	39.54
53	36.96	49.68	30.97	41.16
54	38.88	52.44	32.44	42.78
55	40.80	55.20	33.90	44.40
56	43.20	58.44	35.94	46.56
57	45.60	61.68	36.10	48.72
58	47.32	64.92	36.32	50.88
59	48.37	68.16	37.16	53.04
60	50.91	71.40	39.52	55.20
61	53.14	76.32	42.47	58.08
62	56.51	81.24	45.44	60.96
63	58.75	86.16	47.75	63.84
64	61.81	91.08	50.06	66.72
65	64.84	96.00	51.61	69.60
66	68.17	104.40	54.30	73.20
67	72.62	112.80	56.77	76.80
68	77.05	121.20	59.68	80.40
69	81.48	129.60	62.13	84.00
70	87.04	138.00	65.05	87.60
71	92.58	146.64	69.54	93.60
72	99.23	155.28	72.85	99.60
73	105.89	163.92	78.22	105.60
74	112.55	172.56	82.52	111.60
75	120.31	181.20	87.46	117.60

Unisex rates for Montana only.
Add \$40 policy fee.

Rider Rates - Annual Rates per \$1,000

Issue Age	Waiver of Premium	Accidental Death Benefit
5-17	N/A	1.00
18	0.24	1.00
19	0.25	1.00
20	0.25	1.00
21	0.26	1.00
22	0.27	1.00
23	0.28	1.00
24	0.29	1.00
25	0.30	1.00
26	0.31	1.00
27	0.32	1.00
28	0.33	1.00
29	0.35	1.00
30	0.37	1.00
31	0.39	1.00
32	0.41	1.00
33	0.43	1.00
34	0.46	1.00
35	0.49	1.00
36	0.52	1.00
37	0.56	1.10
38	0.60	1.10
39	0.64	1.10
40	0.69	1.10
41	0.74	1.10
42	0.80	1.10
43	0.87	1.10
44	0.96	1.20
45	1.06	1.20
46	1.17	1.20
47	1.30	1.20
48	1.45	1.20
49	1.60	1.20
50	1.76	1.30
51	1.94	1.30
52	2.18	1.30
53	2.46	1.30
54	2.78	1.40
55	3.15	1.40
56	N/A	1.40
57-59	N/A	1.50
60-61	N/A	1.60
62-63	N/A	1.70
64-65	N/A	1.80

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	(x)	
Modal Premium	\$	

Modal Factors:

Annual:
 1.00
Monthly PAC:
 0.095
Quarterly:
 0.28
Semi-Annual
 0.52

**LOCATED AT**

300 W. 11th Street
Kansas City, MO 64105

CONTACT US AT

800.231.0801
agent.services@americo.com

FIND US AT

www.americo.com



For over 100 years, Americo Life, Inc.'s family of insurance companies has 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

¹ Americo 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.

³ Information 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 conduct 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. 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.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

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