

Home Mortgage Series Portfolio at a Glance

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 Agent Services: 800.231.0801

	CBO 100 & 50	Term 125 & 100	ADB
Type	Universal Life	Term	Term
Competitive Features	<ul style="list-style-type: none"> • 100% instant decision eApplication • Simplified Issue • Cash Back Option at the end of the CBO period • No mortgage required • Living Benefit Riders (Critical, Chronic, and Terminal) included at no additional cost 	<ul style="list-style-type: none"> • 100% instant decision eApplication • Simplified issue • No mortgage required • Living Benefit Riders (Critical, Chronic, Terminal) included at no additional cost 	<ul style="list-style-type: none"> • No medical underwriting or health questions • Accidental Death Benefit Rider with common carrier benefit • Instant decision eApplication • Most affordable option in the HMS series • Ideal for younger issue ages
Death Benefit	Minimum: \$25,000 Maximum: \$400,000 Non-medical through \$400,000 ¹	Minimum: \$25,000 Maximum: \$400,000 Non-medical through \$400,000 ¹ Base death benefit equals Specified Amount	\$1,000 all cause death benefit ADB: \$100,000; \$150,000; \$200,000
Guaranteed Level Premium Options	30, 25, 20, and 15 years	30-, 25-, 20-, and 15-year level premiums 30-, 25-, 20-, and 15-year level premiums with 5-year guarantees	30 years for issue ages 20 - 50 20 years for issue ages 51 - 60
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. A Nonsmoker classification applies to 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 24 months.		Rates are the same for Non-nicotine and Nicotine.
Cash Back Option	Automatically added using the Enhanced Surrender Value Benefit Rider (Series 2205). At the end of the Cash Back Option period, depending on which product is purchased, the surrender value of the policy will be 100% or 50% of the total amount of the Cash Back Option premiums paid for the base policy, not including any premiums paid for riders.	Not available	Not available
Accidental Death Benefit Rider	The Accidental Death Benefit rider provides an additional benefit, up to age 70, if the Insured dies as a result of accidental bodily injury within 90 days of the injury. Rider is optional and available for an additional cost.	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death is a result of an accident. An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier. *Not available on Term 100	The Accidental Death Benefit will pay if the insured dies as a direct result of an accident (in addition to the \$1,000 Term Insurance Death Benefit). A common carrier benefit will pay if the insured dies as a direct result of an accident while riding as a passenger in a common carrier (in addition to the term insurance death benefit of \$1,000 and the ADB). The amount of the common carrier benefit equals the ADB Coverage
Optional Benefit Riders	<ul style="list-style-type: none"> • Additional Insured (not available on 15-year CBO) • Children's Term (up to \$15,000/child) • Disability Income (also on Additional Insured Rider) • Income Term Rider • Involuntary Unemployment Waiver of Premium • Waiver of Monthly Specified Premium 	<ul style="list-style-type: none"> • Additional Insured • Children's Term (up to \$15,000/child) • Disability Income (also on Additional Insured Rider) • Income Term Rider (Term 125 only) • Involuntary Unemployment Waiver of Premium • Waiver of Premium 	Not available
Issue Ages Age last birthday	Minimum Issue Age: 20 30-Year: 55 Non-nicotine; 50 Nicotine 25-Year: 55 Non-nicotine; 50 Nicotine 20-Year: 60 Non-nicotine; 52 Nicotine 15-Year: 55 Non-nicotine; 47 Nicotine	Minimum Issue Age: 20 30 & 5 Year: 60 25 & 5 Year: 65 20 & 5 Year: 70 15 & 5 Year: 75	Minimum Issue Age: 20 Maximum Issue Age: 60
Premium Modes & Modal Factors	Monthly premiums are equal to the annual premium divided by 12	Monthly EFT: 0.95 Annual: 1.00	Monthly EFT: .095 Annual: 1.00
Policy Fee	\$90, Fully Commissionable	\$90, Fully Commissionable	None

¹Saliva test \$250,000 - \$400,000. Issuance of policy may depend upon answers to medical questions.

²Issuance of policy may depend upon answers to Personal History Questions.

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	Payment Protector	Continuation	Payment Protector Continuation
Type	Decreasing Term	Decreasing Whole Life	Decreasing Whole Life
Competitive Features	<ul style="list-style-type: none"> • Death benefit paid in monthly income payments • Simplified issue - no medical exams • Protection for mortgage payments • Income replacement solution • Lump sum payment available 	<ul style="list-style-type: none"> • Clients are covered for life - coverage now and in the future • Premiums never increase • Death Benefit reduces to 10% of the initial death benefit after initial death benefit period ends 	<ul style="list-style-type: none"> • HMS Payment Protector with a death benefit that is equal to 10% of the initial lump sum death benefit if the Monthly Income Death Benefit is not used • Permanent coverage • Premiums never increase
Death Benefit	Minimum: \$25,000 Maximum: \$400,000 Non-medical through \$400,000 ¹ A level monthly benefit will be paid until the end of the Monthly Income Death Benefit Period, but will be no less than 24 months. The beneficiary can elect a lump sum payment. Payment amount calculated based on date of birth. Once monthly benefit payments begin, a lump sum benefit is no longer available.	Minimum: \$25,000 Maximum: \$400,000 The death benefit is level for 15, 20, 25, or 30 years and then is reduced to 10% of the initial face amount.	Minimum: \$25,000 Maximum: \$400,000 Same as Payment Protector. However, if the Insured dies after the Monthly Income Death Benefit Period has ended, the death benefit will be payable as a lump sum payment equal to 10% of the initial lump sum death benefit.
Guaranteed Level Premium Options	30, 25, 20, 15 years and To Age 70	30, 25, 20, 15 years	30, 25, 20, 15 years and To Age 70
Underwriting Classes	Standard Non-nicotine; Standard Nicotine; Initial premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.		
Accidental Death Benefit Rider	An Accidental Death Benefit will pay if the insured dies as a result of an accident within 180 days of the injury. A common carrier death benefit will pay if the insured dies as a result of an accident while riding as a passenger in a common carrier. The amount of the common carrier benefit equals the amount of the accidental death benefit. Death Benefit: \$10,000 or \$25,000. Rider is optional and available for an additional cost.	An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death is a result of an accident. An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.	An Accidental Death Benefit will pay if the insured dies as a result of an accident within 180 days of the injury. A common carrier death benefit will pay if the insured dies as a result of an accident while riding as a passenger in a common carrier. The amount of the common carrier benefit equals the amount of the accidental death benefit. Death Benefit: \$10,000 or \$25,000. Rider is optional and available for an additional cost.
Optional Benefit Riders	<ul style="list-style-type: none"> • Disability Income • Involuntary Unemployment Waiver of Premium • Waiver of Premium 	<ul style="list-style-type: none"> • Additional Insured • Children's Term (up to \$15,000/child) • Disability Income (also on Additional Insured Rider) • Income Term Rider • Involuntary Unemployment Waiver of Premium • Waiver of Premium 	<ul style="list-style-type: none"> • Disability Income • Involuntary Unemployment Waiver of Premium • Waiver of Premium
Issue Ages Age last birthday	15-Year: 20 - 75 20-Year: 20 - 70 25-Year: 20 - 65 30-Year: 20 - 60 To Age 70: 20 - 50	15-Year: 20 - 65 20-Year: 20 - 60 25-Year: 20 - 55 30-Year: 20 - 55	15-Year: 20 - 60 20-Year: 20 - 55 25-Year: 20 - 50 30-Year: 20 - 45 To Age 70: 20 - 50
Premium Modes & Modal Factors	Monthly EFF: 0.95 Annual: 1.00		
Policy Fee	\$90, Fully Commissionable		

¹Saliva test \$250,001 - \$400,000. Issuance of policy may depend upon answers to medical questions.

CBO 100 & 50 (Policy Series 325), Enhanced Surrender Value Rider (Rider Series 2205), Term 125 & 100 (Policy Series 301/302), Critical Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Chronic Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192/2197), Accidental Death Benefit Rider (Rider Series 2165/2200), Accidental Death Benefit Rider (CBO products; Rider Series 2019), Additional Insured Term Insurance Rider (Rider Series 216), Children's Term Rider (Rider Series 2162), Disability Income Rider (Rider Series 2145), Income Term Rider (Rider Series 2178), Involuntary Unemployment Waiver of Premium (Rider Series 2140), Waiver of Monthly Specified Premium (Rider Series 2158-UL), Payment Protector (Policy Series 303), Term ADB (Policy Series 301), Continuation (Policy Series 314), and Payment Protector Continuation (Policy Series 304) are underwritten by Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO. Products and riders may not be available in all states. Certain restrictions apply. Accidental Death Benefit Rider is only payable upon death by accident. Consult policy and riders for all terms, exclusions, and limitations as well as to determine what constitutes accidental death.