



CBO 100 & CBO 50
TERM 100 & TERM125
HELP PROTECT YOUR HOME AND FAMILY TODAY

YOUR HOME MAY BE YOUR MOST VALUABLE ASSET

Help protect it with affordable life insurance from Americo Financial Life and Annuity Insurance Company. The process is simple, and you'll know if you are covered in a matter of minutes with our instant-decision eApplication.

Our portfolio of Term, Universal Life, and Whole Life products was designed with you in mind:

- ▶ Term life insurance available in 30-, 25-, 20-, and 15-year periods with the choice of fully guaranteed or 5-year guaranteed coverage.
- ▶ Universal life insurance with a Cash Back Option that guarantees 100% of base premiums are available to you at the end of the 20-, 25-, or 30-year level premium period.¹
- ▶ A wide variety of optional benefit riders that can help if you become totally disabled or critically ill.²
- ▶ No medical exams required. Just answer a few simple medical questions on the application.³

Help Pay The Mortgage At Death

You select the amount of coverage you need and the period that most closely matches your mortgage. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries who can use the money to help pay off the mortgage or for any other financial needs.

Receive Your Money Back If You Never Use The Coverage

Hopefully, you will outlive your mortgage in good health. With CBO 100 and CBO 50, you have the benefit of life insurance protection while you need it, and the option to receive 100% or 50% of your money back when you may not need the coverage.²

Our CBO products build cash value. At the end of the Cash Back Option period, your cash value will equal 100% or 50% of the premiums paid on the base policy, less any loans. You may request to terminate your coverage and receive 100% or 50% of the base premiums back depending on the product chosen.²

Example

30-year-old male, non-smoker, wants to purchase a \$150,000 product with a 30-Year Cash Back Option period. He will receive either 100% or 50% of the base premiums back depending on which product option he chooses:

	CBO 100	CBO 50
Monthly Premium	\$78.75	\$61.00
Cumulative Premiums	\$28,350	\$21,960
Cash Back	\$28,350	\$10,980

If he terminates coverage at the end of the 30th year, he is guaranteed to get 100% or 50% of the base premium returned (less any outstanding loans). This surrender must be requested within 60 days of the 30th anniversary date.

All examples are hypothetical and intended for illustration purposes only.

¹If the Enhanced Surrender Value Benefit (Cash Back Option Benefit) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal 50% or 100% of the total amount of premiums paid for the base policy, not including any premiums paid for riders, depending on which product is chosen.

²Riders are optional and available for an additional cost.

³Issuance of policy may depend upon answers to medical questions.

Accidental Death Benefit

Term 125 (Not available on Term 100.)

An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death occurs as 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.

CBO 100 and CBO 50

An additional death benefit, up to age 70, is provided if you die as a result of accidental bodily injury within 90 days. Available for an additional cost.

Living Benefit Riders

If you are diagnosed with an unexpected illness, Living Benefit Riders can give you access to an early (accelerated) payout of the policy death benefits. The best thing is, these Living Benefits are included at no additional cost. Having access to this money could make an important difference in the quality of your life and the lives of your loved ones.

Critical Illness Rider (Rider Series 2190/2195)

– you can receive a lump-sum benefit if you are diagnosed with a qualifying critical illness such as invasive cancer, stroke, or heart attack.¹

Chronic Illness Rider (Rider Series 2191/2196) – In

the event of a catastrophic health crisis where you are unable to perform 2 activities of daily living in a 90-day period, this rider can pay you a lump-sum benefit to help cover medical treatments and other expenses.¹

Terminal Illness Rider (Rider Series 2192/2197)

– you can receive a lump-sum benefit if you are diagnosed with a qualifying terminal illness where death is expected in 12 months or less. This money can be used for any reason.¹

Optional Benefit Riders

Provides extra money if you become disabled:

Select the optional Disability Income Rider (Rider Series 2145)² and you may receive a monthly income of up to \$2,000 for up to two years in the event you become totally disabled.

Coverage for your spouse:

The Additional Insured Term Insurance Rider (Rider Series 2160)² adds coverage for your spouse in an amount equal to or less than the base face amount.

Coverage for your children:

The Children's Term Rider (Rider Series 2162)² provides up to \$15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and may be converted into a new individual policy for up to five times the initial rider amount.

Protects your coverage if unemployed or disabled:

When you select the Waiver of Premium for Disability Rider or Waiver of Monthly Specified Premium Rider (Rider Series 2158/2158-UL),² your monthly premiums will be waived if you become totally disabled. The Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140)² is added automatically when the Waiver of Premium for Disability Rider or Waiver of Monthly Specified Premium Rider is selected, and waives premiums during a period of involuntary unemployment for up to six months.

Additional monthly income payment:

The Income Term Rider (Rider Series 2178)² provides a death benefit to your beneficiary that's paid in monthly payments. The payments may cover all or a portion of your mortgage payment or can provide an income to help take care of other financial obligations they may incur when you are gone. Not available on Term 100.

¹Not available on all products. Requested Acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment to the Owner.

²Riders are optional and available for an additional cost.



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A Company you can count on.

Rated "A" (Excellent) by A.M. Best Company

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 \$8.4 billion in assets for year-end 2022.³

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-2022," A.M. Best Co., as of September 2022.

³ Information is as of year end 2022 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).

A.M. Best rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2021. Americo Financial Life and Annuity Insurance Company has a financial strength rating of "A" (Excellent, 23rd out of 15 rating categories.) A.M. Best's rating is assigned after a comprehensive 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".

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.