

Eagle Premier® *Series*

Agent Guide

Policy Series 311/312/313



- Two easy-to-use instant decision processes
- Two products to fit different situations
- Smoker policy with Nonsmoker rates
- 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 Amerigo representative.

Reach any of the departments below by calling one number: 800.231.0801	
Activity	Email & Fax
Questions regarding: Product knowledge, Supplies, Amerigo.com, Illustrations & Software, Underwriting, Pending Business, Licensing & Contracting, Amendments, Commissions, Debt, E&O information	Agent.Services@Amerigo.com
Custom and Pre-approved Advertising, Advertising Compliance Review	Marketing.Support@Amerigo.com
Submitting Paperwork: New applications to receive customized confirmation, Underwriting and Delivery Requirements, Licensing Paperwork, Amendments, Proof of E&O Coverage	Submit@Amerigo.com Fax: 800.395.9238
Policy information, Service forms, Claims, Inforce illustrations	customer.service@Amerigo.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.Amerigo.com
www.AmerigoSalesSolutions.com
www.AmerigoEaglePremierSeries.com
SC.Amerigo.com
SCDemo.Amerigo.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
- › 2 easy ways to submit business - eApplication or TeleApplication
- › Policies typically mailed within one business day
- › 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"> • Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication - TeleApplication • Simplified issue • Quit Smoking Advantage - Smokers qualify for Nonsmoker rates 	<ul style="list-style-type: none"> • Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication - TeleApplication • 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: \$2,000 (\$5,000 in Washington) Maximum: \$30,000	Minimum: \$2,000 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) 	<ul style="list-style-type: none"> • 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

2 Ways to Submit Business

eApplication

- › Designed for touch screen devices
- › Available 24/7
- › Quick underwriting decision displayed on screen
- › No phone call

TeleApplication

- › Telephone point-of-sale process
- › Available 8:00 am - 7:00 pm Central, Monday - Thursday; 8:00 am - 5:00 pm Central, Friday
- › Underwriting decision is given in a matter of minutes over the phone
- › You drive the call

Point-of-Sale Decisions have never been easier

- › Rx and MIB results returned quickly
- › Policy number provided immediately
- › Policy typically mailed within one business day
- › 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. Before you can begin using the eApplication you must register. To register, follow the steps below.

1. To access Sales Connection, you will need to create an Account on our secure website. You must be appointed with Americo to register and you can only create one account.
2. 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 valid email address.
3. Go to sc.americo.com (note there is no www).
4. Click on “Create New Agent Account.”
5. Click “Next” and follow the instructions to register.
6. Fill in the fields marked with *. Your name must match the name on your Insurance License. Click “Next” to continue.
7. Create a Username and Password you will remember. Note the Username/Password requirements listed on the screen. Once you’ve filled in your Username and Password, fill in the Captcha Value shown on the screen, click “Next.”
8. To complete the registration, select 5 security questions from the drop down list and fill in the answers. This will assist you in resetting your Username and Password if you forget one of these. Once completed, click “Next.”
9. You have now completed the registration process. Click “Finish” to be redirected to the Sales Connection page.
10. Enter the Username and Password that you’ve just created to begin using Sales Connection.

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.

TeleApplication Process

1. Prior to Calling Americo's Call Center:

- Describe the product in detail to the Insured/Owner/Payor. If applying for the Eagle Guaranteed explain the graded death benefit.
- Pre-qualify the insured
 - Ask the correct state approved health questions to pre-qualify the proposed insured.
 - Determine if the client has existing insurance. *Note: replacements are not available.*
 - Determine how the client is going to pay for the coverage. *Note: only a pre-authorized monthly withdrawal from a checking or savings account is available for payment.*
- Collect the necessary information
 - The Eagle Premier Series worksheets can be used to help collect all the necessary information. Using the worksheet will help to speed up the call process.
- Prepare the Insured, Owner, and Payor
 - Make sure the Insured understands they will be calling Americo to apply for coverage.
 - Explain it is best to answer honestly and with “yes” and “no” answers.
 - Let them know that the call will be recorded.
 - Explain that a decision will be given over the phone and payment information will be given at the end of the call.
 - Verify the Payor has their banking information available at the time of the call.

2. Call Americo at 855.248.8327.

- Make sure you have the Insured, Owner, and Payor, on the call with you. The Owner and Payor need to be available if different than Insured.

3. Americo will gather the following information from you (the agent):

- Agent Information – Name and Agent Number
- Insured Information – Gender, Name, Address, Years at current address, Phone Number, Birthdate, Age, Place of Birth, and Social Security Number.
- Owner Information (if different from Insured) – Relationship to Insured, Name, Address, and Years at current address.
- Beneficiary Information – Number of Beneficiaries, Name(s), Social Security Number(s), Relationship to Insured, and Percent of Share for each Beneficiary (must equal 100%).
- Product Information – Eagle Premier or Eagle Guaranteed product, Requested Face Amount, Effective Date, Smoker Status, Height and Weight, Automatic Premium Loans.
- Premium will then have to be verified.

4. Americo will then ask to talk with the Insured/Owner/Payor to ask the following questions:

- Verify all information given by the agent.
- Verbal Authorization – Allows Americo to access MIB records and Prescription Drug check. Disclosures will be read to Insured.
- Replacement Information Questions – Do they have existing insurance and are they replacing?
- Health Questions – All Health Questions will be asked from the state specific application.
- Bank Draft Authorization – Savings or checking account number, Routing Number, Requested draft date.

5. Americo will provide you and your client a decision over the phone.

6. Americo will then ask for a Verbal Signature to apply for coverage. This will end the call with the Insured/Owner/Payor.

7. Americo will ask for your Agent Statement to end the call.

8. Americo will mail the Insured/Owner/Payor a cover letter with disclosures in the Policy Packet. If the client declines the coverage, disclosures will be sent under a separate letter.

State Availability for TeleApp

Eagle Premier (TeleApp) is available in all states except: CT, NY, PA, and VT.

Eagle Guaranteed (TeleApp) is available in all states except: CT, NY, PA, VT, and WA.

Replacements are not available on TeleApplications.

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
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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 \$7.0 billion in assets for year-end 2019.³

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-2019," A.M. Best Co., as of September 2019.

³Information is as of year end 2019 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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