

AMERICO
AdvantageWL
Simple. Pure. Permanent Protection.

Client Brochure
Policy Series 281



No one can really ever predict what will happen in the future.

But AdvantageWL can help you prepare for the unexpected.



Losing someone that you love is always a struggle – and unexpected financial burdens can make this time even more difficult.

Life insurance is a way to help ensure that your family will be taken care of financially, even when you are gone. Purchasing life insurance is a smart way to provide for your family in case of your death – and it can also provide benefits while you are living.

Whole life insurance is simple, basic, permanent protection. As one of the oldest types of permanent life insurance, it has provided coverage and benefits for thousands of people just like you.

Americo AdvantageWL from Americo Financial Life and Annuity Insurance Company (Americo) offers pure and simple whole life insurance coverage.

Why should I consider whole life insurance?

- Your premium payments will never increase.
- The amount of money available for your family will never decrease. Your death benefit is guaranteed to remain the same for your lifetime, as long as premiums are paid.
- Unlike traditional term insurance, your AdvantageWL policy builds cash value. You can borrow against this money through a loan if you ever need it (loans will affect proceeds payable to beneficiary).
- AdvantageWL is available for children. Purchasing insurance for children can be a smart and affordable way to build a nest egg for their future.
- Your loved ones will receive the death benefit income tax free.
- Your policy can be customized to meet your needs with optional benefits such as coverage for your children, premium waiver in case of disability, or an extra benefit in case of an accidental death (state variations apply).

Permanent protection for a lifetime.

With AdvantageWL you can give your family valuable insurance protection no matter what changes the future brings. Even as you get older and your health changes – you can count on your life insurance policy to bring financial security to your loved ones.

Permanent, whole life insurance also provides guaranteed cash value that you can access if needed for educational expenses, retirement income, a mortgage down payment, or any other need that may arise.

Additional Benefits For You and Your Family.

AdvantageWL may include the Accelerated Benefit Payment Rider (Rider Series 2146) at no additional cost, which gives you an advance of up to 50% of the death benefit in case of a qualifying terminal illness. This money can be used for any reason.

Several other optional riders may be available for an additional cost:

The Children's Term Rider (Rider Series 2113) provides up to \$10,000 of additional insurance coverage for each child. Coverage is provided to age 25 and then may be converted into a new individual policy for up to five times the initial rider amount.

The Accidental Death Benefit Rider (Rider Series 2111) provides an additional death benefit if your death is the result of an accident.

When you select the Waiver of Premium for Disability Rider (2158; 2112 in California), your monthly premiums may be waived if you become totally disabled.



Permanent vs. Term: What's the difference?

Term insurance is coverage that is in place for a certain time period – it is often referred to as “temporary coverage.” You can typically purchase coverage in term periods of 10, 15, 20, or 30 years. After the term period, you may still have coverage, but premiums can increase substantially. If you die before the end of the term period, your beneficiaries will receive the death benefit. Term insurance does not have cash value.

Permanent insurance offers protection for your entire life. There are several types of permanent insurance including universal and whole life. Permanent insurance builds cash value. You can generally access your cash value in the form of a loan or a withdrawal during your lifetime.



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About Amerigo

For over 100 years, Amerigo 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, Amerigo 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 over 718,000 policies, over \$35 billion of life insurance in force, and \$6.1 billion in assets for year-end 2011.³

¹Amerigo 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-2011," A.M. Best Co., as of July 2011.

³Information is as of year end 2011 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo 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 and VT.

Products are underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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 contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. If the insured, sane or insane, dies by suicide while the contract is in force and within two years (one year in Colorado, Missouri, and North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid, less any indebtedness. See Missouri contract for special provisions regarding suicide.

Neither Amerigo Financial Life and Annuity Insurance Company nor any agent representing Amerigo 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.