

Client Profile Worksheet

You have several options with Simplified Issue Term and Universal Life Insurance. Use this worksheet to determine the coverage that best suits your family's needs.

Client Information

Name: _____

Date of Birth: / /

Age: _____

Sex: Male Female

Tobacco Use: Yes No

Spouse: _____

Date of Birth: / /

Age: _____

Sex: Male Female

Tobacco Use: Yes No

Premium Payments: Monthly Bank Draft/PAC Annual

Premium Period/Premium Guarantee: 15 20 25 30 Full guarantee Five-year guarantee

(not available with

Simplified Issue 100 CBO or 125 CBO)

Coverage Options

1. Basic Coverage - Simplified Issue 100 or 125

Provides a death benefit in the case of your death.

\$ _____ payable on your death. Cost is \$ _____ per month.

2. Basic Coverage with Cash Back Option - Simplified Issue 100 CBO or 125 CBO

Provides a death benefit in the case of your death with the added benefit of knowing that you can receive 100% of base premiums back at the end of the no-lapse guarantee period upon policy surrender.¹

\$ _____ payable on your death, or \$ _____ will be returned to you at the end of the no-lapse guarantee period. Cost is \$ _____ per month.

3. Basic Coverage with a Cash Back Option and Disability Income Coverage - Simplified Issue 100 CBO or 125 CBO

Provides a death benefit in the case of your death with the added benefit of knowing that you can receive 100% of base premiums back at the end of the no-lapse guarantee period.¹ Plus, money is available to you in case of a total disability.

\$ _____ payable on your death, or \$ _____ will be available to you at the end of the no-lapse guarantee period. Plus, \$ _____ per month will be available to you in case of a total disability. Cost is \$ _____ per month.

4. Customized Coverage

¹Simplified Issue 100 CBO and 125 CBO build a cash value that is available to you upon request, less any loans, if the policy is surrendered.

Products issued on a group or individual basis depending on the state. In group states, policyowner or proposed insured(s) must have interest in real estate at time of purchase. Simplified Issue (Policy Series 296/297/301/302) and Accidental Death Benefit Rider (Rider Series 2165), Critical Illness Accelerated Benefit Rider (Rider Series 2139), and Disability Income Rider (Rider Series 2145) are underwritten by Amerigo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Products and benefits may not be available in all states. Riders are optional and may be available at an additional cost. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.



The important things in life don't have to be complicated.

Life insurance is a fairly simple concept. If you died today, would someone you love suffer financially? If so, you probably need life insurance. In fact, purchasing a life insurance policy may be the wisest decision you ever make.

We're keeping it simple with Simplified Issue Term & Universal Life Insurance ...

- ▶ Affordable term life insurance available in 30, 25, 20, and 15-year term periods with the choice of either fully guaranteed or 5-year guaranteed coverage; or
- ▶ Affordable universal life insurance available in 30, 25, 20, and 15-year no-lapse guarantee periods with a Cash Back Option that guarantees 100% of the base premiums you paid for the policy will be available to you at the end of the no-lapse guarantee period.¹
- ▶ Money goes to your beneficiaries, income tax-free, in the event of your death.
- ▶ Simplified issue, so most policies are issued just days after submitting an application.
- ▶ No medical exams required. Just a few simple medical questions on the application.²
- ▶ Wide variety of optional benefit riders that can help if you become totally disabled or critically ill.³

Don't let the unexpected happen without having coverage in place that can help protect your assets for you and your family. You may never be more insurable than you are today, so take the next step now.

Keeping Life Insurance Simple

¹Simplified Issue 100 CBO and 125 CBO build a cash value that is available to you upon request, less any loans, if the policy is surrendered. ²Issuance of policy may depend upon answers to medical questions. ³Riders are optional, available for an additional cost, and may not be available in all states.

Policies issued on a group or individual basis depending on the state. In group states, policyowner or proposed insured(s) must have interest in real estate at time of issue. Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia except NY and VT. Simplified Issue (Policy Series 296/297/301/302) and Accidental Death Benefit Rider (Rider Series 2165), Critical Illness Accelerated Benefit Rider (Rider Series 2139), and Disability Income Rider (Rider Series 2145) are underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

Neither Americo nor its representatives offer tax advice. We recommend you consult a qualified tax advisor for advice regarding the above products and your specific situation.