

About Amerigo

Innovative thinking has helped us build a strong financial foundation for our business. Amerigo Financial Life and Annuity Insurance Company, (Amerigo) is a member of the Amerigo Life, Inc. family of companies. Amerigo Life, Inc., is one of the largest, independent, privately held insurance groups in the United States with over 750,000 policies, over \$38 billion of life insurance in force, and \$6 billion in assets in force for year-end 2010.¹

Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²Admitted Assets, Top Life Writers-2010, "A.M. Best Co., as of July 2010.

Information is as of year end 2009 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

Amerigo Financial Life and Annuity Insurance Company is authorized to do business in the District of Columbia and all states except NY and VT.

Home Mortgage Series w/ADB (Policy Series 301) and Accidental Death Benefit Rider (Rider Series 2105) are offered on a group or individual basis depending on the state and are underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Accidental Death Benefit Rider is only payable upon death by accident. Consult base policy and rider for all terms, exclusions, and limitations, as well as to determine what constitutes accidental death.

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.

AMERIGO®

Amerigo Financial Life and Annuity Insurance Company

www.amerigo.com

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Home Mortgage Series

HMS w/ADB

Term insurance with an Accidental Death Benefit Rider

Take steps today to help
protect your family & your home

Policy Series 301
11-149-6(06/11) © Amerigo

AMERIGO®

Your home may be your most valuable asset . . .

Take steps today to protect it with term life insurance from Americo.

HMS w/ADB is term life insurance with a built-in Accidental Death Benefit Rider. It can help protect your mortgage and your family if you were to die by accident.

Affordable Term Insurance

HMS w/ADB was designed to be an affordable alternative to traditional term products. Unlike other term products, HMS w/ADB provides a simple \$1,000 'all cause' death benefit.

Accidental Death Benefit

To protect your home and your family in case of your accidental death, every HMS w/ADB policy automatically includes an Accidental Death Benefit Rider. You pick the amount of Accidental Death Benefit Coverage that fits your needs and your budget. Your Americo agent can provide you with the levels of coverage available.

How It Works:

The Accidental Death Benefit is payable in addition to the \$1,000 'all cause' death benefit if death occurs due to an accident. Specifically, if the insured dies within 180 days of a bodily injury that was caused by an accident, the death benefit will be payable to the beneficiaries.

As an added benefit, Americo will double the death benefit payable if the accidental death occurred while riding in a common carrier. Specifically, if the insured dies within 180 days of a bodily injury which was a direct result of an accident while riding as a fare-paying passenger in a common Carrier.

Accidents are the 5th leading cause of death.

For people up through 40 years of age, accidents are the leading cause of death.

*National Safety Council, www.nsc.org/pages/accidentaldeathsrcresingclarmingrate.aspx (June 2007).

Let's look at an example:

A 45 year old man could purchase a \$100,000 HMS w/ADB for only **\$25 a month.**

Upon death from natural causes, the death benefit payable is **\$1,000.**

Upon death from an accident, the death benefit payable is **\$1,000 PLUS \$100,000.**

Upon death from an accident in a common carrier, the death benefit payable is **\$1,000 PLUS \$200,000.**

Guaranteed Premiums

Your premiums are guaranteed to stay level for 30 years. Accidental Death Benefit coverage expires after 30 years.

Easy to Qualify

Another reason to consider HMS w/ADB is that you can potentially qualify with health conditions. Many of the health issues that prevent you from qualifying for other term policies are not considered for HMS w/ADB. Premiums are the same for smokers and non-smokers, and do not increase during the 30 year level premium period. Policies can be issued for ages 20 through 60. Your agent will be able to show you just how easy it is to start protecting your family.



HMS w/ADB

an affordable alternative to traditional term products.