

# Lifetime Legacy<sup>®</sup>

Simple Solutions. Lasting Results.

## Turn Your \$100,000 Annuity into \$167,127 with Lifetime Legacy

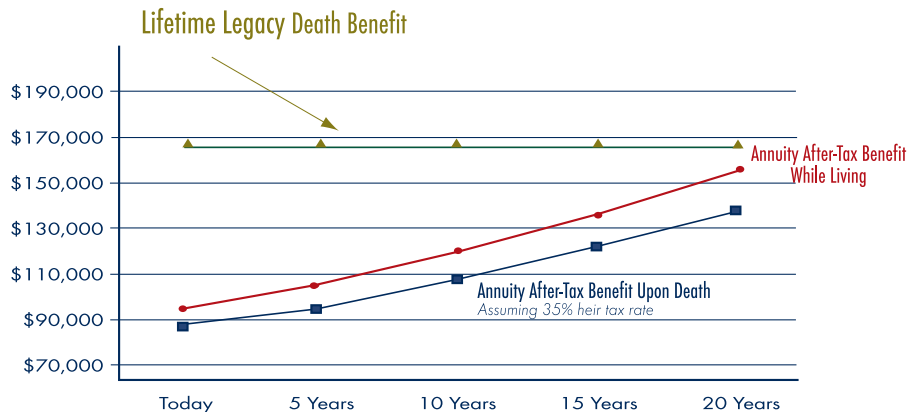


Here's How:

You have \$100,000 in an Annuity.

By placing that money into a Lifetime Legacy life insurance policy, you can pass **\$167,127** to your beneficiaries income tax-free, and possibly avoid the costs and delays of probate.

It would take more than **20 years** for the after-tax benefit on the annuity to equal the immediate guaranteed minimum death benefit of Lifetime Legacy!



All information shown here is hypothetical, intended for illustrative purposes only, and not guaranteed. Assumptions: 64-year old female, non-smoker, \$100,000 in an annuity with a \$70,000 cost basis. Assumes no surrender charges, 3% growth rate, 15% tax bracket while living, and a 35% heir tax bracket. 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.

## Give the Gift of a Lifetime.

Passing on wealth to your loved ones may be something you've always imagined. Make that dream a reality with a Lifetime Legacy insurance policy.

- ▶ One payment provides a death benefit that is greater than your original payment.
- ▶ Death benefit passes on income tax-free and may avoid the costs and delays of probate.
- ▶ Competitive guaranteed death benefit for life<sup>1</sup>
- ▶ Living benefits<sup>2</sup>
- ▶ Accidental Death Benefit Rider<sup>3</sup>

<sup>1</sup>The policy's guaranteed minimum death benefit is equal to the initial specified amount as defined in the policy and is guaranteed for the lifetime of the insured, assuming no loans, withdrawals or accelerations of the death benefit are taken. <sup>2</sup>Access up to 80% of the guaranteed minimum death benefit if client becomes permanently confined to a qualified nursing facility or is diagnosed with a qualifying terminal illness, assumes no loans or withdrawals are taken. The permanent nursing home confinement benefit is payable after a 90-day elimination period from the time confinement begins. Because accelerated benefit payments are treated as liens against the policy, interest will apply and will gradually decrease the proceeds payable. <sup>3</sup>Pays an additional death benefit if death occurs due to accidental injury(ies) no later than 90 days following the date of the accident. The additional death benefit will be equal to 100% of the base policy death benefit if death is the result of an accidental injury, or 200% of the base policy death benefit if death is due to injury as a direct result of an accident while riding as a fare-paying passenger on a common carrier. Please see Rider for all benefits and exclusions.

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT. Lifetime Legacy (Policy Series 258), the Accelerated Benefit Payment Rider (Rider Series 2149) and the Accidental Death Benefit (Rider Series 2169) 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 riders may not be available in all states. Certain restrictions apply. Consult contract and riders for all limitations and exclusions. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material. Lifetime Legacy may be designated as a Modified Endowment Contract (MEC). Distributions of gain are subject to income taxation rules and IRS early distribution penalties. Please consult your tax advisor for further details. [Agent Name] is an authorized agent of Americo.

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