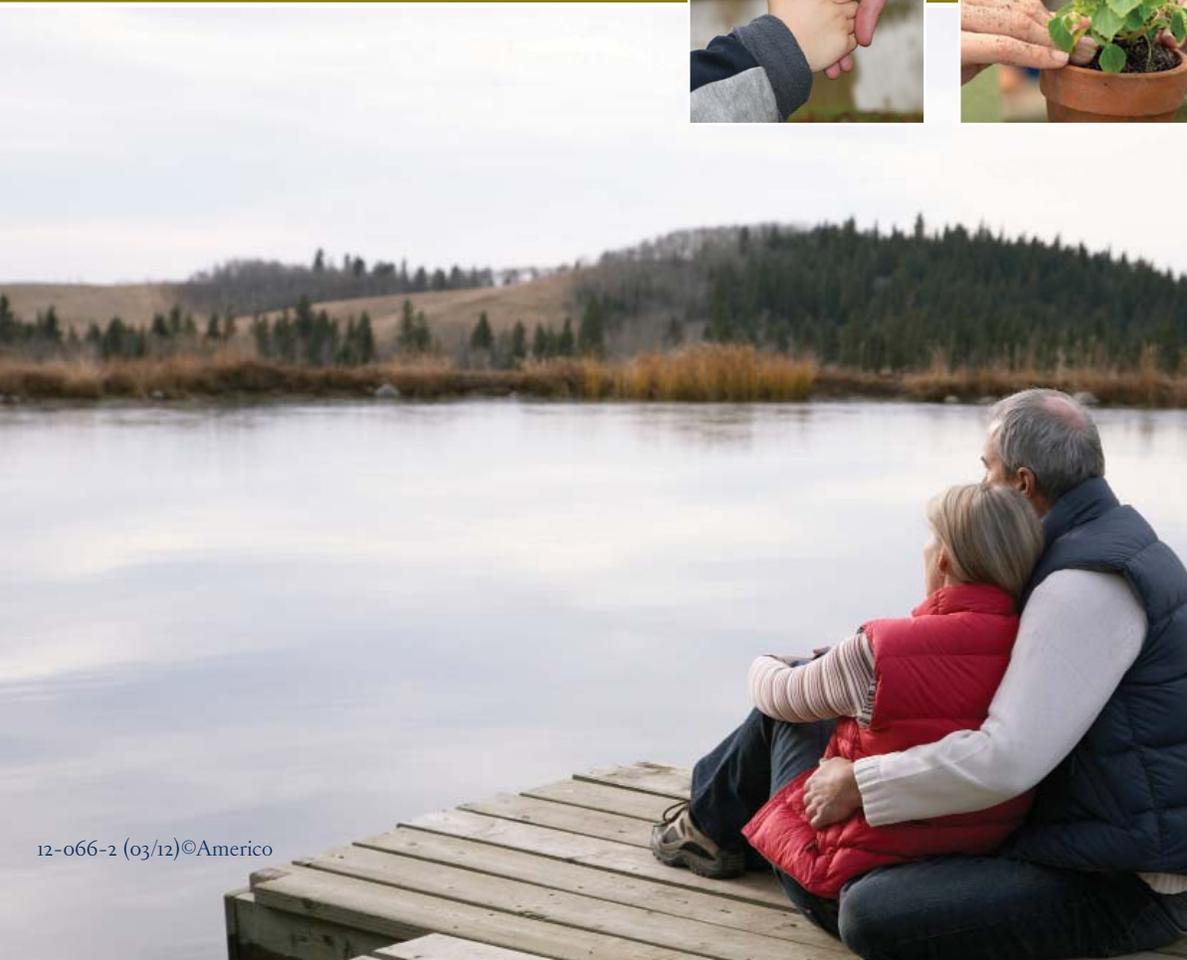


Lifetime Legacy[®]

Simple Solutions. Lasting Results.

Client Brochure

Policy Series 258



We all want to leave a legacy.

Why not make the most of yours today?

If you're like most, your loved ones mean the world to you. Leaving a legacy may be your lifelong goal.

Maybe you dream of helping your son pay off his house or providing your granddaughter with money for college expenses. Maybe your daughter could use the money to carry on a family business or start a new one. Whatever your situation, it may be important to you that they receive as much of your hard-earned money as possible.

This gift, your legacy, is really the gift of a lifetime – and one that many can only dream of giving to their loved ones.





Lifetime Legacy may be the solution for you.

Have you thought about how the money you leave will be paid at your death? Taxes can often eat up a large portion and – without proper planning – your loved ones may also get caught up in a lengthy and expensive probate process.

There may be a better way...

Lifetime Legacy from Americo Financial Life and Annuity Insurance Company (Americo) is a life insurance product that was designed specifically for passing on a legacy.

It is universal life insurance that guarantees a certain amount of money will go to your loved ones (or whomever you choose) at your death.

The concept is simple. You purchase the policy with a single payment. This payment creates a guaranteed amount of money that will be left to your loved ones when you die. No additional payments are needed. And you never have to worry about the amount changing (assuming you don't take any loans or withdrawals).

The amount you are able to pass on is based on your age and health. Once you purchase the policy, this amount will never change unless you take a loan or withdrawal. It is guaranteed for the rest of your life, starting on day one.

In general, one of the best reasons to consider life insurance is its income tax-free status.

Also, in many cases, money from life insurance will pass on outside of probate. Together, these two factors mean your loved ones may not have to deal with the emotional struggle or financial burden caused by income taxes and probate.



Lifetime Legacy ... designed with you in mind.

Simple solutions.

Lasting results.



The Key to Lifetime Legacy

Take a look at the following example for a better idea of how Lifetime Legacy works.

Susan, who is 68 years old, has \$50,000 in a CD. Her plan is to eventually pass this money on to her daughter. With this CD, Susan earns 3%, which is taxed every year leaving her an after-tax return of 2.16%.

If Susan moves her CD into Lifetime Legacy, she can immediately increase the money that will go to her daughter. By doing this, she turns her CD into \$78,000 that she can then leave to her daughter – free of income tax and possibly outside of probate.

	Lifetime Legacy Death Benefit	CD (after taxes)
Now	\$78,000	\$50,000
5 years from now	\$78,000	\$55,638
10 years from now	\$78,000	\$61,913
15 years from now	\$78,000	\$68,894
20 years from now	\$78,000	\$76,663

Assumes Susan is a non-smoker in good health with \$50,000 in a CD in a 28% tax bracket. All information shown here is hypothetical, intended for illustrative purposes only, and not guaranteed.

It would take Susan over 20 years for the CD to equal the death benefit of Lifetime Legacy!



Peace of Mind For You.

While you should only purchase Lifetime Legacy if you have money set aside that you do not need for current expenses, sometimes emergencies happen. Lifetime Legacy has a feature that will allow you access to a portion of your death benefit if you are confined to a nursing home or diagnosed with a qualifying terminal illness.

Nursing Home. If you are ever permanently confined to a nursing home or if you have a terminal illness, you will be able to access up to 80% of the death benefit, the money that would have gone to your loved ones. Certain conditions do apply so make sure to discuss these with your agent so you understand your options. Accelerated Benefit Payment Rider (Rider Series 2149) is not available in all states.

Loans and Withdrawals. Although you might not anticipate needing this money now, it is always comforting to know that you can still access it if an unforeseen emergency arises.

With Lifetime Legacy, for 30 days following the end of the fifth policy year you can withdraw up to the entire single premium payment without any penalties.¹ Loans are available after the first policy year and withdrawals may be taken after the fifth policy year. See policy for all limitations and exclusions. It's important you talk with your agent about any penalties or questions you have about the loan provisions.

Additional Benefit in Case of Accidental Death. An Accidental Death Benefit Rider (Rider Series 2169) is automatically included. This rider will pay your beneficiary(ies) an additional 100% of your base death benefit if your death is the result of an accidental injury; or, an additional 200% of your base death benefit if your death is due to injury as a direct result of an accident while riding as a fare-paying passenger on a common carrier.²

Why should you consider Lifetime Legacy?

- Your loved ones are guaranteed to receive a set death benefit when you pass away (assuming no loans or withdrawals have been taken).
- You decide up front exactly who will receive the money and how much.
- Your loved ones usually do not have to worry about paying income taxes before receiving the money.
- Possibly no probate hassles.

¹For 30 days following the fifth policy year, the cash surrender value is guaranteed to be no less than the initial single premium paid for the policy, assuming no prior loans, withdrawals, or accelerated benefit payments have been taken. If the policy is fully surrendered or partial withdrawals are taken in the first five years or after the 30-day window that follows the fifth policy year, the cash surrender value of the policy will be less than the initial single premium payment.

²When death occurs no later than 90 days following the date of the accident.



Lifetime Legacy *Fact Finder*

Personal Lifetime Legacy Quote

Personal Information

Name _____

Age on your last birthday _____

Current Assets

Savings/Money Markets \$ _____ CDs \$ _____

Stocks/Bonds \$ _____ Mutual Funds \$ _____

Annuities \$ _____ Other \$ _____

Circle assets needed for CURRENT living expenses.

1. To whom do you want to leave your money? _____

2. Indicate assets earmarked for loved ones: _____

3. Do you have a will? _____

4. Do you have a trust? _____

Personal Quote

Nicotine Non-nicotine

Any major health issues: _____

Single Premium Amount

\$ _____

Initial Guaranteed Minimum
Death Benefit

\$ _____

We base your personal quote only on the information you provide. It is not a binding agreement and does not constitute an offer or contract. The coverage you ultimately purchase may be different based upon your individual circumstances and may vary by the state in which you live.



Americo Financial Life and
Annuity Insurance Company
300 W. 11th St.
Kansas City, MO 64105

About Americo

For over 100 years, Americo 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 has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company (Americo) is a member of the Americo Life Inc. family of companies. Americo Life Inc., is one of the largest, independent, privately held insurance groups in the United States² with over 750,000 policies, over \$38 billion of life insurance in force, and over \$6.0 billion in assets for year-end 2010.³

¹Americo 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.

³Information is as of year end 2010 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 conduct business in the District of Columbia and all states except NY and VT.

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. 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 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.

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.