

From a company you can count on ...

Rated "A-" (Excellent)⁴ by A.M. Best and "A-" (Strong)⁵ by Standard & Poor's®



Americo's offices in downtown Kansas City, MO

⁴Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), 2011. Amerigo Financial Life and Annuity Insurance Company has a financial strength rating of A- (Excellent, 4th out of 15 rating categories.) A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F." ⁵Standard & Poor's rating for Amerigo Financial Life and Annuity Insurance Company, August 2011. Amerigo Financial Life and Annuity Insurance Company has a financial strength rating of A- (Strong, 7th of 20 rating categories.) Standard & Poor's uses a scale of AAA (extremely strong financial security) to CC (extremely weak financial security). Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's® is a trademark of The McGraw-Hill Companies, Inc., and is licensed for use by Amerigo Life, Inc.

Agent Information:

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 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 States² with over 750,000 policies, over \$38 billion of life insurance in force, and \$6.0 billion in assets for year-end 2010.³

¹Amerigo 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-2011, "A.M. Best Co., as of July 2011."
³Information is as of year end 2010 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 conduct business in the District of Columbia and all states except NY and VT.

Products are offered 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 the time of purchase. 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.



Amerigo Financial Life and Annuity Insurance Company

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Administrative Office: PO Box 410288, Kansas City, Missouri 64141-0288



Keeping Life Insurance Simple

Simplified Issue
125 · 100 · 125 CBO · 100 CBO
 Universal & Term Life Insurance



Important things in life don't have to be complicated ...

We're keeping life insurance simple. 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 might be the wisest decision you ever make.

Simplified Issue Term & Universal Life Insurance, simple, affordable coverage:

- ▶ Term life insurance with the choice of a 30, 25, 20 or 15-year term period and either fully guaranteed or 5-year guaranteed coverage.
- ▶ Or, universal life insurance with the choice of a 30, 25, 20 or 15-year no-lapse guarantee period, and 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
- ▶ A wide variety of optional benefit riders that can help if you become totally disabled or critically ill.²
- ▶ No medical exams required. Just answer a few simple medical questions on the application.³

Accidental Death Benefit

With the Simplified Issue 125 and 125 CBO products, an Accidental Death Benefit Rider (Rider Series 2165) is included at no additional cost.

This rider will pay an additional 25% of the base death benefit to your

beneficiary(ies), if your death occurs prior to the end of the period, and is the result of an accidental injury.

If you die from a bodily injury that is the direct result of an accident while riding as a fare-paying passenger on a common carrier, your beneficiary(ies) will receive an additional 25% of the base death benefit.

Cash Back Option

While it's important to own life insurance, the hope is that you will never have to use the coverage. What if you could own a policy for a period of time, *and* have the option to surrender the policy at the end of the no-lapse guarantee period and receive money back?¹

Simplified Issue 100 CBO and 125 CBO build cash value. At the end of the no-lapse guarantee period, your cash value will equal 100% of the premiums paid on the base policy, less any loans. At that time, you may request to surrender your policy and receive the cash value in one lump sum.¹

¹Simplified Issue 100 CBO and 125 CBO build a cash value which can be returned to you upon request, less any loans, if policy is surrendered.

²Riders are optional, available for an additional cost and may not be available in all states.

³Issuance of policy may depend upon answers to medical questions.



Cash Back Option Example

Thomas is a 30-year-old male, non-smoker who purchases a \$150,000 Simplified Issue 125 CBO policy with a 30-year no-lapse guarantee period. His monthly premium is \$68.75.

At the end of the period, the cumulative premium paid and the guaranteed accumulation value are both \$24,750.

If Thomas requests to surrender the policy within 30 days, he'll receive the cash value in one lump sum payment of \$24,750.

Personalize Your Coverage

Provides extra money if you become disabled:

Select the optional Disability Income Rider (Rider Series 2145),² and you may receive a monthly income of up to \$2,000 for up to two years in the event you become totally disabled.

Provides cash when critically ill:

The optional Critical Illness Accelerated Benefit Rider (Rider Series 2139),² advances up to 50% of the death benefit if you are diagnosed with a qualifying critical illness. Benefits and qualifiers vary by state.

Coverage for your spouse:

The Additional Insured Term Insurance Rider (Rider Series 2160),² adds coverage for your spouse in an amount equal to or less than the base face amount.

Protects your coverage if unemployed or disabled:

When you select the Waiver of Premium Rider or Waiver of Monthly Specified Premium Rider (Rider Series 2158/2159/2158-UL/2159-UL),² your monthly premiums will be waived if you become totally disabled. The Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140),² is added automatically when the Waiver of Premium Rider or Waiver of Monthly Specified Premium Rider is selected, and waives premiums during a period of involuntary unemployment for up to six months.

Coverage for your children:

The Children's Term Rider (Rider Series 2162),² provides up to \$15,000 of additional insurance coverage for each child.

Coverage is provided to age 25 and may be converted into a new individual policy for up to five times the initial rider amount.

