

## Costs to Consider

Use this worksheet to estimate some of the future financial obligations your loved ones may face.

Credit Card Balances	_____
Other Outstanding Debt	_____
College Costs	_____
Funeral Expenses:	
Funeral Home	_____
Cemetery Plot	_____
Transportation	_____
Casket & Vault	_____
Church & Flowers	_____
Medical Expenses	_____
Probate	_____
Other	_____
<b>TOTAL</b>	=====

*Proceeds from your Ultra Protector Series policy may be used for any purpose.*

## 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.<sup>1</sup> We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your 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 States<sup>2</sup> with over 750,000 policies, over \$38 billion of life insurance in force, and \$6.0 billion in assets for year-end 2010.<sup>3</sup>

<sup>1</sup>*Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.*

<sup>2</sup>*Admitted Assets, Top Life Writers-2010, "A.M. Best Co., as of July 2010.*

<sup>3</sup>*Information is as of end of year 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 Notices

*Americo Financial Life and Annuity Insurance Company is authorized to do 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 legal or tax advisor regarding the information and concepts contained in this material.*



Permanent  
Final Expense  
Life Insurance

ULTRA PROTECTOR SERIES

07-277-41 (08/11)  
Policy Series 281/282/283/284

**AMERICO**

## Agent Information:

07-277-41 (08/11) © Americo

# Individual, Permanent Whole Life Insurance Protection

## From \$2,000 to \$30,000

### **Death benefit up to \$30,000**

You decide how much protection you need and can comfortably afford. Choose a death benefit of \$2,000 or up to \$30,000.<sup>1</sup>

### **Individual, Permanent Protection**

It may be one of the safest kinds of protection you can buy! It's safe because you own the policy. And as long as you pay your premiums, your coverage is guaranteed for life.

### **Your Rate Does Not Increase**

The affordable monthly rate you start at will be the same monthly rate you'll pay for the life of the policy. Your rate will not increase with age or changes in health.

### **Your Coverage Will Not Decrease or be Cancelled Because of Age or Health**

This is permanent whole life protection. The amount of your death benefit does not decrease as you get older. And, as long as you make your premium payments when due, you cannot lose this valuable protection because you get older or because your health changes.

### **Protection From the Very First Day**

You are protected from the very first day your policy goes into effect. And, if you qualify for Ultra Protector I, your full death benefit is available as soon as your policy is issued.

If you don't qualify for Ultra Protector I, you may receive either an Ultra Protector II or III policy. With Ultra Protector II, the death benefit is

graded for the first two policy years.<sup>2</sup> With Ultra Protector III, the death benefit is graded for the first three policy years.<sup>2</sup>

### **No Physical Exam Required**

Your acceptance is based on the information you provide on your application. Depending on the policy, you will only need to answer a few medical questions on the application. There are no costly or embarrassing physical exams to take. Issuance of policy may depend upon answers to medical questions.

### **Builds Cash Value**

After your policy has been in force for a specified period of time, it builds cash value every year. This is your money that you can leave to grow or borrow to use as you see fit.

### **Choice of Beneficiary and Payment Date**

Pick who you'd like as your beneficiary and what date you would like to make your premium payments.

### **Coverage for Children and Grandchildren**

The Children's Term Rider (Rider Series 2147) provides term life insurance coverage on eligible children and grandchildren. Coverage amount ranges from \$1,000 to \$5,000 and lasts to the Insured's age 65 or the child's age 23, whichever is earlier. Then it may be converted to an individual policy. Eligible children must be a child, stepchild, legally adopted child, or dependent grandchild of

the Insured. Grandchildren must reside with the Insured and appear as a dependent on the Insured's federal income tax return. This rider is optional and available for an additional charge on Ultra Protector I only. Not available in all states.

### **Accelerated Benefit for Terminal Illness**

For Ultra Protector I, an Accelerated Benefit Payment Rider (Rider Series 2146) is included at no additional cost. With this benefit, if the insured is diagnosed with a qualified terminal illness that results in a life expectancy of 12 months or less (24 months or less in IL, MA, and TX), America will advance up to 50% of the death benefit payable under the policy. The available benefit will be reduced by the amount of any outstanding policy loans, and will not exceed \$15,000. The minimum accelerated benefit is \$1,000 (state variations apply). Not available in all states.

### **Accidental Death Benefit Provision**

An Accidental Death Benefit provision is included with Ultra Protector II and III policies at no additional cost.<sup>3</sup> With this extra protection, if death occurs as the result of accidental bodily injury in the first two policy years for Ultra Protector II or three years for Ultra Protector III and within 90 days of the injury, the full death benefit is payable.<sup>2</sup> Not available in all states.

<sup>1</sup> Depends on policy selected and eligibility at the time of application.

<sup>2</sup> State variations apply.

<sup>3</sup> Only applies to modified (limited) death benefit policies.