



# AGENT GUIDE

## Instant Decision Indexed Universal Life

Policy Series 336

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***AMERICO***



Reach any Americo Department by calling one number:

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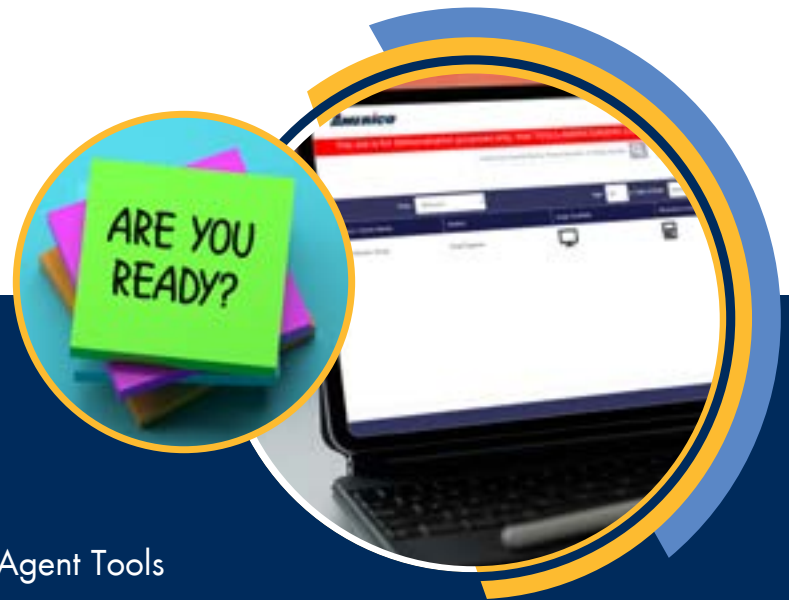
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### **Helpful Links**

[Portal.Americoagent.com](http://Portal.Americoagent.com)  
[AmericoIUL.com](http://AmericoIUL.com)  
[Tools.Americoagent.com](http://Tools.Americoagent.com)  
[Tools-Demo.Americoagent.com](http://Tools-Demo.Americoagent.com)  
[AgentCafe.com](http://AgentCafe.com)

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## Getting Started

Quote premiums and write applications with our Agent Tools instant decision eApplication.

- Login to Agent Tools at [Tools.Americoagent.com](https://Tools.Americoagent.com) or from the Agent Portal home page.
- The credentials for Agent Tools are the same as your Agent Portal login.
- Once logged in, you can run an illustration, start a new eApplication, or continue one that was previously started.



# Instant Decision Indexed Universal Life

Instant Decision IUL from Americo Financial Life and Annuity Insurance Company is an Indexed Universal Life insurance policy designed to provide your clients with permanent life insurance coverage. The process is easy with our simplified underwriting and eApplication. Your clients will know if they're approved in a matter of minutes.

## Product Highlights

- Accumulate cash value with the potential to lower or cover premiums.
- Interest based on the performance of the S&P 500®.
- Two indexed interest options with 1-year index period.
- Living Benefit Riders (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost.
- Face amounts starting at \$50,000 and non-medical up to \$450,000.

## Ease of Doing Business

- 100% Instant decision eApplication
- Full electronic process - text and email signatures with 6-digit code
- Simplified underwriting with our eApplication
- Policy eDelivery available
- Competitive commissions paid daily to help you build your business
- Outstanding support and service

## How is Instant Decision IUL Sold?

Traditional UL products may require complicated software with many different solves and variables to determine the face amount and premium. NOT with Instant Decision IUL. Agent Tools will provide a simple premium quote based on the applicant and the predetermined policy parameters. Instant Decision IUL is sold utilizing Americo's easy-to-use eApplication and instant decision process.

- ▶ The premium quote is the premium required to keep the desired face amount in force and the cash value to endow at age 120. This is based on the maximum illustrated rate for the indexed interest account and all assumptions are unchanged in the future.
- ▶ The Policyowners can allocate funds to either or both the S&P 500 Point-to-Point with Participation Rate or the S&P 500 Point-to-Point with Cap.
- ▶ The Policyowner must review and sign a full policy illustration. This illustration, based on the premium quote provided, is built into the eApplication so it is signed with the application at the point-of-sale, and a copy delivered with policy print.

## How Does Index Crediting Work?

Americo's Instant Decision IUL uses the Point-to-Point method to determine the index rate. The indexed crediting rate applied is the index rate multiplied by the declared Participation Rate or limited by a Cap.

The resulting percentage is the interest rate used to credit interest to the indexed account at the end of the year-long crediting period. The Point-to-Point method utilizes an annual reset feature which means that yearly interest earnings are locked in and subsequent index value are recalculated each year.

## How to Calculate the Index Interest Rate

To determine the Index Rate, the annual Point-to-Point method compares the closing values of the S&P 500<sup>®</sup> Index at the beginning and the end of each 1-year period  $[(\text{ending value} - \text{beginning value}) / \text{beginning value}]$ . The Net Index Rate applied to the indexed account will be determined by adjusting the Index Rate by the current Participation Rate or Cap.

The Participation Rate and Cap are declared in advance of each year-long index period and will be guaranteed for the year-long index period. The Participation Rate is the percentage of the index rate that will be used in determining the Net Index Rate. A Cap is the maximum Net Index Rate that may be applied to a indexed account.

Here is an example of how two different Index Crediting Options determine the Indexed Interest Rate.

Point-to-Point with Cap	
Beginning Account Value	\$10,500
Insurance Costs	\$500
Cap	12%
Beginning Index Value	1,000
Ending Index Value	1,200
Index Growth Rate	20%
Indexed Interest Crediting Rate	12%
Ending Account Value	\$11,200

Point-to-Point with Participation Rate	
Beginning Account Value	\$10,500
Insurance Costs	\$500
Participation Rate	75%
Beginning Index Value	1,000
Ending Index Value	1,200
Indexed Growth Rate	20%
Indexed Interest Crediting Rate (20%*75%):	15%
Ending Participation Account Value:	\$11,500

*Assumes a beginning Participation Account value of \$10,500. All examples shown are hypothetical and intended only for illustrative, educational purposes.*



## Living Benefits

If your client is diagnosed with an unexpected illness, lost income and medical expenses can take a toll on a family budget. The Living Benefit Riders can help offer peace of mind at a critical time. These benefits may give your clients access to an early (accelerated) payout of the policy death benefits if they are diagnosed with a critical, chronic, or terminal illness.

Even better, these Living Benefits are included at no additional cost to your client. Having access to this benefit could make an important difference in the quality of life for them and the lives of their loved ones.

### How Does it Work?

The requested benefit acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment.

### Benefit Calculation Example

A 40-year-old healthy male purchases an IUL policy. At age 43 he is diagnosed with cancer. He has to take time off work for treatment. Expenses and medical bills begin to accumulate. After completing treatment, his medical bills total over \$75,000.

The IUL policy he purchased included the Living Benefit Riders at no additional cost. He requested in writing the Accelerated Benefit for the full \$100,000 face amount. His condition qualified him for the Critical Illness Accelerated Death Benefit Rider and he received \$79,206 based on a 3-year life expectancy.

	3-Year Life Expectancy	10-Year Life Expectancy	15-Year Life Expectancy
Face Amount	\$100,000	\$100,000	\$100,000
Requested Acceleration	\$100,000	\$100,000	\$100,000
less Actuarial Discount	\$20,544	\$67,996	\$93,988
less Administrative Charge	\$250	\$250	\$250
Accelerated Death Benefit	\$79,206	\$31,754	\$5,762

*All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypothetical are not guaranteed or indications of actual coverage amounts.*

## **Critical Illness Accelerated Death Benefit Rider**

### **Rider Series 2195**

A Critical Illness qualifying event is when a physician certifies that the Insured has had one of the following conditions in the last 12 months:

- Amyotrophic Lateral Sclerosis (ALS)
- End Stage Renal Failure (Kidney Failure)
- Invasive Cancer
- Major Organ Failure
- Myocardial Infarction (Heart Attack)
- Stroke

## **Chronic Illness Accelerated Death Benefit Rider**

### **Rider Series 2196**

A Chronic Illness qualifying event occurs if a physician has certified that for a continuous 90-day period within the last 12 months the Insured:

- is unable to perform (without substantial assistance from another person) at least two activities of daily living due to loss of functional capacity; or
- requires substantial supervision to protect himself/herself from threats to health and safety due to severe cognitive impairment.

## **Terminal Illness Accelerated Death Benefit Rider**

### **Rider Series 2197**

A Terminal Illness qualifying event occurs when a physician certifies that the Insured has a terminal illness. A terminal illness is defined as a medical condition that, with a reasonable degree of medical certainty, will result in the Insured's death within 12 months from the date the physician signs the statement of proof of terminal illness.

These riders are added automatically and at no additional charge.

These benefits may provide an accelerated death benefit, payable as a lump sum, upon the occurrence of a qualifying event. The request for the Accelerated Death Benefit must be in writing and Americo must receive the request while the policy is in force.

Partial accelerations are not available.

If an accelerated benefit is paid, then all living benefit riders and the policy to which the riders are attached will terminate immediately.

## **Important Reminder**

Requested Acceleration amounts will be reduced by a flat administrative charge and also an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment to the Owner.





# Product Specifications

## Type

Indexed Universal Life

## Issue Ages (Age Last Birthday)

Minimum Issue Age: 18

Maximum Issue Age: 65

## Rating Class

Non-nicotine; Nicotine

Not available on a Substandard basis.

A Non-nicotine classification applies to anyone who has not used nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes or any device used for the vaporization of liquid nicotine) for at least 24 months.

## Gender

Male / Female

## Issue Limits

Premiums payable to attained age 120.

Net Premiums (the premium after Premium Expense Charges are deducted) received will be held in the sweep account until the next monthiversary and then swept into the declared interest account and/or indexed interest accounts based on owner's allocation instructions.

## No-Lapse Guarantee Premium

There is a no-lapse guarantee (NLG) period of 5 years. Payment of the monthly NLG Premium is required during the NLG period to keep the policy in force. The minimum monthly premium payable in the first year equals the NLG Premium.

The premium quoted in Agent Tools is guaranteed to keep the policy in force for the lesser of 20 years or to age 80. Assumes all premiums are paid on time and no loans or withdrawals are taken.

## Premium Mode

Monthly Bank Draft

## Issue Limits

Minimum Face Amount: \$50,000

Maximum Face Amount: \$450,000

## Death Benefit

Option A (Level) and Option B (Increasing) are available.

After the first policy year, face amount may be increased or decreased. Decreases are subject to a partial surrender charge and may not result in a face amount less than the Minimum Face Amount allowed at issue. Increases are limited by maximum allowed for any one life and must occur prior to the insured's attained age 85. A change in face amount will be effective on the next monthiversary following approval.



After the first policy year, the death benefit option may be changed. If changing from Option A to Option B, the face amount will decrease by the accumulation value; however, the change is not allowed if the resulting face amount would be less than the Minimum Face Amount.

If changing from Option B to Option A, the face amount will increase by the accumulation value. A change in death benefit option will be effective on the next monthiversary following approval.

## Monthly Policy Charges

### Policy Loads

A per policy load of \$5.00 deducted monthly to age 120 on a current basis. \$7.00 deducted monthly to age 120 on a guaranteed basis.

A load per unit of face amount applies on a current basis (number of years varies by age), and for all years on a guaranteed basis. Unit load varies by class, gender, and issue age.

Percent of Premium Expense Charge of 7% of premium on both a current and guaranteed basis in all years.

### Monthly Deductions

Monthly deductions will be assessed against the sweep account first with any remaining amount taken out of the declared interest account followed by the indexed interest accounts. Deductions from indexed interest accounts will be taken first from the indexed interest account furthest from an index credit (LIFO). If there are two indexed interest accounts with the same time to index credit, the deduction will be taken pro-rata from each account based on account value.

### Interest Credits

Each policy can have Indexed Interest Accounts, a Sweep Account, and a Declared Account.

Guaranteed minimum interest rate is 2% for both the Sweep Account and Declared Interest Account.

Interest crediting to an Indexed Interest Account will be no less than 0%.

### Interest Crediting Account

There are two Indexed Interest options each with a 1-year index period.

- S&P 500 Point-to-Point with Participation Rate
- S&P 500 Point-to-Point with a Cap

Guaranteed Minimum with Cap: 3%

Guaranteed Minimum Participation Rate: 15%

## No-lapse Guarantee

A 5-year No-lapse Guarantee will be included in this product. Starting on the policy effective date, the total premiums paid less any partial surrenders (including applicable partial surrender charges) and any indebtedness must be greater than or equal to the cumulative No-lapse Guarantee Premium. There is unlimited ability to catch up premiums as long as there has been no prior lapse. The No-lapse Guarantee can be reinstated if the policy has been lapsed, as long as all back No-lapse Guarantee Premium is paid.

If No-lapse Guarantee keeps the policy in force with a negative accumulation value, negative interest will not be credited and the net amount at risk will not increase. At the end of the No-lapse Guarantee period, a premium necessary to cover COIs and expenses must be paid to keep the policy in force.

The No-lapse Guarantee premium for the base policy will be increased by the No-lapse Guarantee Premium for any riders attached to the policy.

If during the No-lapse Guarantee period the face amount is changed, the No-lapse Guarantee Premium for the base policy will be recalculated as of the effective date of the change based on the same percentage change in the face amount.

## Lapse Basis

During the first 5 years, the policy will enter the grace period if the surrender value is not sufficient to cover a monthly deduction, unless the No-lapse Guarantee Premium test has been met. At this point, the owner has 61 days to make a payment equal to the lesser of 1) three monthly deductions, adjusted by the percent of premium load, plus any unpaid policy loan interest or 2) the amount required to avoid lapse pursuant to the No-lapse Guarantee provision for three months.

After year 5, the policy will enter the grace period if the accumulation value less indebtedness is not sufficient to cover a monthly deduction.

## Surrender Charges

Applicable during the first 14 policy years. Expressed as a rate per \$1,000 of face amount. Decreases in the face amount will be assessed a partial surrender charge.

A Partial Surrender Charge is a percentage of the Surrender Charge equal to the percentage reduction in the face amount, but in no event less than \$50. Partial surrenders will reduce the face amount by the amount of the partial surrender, not including the partial surrender charge.

## Reinstatement

Policy may be reinstated within three years from the date of termination and during the lifetime of the insured. Evidence of insurability is required.

The minimum reinstatement premium equals the next three monthly deductions following reinstatement adjusted by the percent of premium load. Reinstatement of the No-lapse Guarantee requires payment of all No-lapse Guarantee Premiums missed.

The effective date of reinstatement will be the monthiversary on or next following the day the company approves the application for reinstatement. Upon reinstatement, the accumulation value, equal to the accumulation value as of the date of the lapse minus any loan as of the date of lapse, will be placed in the sweep account. Policy years will continue to be measured from the Policy Date.

## Transfers

Transfers will occur on sweep dates. Transfers out of an Indexed Interest Account will occur at the end of the Index Period and after any index credits have been applied. Minimum transfer is \$50 or the remaining account value. Minimum remaining account value is \$50. An existing policy loan may restrict the amount of the transfer.

## Policy Loan

The minimum loan amount allowed is \$100. The maximum loan allowed is calculated as (a) minus (b) minus (c), where:

- a. is the surrender value;
- b. is the interest that will accrue on the loan to the end of the policy year in which the loan is made;
- c. is the monthly deduction for the next monthiversary occurring on or after the date of the loan.

## Types of Loans

There are two types of loans:

- ▶ An Index loan is made against the value of the indexed interest accounts. The requested loan amount plus any existing Index Loan amount, including interest that has either accrued or been added to the Index Loan, cannot exceed the value of the indexed interest accounts. Interest will be charged in arrears at a rate that is declared by the Company annually and can change on a policy anniversary, but will never be more than the guaranteed maximum annual rate of 8%. Indexed interest account value impaired by the loan will continue to receive index credits in the same manner as the unimpaired account value. If the index loan is greater than the indexed interest account values, the excess loan balance will be applied against the declared account value, where the impaired value will continue to be credited interest in the same manner as the unimpaired account value.
- ▶ A Standard loan is made against the declared interest account. The requested loan amount plus any existing Standard Loan amount, including interest that has either accrued or been added to the Standard Loan, cannot exceed the value of the declared interest account. Interest will be charged at a 4% annual rate payable in arrears during the first 10 policy years and 2% annually in policy years thereafter. Declared interest account value impaired by the loan will be credited at a 2% interest rate.

If the loan type is not specified, the default is a standard loan.

A Policy Loan is available during all policy years. The loan will be effective as of the monthiversary on or next following the request.

## Partial Surrenders

Partial surrenders are subject to the following conditions:

- Not available during the first policy year
- Minimum is \$500
- Cannot exceed the surrender value less the sum of the next three monthly deductions
- Not allowed if the face amount would decrease to less than Minimum Face Amount
- Only one is allowed during each policy year
- The face amount will decrease by the amount of the partial surrender, not including the partial surrender charge for Option A policies
- Will be deducted from the sweep account first, then the declared interest account and then from the indexed interest account furthest from an index crediting date. If there are two indexed interest accounts with the same time to index credit, the transfer will be taken pro-rata from each account.
- The amount deducted will equal the partial surrender plus the partial surrender charge

## Replacements

External replacements are allowed using the eApplication process only. All necessary forms are included in the eApplication.

Internal replacements are not allowed.

## Riders / Benefits

- Critical Illness Accelerated Death Benefit Rider (Series 2195)
- Chronic Illness Accelerated Death Benefit Rider (Series 2196)
- Terminal Illness Accelerated Death Benefit Rider (Series 2197)



# Product Underwriting

## Important Note Regarding Americo's Underwriting Standards

The following information is a subset of Americo's underwriting guidelines and does not reflect the full underwriting standards of Americo. Because Americo's underwriting guidelines are extensive and cannot be condensed for practical field use, this information provides a list of common factors for agent consideration when screening clients for Americo products. The information provided is to assist you in understanding the guidelines used by Americo when reviewing applications. These are guidelines only. Each case underwritten by Americo is unique and all factors from all sources are taken into consideration before a final underwriting decision is made. Each application is reviewed based on the circumstances and conditions contained therein and may involve additional requirements. The underwriting staff at Americo reserves the right to deviate from these guidelines as may be appropriate for the proper underwriting of any case. This information and the full underwriting guidelines used by Americo are subject to change.

### Insurable Interest

The first step in assessing life insurance risk is establishing insurable interest, which must be determined before the life insurance policy is approved. An insurable interest exists when the Owner (sometimes referred to as the Applicant) is likely to suffer some financial loss or detriment if the Insured dies.

Most often, life insurance contracts are written naming the Insured as the Owner of their own policy. In this situation, the Insured is said to have an unlimited insurable interest in their own life. Other close personal relationships may also have an insurable interest in the life of the Insured and are able to apply for and own life insurance on another individual. Some of these personal relationships include:

- ▶ Spouse
- ▶ Parent (of minor children)
- ▶ Child, Brother, or Sister (in some circumstances)
- ▶ Grandparents (with parent permission)
- ▶ Legal Guardian and Conservator (with accompanying court documentation)

Certain Business and Financial relationships may represent special instances of limited insurable interest as well. The purpose of the insurance may also be accomplished by the way the beneficiary designation is written.

Some examples of these situations are:

- ▶ Creditor (the amount of insurance must not exceed the indebtedness)

- Principal stockholders
- Employer to key employee
- Business partnerships

Ownership in all cases must be prudent and reasonable. Examples of questionable ownership would be:

- Application requests owner to be the parent of an adult, married, Proposed Insured without reasonable explanation.
- Applicant requests owner to be the adult child of an adult Proposed Insured without reasonable explanation.

If proper insurable interest has been established, beneficiary designations on the application are generally acceptable as written. Usually, if the Insured is the Owner of their own policy, they are free to name a beneficiary with few restrictions. Please contact Underwriting if you have questions.

## Plan Eligibility

Eligibility will be determined by a number of factors. Among them are the applicant's prescription and MIB Database histories, answers to the application questions, and previous Americo application information.

## Underwriting Health Changes

Any change in the health of the proposed insured that occurs after the original application date, but before coverage becomes effective, must be reported to Americo. Provide detailed information regarding the health change directly to Underwriting through the Agent Services.

## Medical Check-Ups

Whether the medical check-up is for periodic wellness exams or symptomatic in nature, it is important to provide complete details on the application. You should list the reason for the exam, date, and results of the check-up for all proposed insureds. Always provide the name, address, and telephone number of the attending physician or medical facility. If there is a patient identification number such as a Kaiser Permanente number, please include that information on the application as well.

## Military Guidelines

If deployment orders are pending, or have been received (verbal or written), please indicate and supply the location of the next duty site for underwriting consideration. **Please note, agents are not permitted to sell Americo products on military bases. In the event of any future military conflict, these guidelines may be discontinued.**

## Foreign Nationals and Foreign Travel

Coverage is not available for foreign nationals visiting, those temporarily residing in the United States, or individuals not residing legally in the United States. Consideration may be given to non-citizens who have established legal, permanent residency in the United States and are applying for citizenship. One of the following documents **must** be submitted with the application. **No exceptions will be made.**

- Copy of the applicant's Green Card or Permanent Visa (B1 - B2 Visas not acceptable)
- Copy of U.S. Citizenship and immigration Services Form I-551

Underwriting reserves the right to use any and all information developed in making a determination of eligibility under these guidelines.

Foreign Residence and Travel – United States citizens making short trips (4 weeks or less) out of the country for business, pleasure, or educational purposes are usually acceptable risks, depending on their destination. Please complete a Foreign National and Foreign Travel Questionnaire for applicants who anticipate future foreign travel and submit it at the time of application. The Foreign Travel Questionnaire is not required in all states. Please contact your underwriter to determine which states do not require this information and form.

## Underwriting Advantages

- Underwriting decisions are based on medical questions on the application, an MIB, and prescription drug check. No parameds, no blood, no urine, no APS...no hassle.
- Non-medical up to \$450,000 with no saliva required

## Medical Requirements

Non-Medical: \$50,000 - \$450,000

## Non-Medical

It is important to secure an accurate medical history, asking all health questions and providing the answers in the space provided on the application. In every case, please provide the name, address, and telephone number of the applicant's personal physician plus the date, reason, and results of the last check-up.

## Medical History Questions

Read the instructions for the Medical Questions in Section 7 very carefully.

### Questions 1a and b are the Nicotine History questions:

- These have been written to allow the Proposed Insured to identify their current and past nicotine use.
- Any use identified by a check box entry should be quoted nicotine rates.
- If the "No nicotine products" check box is checked, non-nicotine rates may be quoted.

### ALL Questions are 'knock out' health questions.

The entire question should be read and understood, and then answered carefully.

### Questions 4 through 13 and Section 8 are general health questions:

- If the initial question is answered "No", none of the additional information, or drill down questions, located below require completion.
- If the initial question is answered "Yes", then all drill downs for that question are required.

The need for specialized medical questionnaires has been eliminated, except in a few instances. The questions on the application are sufficient for underwriting known risk factors. If additional information is obtained from 3rd party sources (as mentioned above) that information will be obtained in the most efficient way possible. If a specialized form is required, you will be given specific direction on the application.

## Underwriting Build Chart

Below are the acceptable ranges of build providing no other impairment is present.

HEIGHT	WEIGHT
4'8"	80 - 188
4'9"	82 - 195
4'10"	85 - 202
4'11"	88 - 209
5'0"	91 - 216
5'1"	95 - 223
5'2"	97 - 231
5'3"	100 - 238
5'4"	103 - 246
5'5"	107 - 254
5'6"	110 - 262
5'7"	113 - 270
5'8"	117 - 278
5'9"	120 - 286
5'10"	123 - 295
5'11"	127 - 303
6'0"	131 - 312
6'1"	134 - 321
6'2"	138 - 330
6'3"	142 - 339
6'4"	145 - 348
6'5"	149 - 357
6'6"	153 - 366
6'7"	157 - 376





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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 individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States.<sup>2</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-2024," A.M. Best Co., as of July 2024.

### Important Information

*Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY.*

*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 policy.*

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*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.*

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