

The Amerigo Eagle Premier Series is a whole life insurance product aimed at helping families cover final expenses, including burial and funeral costs. This policy provides a full death benefit for accidental death and features an instant decision eApplication process, allowing for quick approvals based solely on health questions without requiring medical exams. A unique Quit Smoking Advantage is included, permitting smokers to qualify for nonsmoker rates for the first three years if they quit smoking for at least 12 consecutive months; failure to do so will result in a reduction of the death benefit after three years, although premiums will remain unchanged unless the insured chooses to maintain the original face amount at a higher premium. The policy has a minimum face amount of \$5,000 and a maximum of \$40,000, with level premiums that do not increase over time. It also includes an Accidental Death Benefit Rider and an Accelerated Benefit Payment Rider, which allows for up to 50% of the death benefit to be advanced in cases of terminal illness, subject to certain conditions. Additionally, a Child and Grandchild Term Rider is available, providing coverage for children up to age 25.

Policy loans may be accessed at a fixed interest rate of 7.4% per year, and nonforfeiture options include reduced paid-up insurance and cash surrender if premiums are unpaid after the grace period. The policy is available for individuals aged 40 to 85 for nonsmokers and 40 to 80 for smokers, with specific underwriting classes and modal factors. Key obligations of the policyholder include timely premium payments and providing evidence of smoking cessation to maintain nonsmoker rates. The policy can be terminated if loans exceed the cash value, and it includes provisions for renewal and conversion options for child riders. Customer service is available Monday to Friday, with various support resources for agents and policyholders.

The underwriting criteria for the Eagle Premier and Eagle Guaranteed products are outlined, with Eagle Premier issued when all health questions (excluding the smoker question) are answered "no," height and weight fall within specified guidelines, and both Medical Information Bureau (MIB) records and prescription database history are clear or consistent with the provided health history.

Eagle Guaranteed is available if no health questions are answered, any health questions (except for the smoker question) are answered "yes," or if height and weight are outside the guidelines. An Underwriting Build Chart specifies acceptable weight ranges for various heights.

Annual premium rates for Eagle Premier vary by age, gender, and smoking status, with a \$40 annual policy fee applicable. For smokers, premiums increase after the first three years unless the death benefit is decreased to maintain a level premium. The policy provides a formula for calculating premiums based on the annual premium rate per \$1,000 of coverage, the number of thousands, and the modal factor for monthly payments. Americo Financial Life and Annuity Insurance Company, the underwriter, has been operational for over 100 years and is recognized as a leading independent insurance group in the U.S., with significant assets reported as of year-end 2021. The company is authorized to conduct business in all states except New York, and products may vary by state. It is noted that neither the company nor its agents can provide legal or tax advice, and individuals are encouraged to consult qualified professionals for such matters. For specific terms and conditions, policyholders should refer to the contract.