

Americo Financial Life and Annuity Insurance Company offers a range of final expense products, including the Eagle Select series, which features optional riders such as the Accelerated Benefit Payment Rider and Accidental Death Benefit Rider. These products cater to individuals aged 40 to 85, with coverage amounts from \$5,000 to \$40,000, and a \$40 annual policy fee. While the life insurance does not cover funeral goods or services, the proceeds can be utilized for any purpose unless specified otherwise. The application process is streamlined, allowing for an instant decision eApplication, and smokers may qualify for nonsmoker rates through the Quit Smoking Advantage program.

The Instant Decision Term Series, which includes Term 125 and Term 100, provides guaranteed level premiums and a death benefit of \$1,000 for all causes. The Accidental Death Benefit Rider offers additional coverage for deaths resulting from accidents, with specific benefits for common carrier incidents. This coverage is available for individuals aged 20 to 60, with various premium payment options and a policy fee of \$90.

Universal Life policies also feature an instant decision application and include living benefit riders at no extra cost. The minimum coverage for these policies is \$25,000, with a maximum of \$450,000, and a Cash Back Option is available at the end of the specified period. An optional Accidental Death Benefit Rider provides further benefits for accidental deaths.

Americo's products are designed to offer flexible coverage options with various riders, allowing policyholders to customize their insurance to meet specific needs. However, certain restrictions and exclusions apply, and not all products may be available in every state. It is crucial for policyholders to review their contracts for detailed terms and conditions.

The insurance policies, including the Ultimate One Index 9, Ultimate One Index 9 Bonus, Platinum Assure Series, Platinum Assure 5, and Americo Elite 5, are underwritten by Americo Financial Life

and Annuity Insurance Company, based in Kansas City, MO, and are subject to state-specific variations and restrictions. Some riders may be optional and available for an additional cost, and it is essential to consult the contract and riders for all limitations and exclusions. The policies utilize the S&P 500® Index, licensed for use by Americo, but are not endorsed or promoted by S&P or its affiliates, who bear no liability regarding the products. The policies do not provide legal or tax advice, and individuals are encouraged to seek professional guidance.

The Ultimate One Index Series offers fixed indexed annuities with a participation rate or cap based on the S&P 500® performance, providing full accumulation value at death and various indexed crediting rate options. The issue ages range from 0-90 for Ultimate One Index 7 and 0-85 for Ultimate One Index 9, with minimum premiums starting at \$10,000 and maximums at \$1,000,000. The Ultimate One Index 9 Bonus includes a 5% premium bonus fully vested from day one. Withdrawals are allowed with a minimum of \$500, and a \$2,000 minimum surrender value must remain. Surrender charges apply but may be waived after five years if annuitized for at least that duration.

The Platinum Assure Series provides multi-year guarantee annuities with competitive rates and penalty-free withdrawals available annually, including the first year. The issue ages are similar to the Ultimate One Index Series, with minimum premiums starting at \$25,000. These policies guarantee a minimum value equal to 87.5% of the single premium received, less any partial surrenders, with daily interest compounded at a guaranteed minimum interest rate.

The Americo Elite 5 offers ten index options based on various indexes, along with a declared interest account and full accumulation value death benefit. The minimum premium is \$10,000, and similar withdrawal and surrender conditions apply, including a 30-day penalty-free withdrawal window at the beginning of the sixth year. The guaranteed minimum value is also set at 87.5% of the single premium received, with daily interest compounded at the minimum guaranteed interest

rate. Overall, these policies provide various features and benefits, including death benefits, accumulation value adjustments, and options for systematic monthly interest income, while outlining specific conditions for withdrawals, surrender charges, and premium payments.