

Americo Financial Life and Annuity Insurance Company offers the Eagle Premier Series (Policy Series 311/312/313), which provides individual, permanent whole life insurance protection ranging from \$5,000 to \$40,000. This policy guarantees coverage for life as long as premiums are paid, with no physical exam required; acceptance is based on answers to a few medical questions. Coverage begins immediately upon policy issuance, with full death benefits available for those qualifying for Eagle Premier, while those receiving an Eagle Guaranteed policy will have a graded death benefit for the first three years. The policy builds cash value over time, which can be borrowed against.

Included at no additional cost is the Accelerated Benefit Payment Rider, allowing up to 50% of the death benefit to be advanced if diagnosed with a terminal illness, subject to certain conditions and state variations. An Accidental Death Benefit Rider is also included, providing an additional benefit equal to the base death benefit for accidental deaths occurring within 90 days of the injury, with enhanced benefits for deaths occurring while using a Common Carrier. The Child and Grandchild Term Rider offers coverage for children and grandchildren up to age 25, with coverage amounts based on the base policy.

The Quit Smoking Advantage allows policyholders to receive nonsmoker rates for the first three years if they quit smoking for at least 12 months, maintaining the same death benefit and premium. If the insured does not quit smoking, the death benefit may be reduced after three years, although higher premiums can be requested to maintain the same face amount. The policy is underwritten by Americo and is available in the District of Columbia and all states except New York, with certain products and riders varying by state. The company reserves the right to contest coverage for up to two years due to misrepresentations in the application, and it does not provide legal or tax advice.