

About Amerigo

For over 100 years, Amerigo 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.¹ 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. Amerigo Financial Life and Annuity Insurance Company (Amerigo) is a member of the Amerigo Life Inc. family of companies. Amerigo Life Inc., is one of the largest, independent, privately held insurance groups in the United States² with 611,000 policies, over \$29.4 billion of life insurance in force, and \$6.3 billion in assets for year-end 2016.³

¹Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²"Admitted Assets, Top Life Writers-2016," A.M. Best Co., as of September 2016.

³Information is as of year-end 2016 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Notices

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

Eagle Premier Series (Policy Series 281/283), Accelerated Benefit Payment Rider (Rider Series 2146), Accidental Death Benefit Rider (Rider Series 2172) and Child and Grandchild Rider (Rider Series 2194) are underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

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 Amerigo Financial Life and Annuity Insurance Company, nor any agent representing Amerigo 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.

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Permanent Final Expense Whole Life Insurance

Eagle Premier[®] Series

Policy Series 281/283
13-178-9 (06/17)

AMERIGO

Individual, Permanent Whole Life Insurance Protection From \$2,000 to \$30,000

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 rates will not decrease due to age or because your health changes.

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.

No Physical Exam Required

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

Protection From the Very First Day

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

If you don't qualify for Eagle Premier Level, you may receive an Eagle Premier Guaranteed policy. With Eagle Premier Guaranteed, the death benefit is graded for the first three policy years.¹

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.

Accelerated Benefit Payment Rider

With Eagle Premier Level, an Accelerated Benefit Payment Rider (Rider Series 2146) is included at no additional cost. If you are 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), this benefit 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 Rider

An Accidental Death Benefit Rider (Rider Series 2172) is included at no additional cost with Eagle Premier Level. This rider provides an additional benefit equal to the base death benefit if you die as a result of an accidental bodily injury within 90 days of the injury. It will provide an additional payment of two times the base death benefit in the event the death is a result of accidental injury while riding as a fare-paying passenger in a Common Carrier.

Accidental Death Benefit Provision

An Accidental Death Benefit provision is included with Eagle Premier Guaranteed policies at no additional cost. With this extra protection, if death occurs as the result of accidental bodily injury in the first three years and within 90 days of the injury, the full death benefit is payable. Not available in all states.

Child and Grandchild Rider

The Child and Grandchild Rider (Rider Series 2194) will provide insurance on an insured child up to age 25. You can purchase coverage for a child or grandchild that is at least 15 days old and under the age of 17. An eligible child is defined as any natural child, stepchild, or legally adopted child of the base insured or the base insured's child. Coverage is issued in units of \$1,000 up to a maximum of the lesser of \$5,000 or the base policy face amount.²

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	_____
TOTAL	_____

Proceeds from your Eagle Premier Series policy may be used for any purpose.

¹State variations apply.

²Riders are optional and available for an additional cost.