

EAGLE*Select*

Permanent Final Expense Whole Life Insurance



Permanent Protection

Designed to meet your health profile

Final Expense insurance is intended to cover the costs of funeral services, helping to relieve the financial stress on families after the loss of a loved one. Even a basic funeral can run into thousands of dollars. Americo Financial Life and Annuity Insurance Company offers the Eagle Select Whole Life insurance policy, specifically tailored to assist with funeral expenses, medical or other bills. The process is simple—just answer a few questions, and we'll find a policy that fits your needs and budget.

No Physical Exam Required

Your acceptance is determined by the information you provide during the application process, with no physical exams required. The process is straightforward, using intuitive health questions to match your health profile with the most suitable product. There are three options available: Eagle Select 1, 2, and 3, each designed to meet your specific needs.

Protection From the Very First Day

Eagle Select 1 & 2 offer full death benefit the very first day your policy goes into effect. If you don't qualify for either Eagle Select 1 or 2, you may qualify for our Eagle Select 3 policy. Eagle Select 3 has a death benefit that is graded for the first 2 years.

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.

Accelerated Benefit Payment Rider

With Eagle Select 1 and 2, 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 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 \$20,000. The minimum accelerated benefit is \$1,000. Benefit may vary in some states and may not be available in all states.

Accidental Death Benefit Rider

An optional Accidental Death Benefit Rider (Rider Series 2179) is available with Eagle Select 1 and 2. This rider provides an additional benefit equal to the base death benefit if you die as a result of an accidental bodily injury within 180 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. Not available in all states.¹

Coverage for Children and Grandchildren

The Child and Grandchild Term 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.¹

Quit Smoking Advantage

The Quit Smoking Advantage allows you to receive an Eagle Select 1 or 2 Nicotine policy with Non-Nicotine rates for the first three policy years. Prior to the third policy anniversary, if you can provide evidence satisfactory to Americo's requirements that you have quit smoking for at least 12 months, your Death Benefit and premium will remain level.

How Does it Work?

You pay the Non-Nicotine premium in the first three years and, if you stop smoking for 12 consecutive months, you will continue to receive the Non-Nicotine rates. If after three years you are unable to quit smoking, your face amount will be reduced and premium will not change. If you would like to keep the same face amount, you can contact Americo and request a higher premium.

Take a look:

Male, age 65, \$10,000 Death Benefit, Eagle Select 1, \$54.15 Monthly Premium for first three years.

Policy Year	Quits Smoking	Default Option - Never Quits Same Premium, Lower Death Benefit	Never Quits - Higher Premium and Same Death Benefit
1 - 3	\$54.15 Monthly; \$10,000 Death Benefit		
4+	\$54.15 Monthly; \$10,000 Death Benefit	\$54.15 Monthly; \$5,423.70 Death Benefit	\$96.63 Monthly; \$10,000 Death Benefit

¹Riders are optional and available for an additional cost.

About Americo

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.¹ 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.²

¹Americo 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-2023," A.M. Best Co., as of July 2023.

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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