

Riders and Additional Benefits

Accelerated Benefit for Terminal Illness

For Ultra Protector I, an Accelerated Benefit Payment Rider (Rider Series 2146) is included at no additional cost.

With this benefit, if the insured is 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), Americo 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).

There is no premium for this rider. At the time your client receives the accelerated benefit payment, an administrative fee of up to \$250 will be assessed against the policy, and a lien in the amount of the accelerated benefit payment and the administrative fee will be imposed on the policy. Only one acceleration per policy is permitted. The company will charge interest on the policy lien.

Please refer to the Disclosure Statement for the Accelerated Benefit Payment Rider for details regarding the effect of the accelerated benefit payment on the policy. Please ensure the proposed insured and owner acknowledge receipt of the Disclosure Statement.

Accidental Death Benefit Provision

For Ultra Protector II and III, an accidental death benefit provision is included in the policy.

With this benefit, if death occurs as the result of an accident during the graded death benefit period, the full death benefit is payable.

Children's Term Rider

For Ultra Protector I, a Children's Term Rider (Rider Series 2147) is available.

This rider provides level term life insurance on any natural or legally adopted child, stepchild, or dependent grandchild of the insured named in the application, provided the child is 16 years of age or younger on the date of application. After the date of application, the rider will include any child born to the insured or legally adopted by the insured, provided the child is 16 years of age or younger at the time of adoption. No child will be insured before he/she is 15 days old.

The Children's Term Rider is issued in units of \$1,000 of level term life insurance. The maximum amount is equal to the lesser of (a) the face amount of the policy to which the rider is attached or (b) \$5,000. The Children's Term Rider costs \$11 per \$1,000 annually.

Coverage on each child terminates on the child's 23rd birthday or the coverage anniversary nearest the insured's 65th birthday, whichever comes first. If the insured dies while this rider is in force, the level term life insurance on each child becomes fully paid-up term insurance.

Conversion to a new policy is available on the child's 23rd birthday or the coverage anniversary nearest the insured's 65th birthday, whichever comes first. Conversion to a permanent policy of insurance is permitted for up to four times the amount of coverage in force on the child. The coverage may be converted to a policy offered by Americo at the time of conversion, and will not require evidence of insurability.

Some riders are optional and available at an additional cost. Riders may not be available in all states.



ULTRA PROTECTOR SERIES

Final Expense Made Easy

Agent's Guide

- ✓ Three products to fit each client's situation
- ✓ Guaranteed coverage^{1,2}
- ✓ Guaranteed level premiums
- ✓ Simple application process
- ✓ Complete marketing package

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Americo Financial Life and
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Policy Series 281/282/283