

# Effective Immediately Home Mortgage Series Just Got Better!

## ♦ Higher Non-Med limit of \$400,000!

– \$250,001 to \$400,000 with saliva test

## ♦ No Proof of Mortgage Required!

- No 2 or 4-year mortgage restrictions
- Face amount no longer restricted by mortgage amount
- No need to complete Section 7 of the application

In AK, AR, AZ, CA, CO, DC, DE, FL, GA, HI, ID, IL, IA, KY, ME, MI, NE, NJ, NM, NV, OH, RI, SC, TN, VA, WI, WV, WY, VI, and Cayman Islands the policyowner or proposed insured(s) must have a mortgage at time of issue. No proof of mortgage is required as long as you use application series 5089-C dated (12/06).

## ♦ Disability Income Rider Enhancements\*

Maximum benefit \$2,000 per month or 2% of base	Limit on gross earned monthly income	
	Current	<i>Enhanced</i>
General	60%	<b>60%</b>
CA, Cayman Islands, HI, NJ, PR, RI	40%	<b>60% / 40% CA</b>
Gov EE's – Single	15%	<b>60% / Max \$1,500</b>
Gov EE's – Married	20%	<b>60% / Max \$1,500</b>
Postal Workers	N/A	<b>60% / Max \$1,500</b>

\*DI Enhancements also apply to LifeTerm Series

Expanded underwriting on Home Mortgage Series will no longer be available. Updated materials can be downloaded or ordered from Agent Café, [www.americo.com](http://www.americo.com). Be sure to update your Americo Insurance Desk and PDA Software with the latest enhancements.

## Home Mortgage Series Competitive Advantages

- ♦ Simplified issue
- ♦ **New!** – Proof of Mortgage not Required!
- ♦ Issued standard through Table 6
- ♦ **New!** – Non-med limit of \$400,000 (\$250,001 to \$400,000 with saliva test)
- ♦ Disability Rider Income – **New expanded benefits**
  - Up to three exclusions
  - Definition of disability – ‘own occupation’
- ♦ Return of Premium Rider
- ♦ Faxed application program



Home Mortgage Series  MORTGAGE

Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, is not authorized to do business in AK, NY, NJ, VT. Great Southern Life (GSL) is authorized to do business in AK and NJ. Home Mortgage Series (Policy Series 174/254), Disability Income Rider (Rider Series 2145/2145-C), and Return of Premium Rider (Rider Series 2153) are offered on an individual or group basis depending on the state and are underwritten by Americo (GSL in AK and NJ), and may vary in accordance with state laws. Riders are optional and available at an additional cost. Certain restrictions apply. Consult base policy and rider for limitations and exclusions. Return of Premium is not available in IN, KS, OR and TX. Use Endowment Rider (Rider Series 2143), and in PA use Cash Value Rider (Rider Series 2153).

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Mortgage Term Life Insurance

**AMERICO**

# Americo Mortgage Term Portfolio

Americo offers specially designed products and services that are focused on the needs of the mortgage market. The following comparison was designed to simplify your understanding of the features and benefits of each product.



	Home Mortgage Series	LifeTerm Series
General Description	Simplified issue mortgage term life insurance	Fully underwritten mortgage term life insurance
Guaranteed Level Premium Periods	15 year with full or 5 year guarantee 20 year with full or 5 year guarantee 25 year with full or 5 year guarantee 30 year with full or 5 year guarantee	15 year with full guarantee 20 year with full guarantee 30 year with full guarantee
Issue Ages*	<b>15 year:</b> 20 - 65 <b>20 year:</b> 20 - 60 <b>25 year:</b> 20 - 55 <b>30 year:</b> 20 - 50 (30/5: 20 - 60)	<b>15 year:</b> 18 - 70 <b>20 year:</b> 18 - 60 <b>30 year:</b> 18 - 50
Rate Basis	Age last birthday	
Policy Fee	\$80 (fully commissionable)	\$90 (fully commissionable)
Minimum Face Amount*	\$25,000	\$50,000 for Standard Classes \$100,000 for Preferred Classes \$250,000 for Ultra-preferred Classes
Maximum Face Amount	125% of a single mortgage, or the sum total of any first and second mortgages for the insured's primary or secondary residence, not to exceed a total combined amount of \$350,000.	No Maximum
Proof of Mortgage Requirement	Within past 4 years. Within past 2 years if Disability Income Rider applied for.	Proof of mortgage not required
Underwriting*	<b>\$25,000 - \$250,000:</b> Non-medical, accept/reject up to Table 6 and MIB <b>\$250,001 - \$350,000:</b> Oral fluid test and MIB	<b>\$50,000 - \$99,999:</b> Saliva test <b>\$100,000+:</b> Full underwriting
Sex Rating	Unisex	Male/Female
Underwriting Classes	Nicotine Non-Nicotine	Ultra Preferred Non-Nicotine Preferred Non-Nicotine Standard Non-Nicotine Preferred Nicotine Standard Nicotine
	Non-nicotine is defined as no nicotine (cigarettes, cigars, pipe or chewing tobacco, nicotine gum, nicotine patches or any other products containing nicotine) of any kind in the last 12 months (36 months for LifeTerm Series Ultra Preferred.)	
Modal Factors	<b>Monthly PAC:</b> .0875	<b>Monthly PAC:</b> .0950 <b>Quarterly:</b> .3000 <b>Semi-annual:</b> .5200
Convertibility	Convertible to age 65 or through the term period, whichever occurs first.	Convertible to age 65 or before the 10th policy anniversary, whichever occurs first. Issue ages over age 64 are convertible during the 1st policy year only.
Riders	Return of Premium (Rider Series 2132 / 2133 / 2121) Endowment (Rider Series 2143) Waiver of Premium (Rider Series 2100 / 2130) Disability Income (Rider Series 2145 / 2145-C) Children's Term (Rider Series 2018 / 2135) Accidental Death (Rider Series 2111 / 2111-C) Involuntary Unemployment Waiver of Premium (2140 / 2140-C)	
	Additional Insured (Rider Series 2136 / 2136-C) Critical Illness Accelerated Benefit (Rider Series 2139/ 2139-C)	
NAIC Illustrations	Not Required. Quote software available - PDA capabilities	
Policy Series	Individual Policy Series: 174 Group Policy Series: 234	Individual Policy Series: 262 Group Policy Series: 263
Application	Individual Series: 5089 Group Series: 5089-C	Individual Series: 5087 Group Series: 5092-C

Products are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states or for all periods. Riders are optional and available for an additional cost. Certain restrictions apply. For exact terms and conditions, please refer to the contract or contact Americo Sales Support, 800-231-0801, ext. 8410.

\*State variations may apply. See Agent Guide for complete details.