



AGENT GUIDE

Eagle Select Final Expense

Policy Series 311, 312, 413

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AMERICO



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Helpful Links

Portal.Americoagent.com
AmericoFinalExpense.com
Tools.Americoagent.com
Tools-Demo.Americoagent.com
AgentCafe.com

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Getting Started

Quote premiums and write applications with our Agent Tools instant decision eApplication.

- Login to Agent Tools at Tools.Americoagent.com or from the Agent Portal home page.
- The credentials for Agent Tools are the same as your Agent Portal login.
- Once logged in, you can run an illustration, start a new eApplication, or continue one that was previously started.



Final Expense Whole Life Insurance

Final Expense insurance is designed to help pay for burial expenses and funeral services when the named insured dies. Such a policy helps ease the financial burden placed on a family when a loved one dies. Even basic funerals can cost thousands of dollars. Eagle Select from Americo Financial Life and Annuity Insurance Company is a whole life insurance product designed to help families pay for funeral expenses.

Product Highlights

- 3 Tiers to automatically match clients' profile
- Issue ages 40 - 85
- Face amounts up to \$50,000
- Quit Smoking Advantage
- Optional Accidental Death Benefit Rider

Ease of Doing Business

- 100% Instant decision eApplication
- Full electronic process - text signature with 6-digit code
- Quick underwriting decisions
- Policy eDelivery available
- Commissions paid daily via EFT
- Outstanding support and service

Quit Smoking Advantage

Americo's Quit Smoking Advantage encourages clients to stop smoking while saving them money because:

- ▶ Smokers receive Non-Nicotine rates in the first three policy years
- ▶ If they provide satisfactory evidence that they have quit smoking for at least 12 months during those first three years, they will continue to receive Non-Nicotine rates for the life of the policy, without any additional underwriting.

How Does it Work?

The policy holder pays the Non-Nicotine premium in the first three years and, if they stop smoking for 12 consecutive months, they will continue to receive the Non-Nicotine rates. If after three years the Insured is unable to quit smoking, their face amount will be reduced and premium will not change. If they would like to keep the same face amount, they can contact Americo to request a higher premium.

Take a look:

Male, age 65, \$10,000 Death Benefit, Eagle Select 1, \$54.15 premium for the 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; \$10,000 Death Benefit	\$54.15; \$5,423.70 Death Benefit	\$96.63; \$10,000 Death Benefit

See page 6 for more information on the Quit Smoking Advantage. All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypothetical are not guaranteed or indications of actual coverage amounts.





Product Specifications

Type

Whole Life Insurance

Issue Ages (Age Last Birthday)

Eagle Select 1 & 2 Non-nicotine: 40 - 85

Eagle Select 1 Nicotine: 40 - 85

Eagle Select 2 Nicotine: 40 - 75

Eagle Select 3: 40 - 75

Rating Class

Non-nicotine; Nicotine

A Non-nicotine classification applies to anyone who has not used nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes or any device used for the vaporization of liquid nicotine) for at least 24 months.

Gender

Male / Female

Premium Mode

- ▶ Annual: 1.00
- ▶ Monthly Bank Draft: 0.095

Policy Fee

There is a \$40 annual policy fee that is commissionable.

Death Benefit

Minimum face amount: \$5,000

Maximum face amount per insured:

- ▶ Eagle Select 1 & 2, ages 40-75: \$50,000
- ▶ Eagle Select 1 & 2, ages 76-85: \$40,000
- ▶ Eagle Select 3: \$25,000

For Eagle Select 1 & 2 Non-nicotine the death benefit is level for the life of the policy.

For Eagle Select 1 & 2 Nicotine the death benefit is level for the life of the policy under Benefit Options B & C. Under Benefit Option A, the death benefit decreases in year 4 and is level at this new amount for the life of the policy.

For Eagle Select 3 the death benefit is:

Years 1 -2: the sum of premiums paid plus interest at a rate equal to the number of months since issue. For example, the interest rate used in month 7 would be 7% or month 20 would be 20%. If the insured dies of an accidental injury, the face amount will be paid in lieu of graded death benefit.

Years 3+: 100% of the scheduled face amount will be paid.

Quit Smoking Advantage

The Quit Smoking Advantage allows Smokers 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 the Insured can provide evidence they quit smoking for at least 12 months, their Death Benefit and premium will remain level.

In order to continue keeping the Non-Nicotine rates, Insureds must provide evidence that they have quit using all Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes, or any device used for the vaporization of liquid nicotine) for 12 consecutive months.

Prior to the end of the 3rd policy year the Insured will receive a notification to select which Benefit Option will apply to the rest of the policy. The form must be completed, signed, and returned to Americo.

Benefit Option A

- ▶ Death Benefit decreases in years 4+
- ▶ Annual premium remains level

Benefit Option B

- ▶ Death Benefit remains level
- ▶ Annual premium increases in years 4+

Benefit Option C

- ▶ Death Benefit remains level
- ▶ Annual premium remains level

In order to qualify for Benefit Option C the Insured must attest that they have not used nicotine products at any time for at least the past 12 months, and prove they are not a nicotine user.

If the Owner does not select another Benefit Option, the default is Benefit Option A.

Additional Information

- ▶ Issue ages Eagle Select 1: 40 - 85
- ▶ Issue ages Eagle Select 2: 40 - 75
- ▶ Not available on Eagle Select 3
- ▶ The earliest an Insured can verify they have stopped smoking is after the first policy year, provided that the Insured has ceased the use of nicotine for 12 consecutive months.
- ▶ Product quotes should be run for Smoker rates.

The policy will be issued as a Smoker, but the Insured will receive Non-nicotine rates.

Premiums

Premiums payable to attained age 100.

For Eagle Select 1 & 2 Nicotine

Benefit Option A

- ▶ The premium rate/\$1,000 will change from the initial non-nicotine rate to the nicotine rate starting in year 4.
- ▶ The Nicotine rate will be based on the issue age.
- ▶ The actual premium paid per year will remain level in all years since the face amount will decrease.

Benefit Option B

- ▶ The premium rate/\$1,000 will change from the initial Non-Nicotine rate to the Nicotine rate starting in year 4.
- ▶ The Nicotine rate will be based on the issue age.
- ▶ The actual premium paid per year will increase.

Benefit Option C

- ▶ The premium rate/\$1,000 will remain level in all years.

Policy Loans

Policy loans may be available. If available, the loan interest will be charged, in advance, at a fixed rate of 7.4% per year, compounded annually. This is equivalent to an effective annual rate of 8.0%, when paid in arrears. Policy loans will impact policy performance. When policy loans and interest on the loans are greater than the policy's cash value, the policy will terminate. State variations apply.

Non-Forfeiture Options:

After the policy has a cash value, and if any premium remains unpaid after the grace period, the non-forfeiture options available for Eagle Select are reduced paid-up insurance, ETI, and cash surrender. The automatic option will be reduced paid-up insurance.

Additional Benefits

Included Riders

Accelerated Benefit Payment Rider

Rider Series 2146 (Available on Eagle Select I & II Only)

For Eagle Select 1 & 2, an Accelerated Benefit Payment Rider 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 a portion 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 (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.

Optional Benefit Riders

Accidental Death Benefit Rider

Rider Series 2179 (Available on Eagle Select 1 & 2 only)

An Accidental Death Benefit rider equal to the policy face amount can be added to the policy. The accidental death benefit will pay if the insured dies from a bodily injury which is a direct result of an accident. An additional amount will be paid in the event of the insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

Child and Grandchild Term Rider

Rider Series 2194

This rider provides level term insurance on an insured child to age 25. Coverage per insured child is issued in units of \$1,000 and must be the same for all insured children. The maximum coverage per child is the lesser of \$5,000 or the base policy face amount.

The Child and Grandchild Term Rider costs \$2.10 per \$1,000, per child annually. Coverage expires on the insured child's 25th birthday.

Eligible Child

An eligible child is any natural child, stepchild, or legally adopted child of either:

- ▶ the base insured or
- ▶ the natural child, stepchild, or legally adopted child of the base insured (e.g., grandchild, both dependent or non-dependent.)

Eligible child must be at least 15 days old and under the age of 17 at the time of application. This rider cannot be added after issue; however, any eligible child acquired by the base insured after issue may be added if requested within 60 days of first becoming eligible. Coverage is limited to 10 insured children.

Conversion

Conversion to a new policy is available after the earlier of:

- ▶ insured child's 18th birthday or
- ▶ base insured's death, and no later than the child's 22nd birthday.

Conversion amount cannot exceed the coverage of the insured child.



Point-of-Sale Decision Process

Americo's Eagle Select final expense product provides more approvals with the same great instant decision process. The application features intuitive health questions tailored to your client's health profile, making the decision process even faster.

eApplication

- Available 24/7
- Full electronic process - text signature with 6-digit code
- Quick underwriting decision displayed on screen
- Social Security Billing option
- No phone call, amendments, or paperwork
- Policy eDelivery available

The eApplication was designed specifically for touch screen devices. In order to access the eApplication you must have access to the internet at the point of sale. It is also recommended that you use a stylus when signing.

To begin using the eApplication you must register. If you have already created an account for the Agent Portal, you will not need to create a new account to use the eApplication. Your login will be the same as the Agent Portal. If you need to register, follow the steps below.

1. You will need the following to register: your full name, exactly as it appears on your Insurance License; the last four digits of your Social Security Number; your Americo Agent ID; and a mobile device that accepts text messages.
2. Go to <https://tools.americoagent.com> (there is no www).
3. Click on "Register Here" link.
4. Fill in the last 4 digits of your SSN and your Americo ID and click "Submit". You will receive a confirmation email using the email address we have on file for you.
5. Click the link to verify your registration. The link will be active for 1 hour.
6. Next create your User Name and Password. You will be asked to enter a mobile phone number to enable the 2-factor authentication.
7. Enter the 6-digit verification code. Click the "Verify" button.

Success! You are now registered for Agent Tools and the Agent Portal. Click on the link to login and begin using the Final Expense eApp.

Underwriting Tips

Americo has developed a streamlined electronic application process that asks only the essential questions needed to underwrite your clients. The responses, along with data from third-party services, will be used to generate the best offer we can provide for your client. Below is an overview of the process. *Not all medical questions are knock-out questions.*

1. Provide demographic information.
2. Collect product information (the application will start with the top tier product).
3. Complete the initial medical questions on the application. These are not disqualifying questions. Refer to the list below for an overview of conditions that may result in disqualification.
4. Your client will be prompted to sign the medical authorization. This allows us to review their MIB, prescriptions, medical information, and other third-party services.
5. We will utilize third-party services and information provided to give a preliminary decision. This usually happens in a matter of minutes.
 - a.) Your client will be offered Eagle Select 1, Eagle Select 2, Eagle Select 3, or be Declined
6. Your client may be asked additional underwriting questions based on their responses to the initial questions and information gathered from our third-party services. These are not disqualifying questions but are designed to help us provide the most competitive and accurate offer. Be sure to answer each question as it is asked. In cases where none of the options in the “Check All That Apply” questions apply to your client, simply leave those sections blank.
7. Complete the remainder of the application (beneficiary, banking, etc.).
8. Application signed by both you and the client.
9. If everything is completed correctly, the policy will be issued (delivered either electronically or by mail).

Conditions Not Available for Eagle Select 1

If Respiratory Question is answered YES and applicant admits to using Nicotine or is identified by third-party services to using Nicotine, then the best available class is Eagle Select 2 Nicotine.

If Stroke or TIA is answered YES and applicant admits to using Nicotine or is identified by third-party services to using Nicotine, then Decline Eagle Select 1 – best class is Eagle Select 2 Nicotine.

If Heart Disease is answered YES and applicant admits to using Nicotine or is identified by third-party services to using Nicotine, then the best available class is Eagle Select 2 Nicotine.

Heart Disease, Diabetes, Stroke or TIA and applicant admits to NOT using Nicotine and is NOT identified by third-party services to be using Nicotine, any 2 of these 3 conditions is answered yes, then the best available class is Eagle Select 2 Non-nicotine.

If Peripheral Vascular Disease and Diabetes are answered YES, the best available class is Eagle Select 2.

If Peripheral Vascular Disease is answered YES, and applicant admits to using Nicotine or is identified by third-party services to be using Nicotine, then the best available class is Eagle Select 2 Nicotine.

- Single complication associated with a diagnosis of Diabetes = Eagle Select 2 Nicotine
- Smoking with a diagnosis of Diabetes, Heart Disease, Respiratory Disease = Eagle Select 2 Smoker
- Non-smoker and any 2 of Heart Disease, Diabetes, or Stroke/TIA = Eagle Select 2 Non-nicotine

Knock-out Conditions

- Organ/Tissue Transplant
- Multiple Sclerosis
- Systemic Lupus
- ALS (Lou Gehrig's Disease)
- Alzheimer's or Dementia
- Huntington's Disease
- Brain Tumor
- Parkinson's Disease
- Amputation due to Disease
- Liver Disease
- Leukemia

Declinable if any of the following have occurred in the last 12 months

- Received assistance with activities of daily living, including bathing, toileting, or dressing because of a debilitating disease or being bed-bound.
- Received Hospice Care
- Used supplemental oxygen for breathing
- Dependent on a wheelchair or motorized mobility device
- Have you been advised by a healthcare professional to undergo tests, surgery, or hospitalization (excluding those related to HIV or AIDS) that have not yet been completed, or are you awaiting a medical diagnosis, test results, or currently hospitalized?

**Declinables mentioned are not an exhaustive list of all declinable conditions or combinations of conditions*

Underwriting Build Chart

Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	79 - 198	81 - 205	84 - 212	87 - 220	90 - 227	93 - 235	96 - 243	99 - 251	102 - 259	106 - 267	109 - 275	112 - 284
Height	5'8"	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (lbs)	116 - 292	119 - 301	122 - 310	126 - 319	130 - 328	133 - 337	137 - 346	141 - 356	144 - 365	148 - 375	152 - 385	156 - 395

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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 2024.

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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