Americo Eagle Select Reference Sheet

| | Eagle Select 1 | Eagle Select 2 | Eagle Select 3 |
|-----------------------------------|---|---|---|
| Issue Ages (Age Last Birthday) | Non-nicotine: 40 - 85 Nicotine: 40 - 85 | Nonnicotine: 40 - 85 Nicotine: 40 - 75 | 40 - 75 |
| Competitive Features | Instant decision eApplication Simple application process Quit Smoking Advantage - Smokers qualify for Nonsmoker rates Policy eDelivery | Instant decision eApplication Simple application process Quit Smoking Advantage - Smokers qualify for Nonsmoker rates Policy eDelivery | Instant decision eApplicationSimple application processPolicy eDelivery |
| Face Amounts | Minimum: \$5,000 Maximum: \$40,000 | Minimum: \$5,000 Maximum: \$40,000 | Minimum: \$5,000 Maximum: \$25,000 |
| Death Benefits | Level for the life of the policy | Level for the life of the policy | Year 1 - 2: Graded death benefit Year 3+: 100% of scheduled face amount |
| Annual Policy Fee | \$40 annual policy fee (commissionable) | \$40 annual policy fee (commissionable) | \$40 annual policy fee (commissionable) |
| Riders/ Features | Accelerated Benefit Payment Rider included at no additional cost Optional Riders: • Accidental Death Benefit Rider • Child and Grandchild Term Rider | Accelerated Benefit Payment Rider included at no additional cost Optional Riders: • Accidental Death Benefit Rider • Child and Grandchild Term Rider | Optional Riders: • Child and Grandchild Term Rider |
| Modal Factors | Annual: 1.00 Monthly PAC: 0.095 | Annual: 1.00 Monthly PAC: 0.095 | Annual: 1.00 |
| Underwriting Classes | Nonsmoker/Smoker; Male/Female | Nonsmoker/Smoker; Male/Female | Monthly PAC: 0.095 Male/Female |

| | | | | Unde | erwriti | ng Bui | ld Cha | rt | | | | |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Heigh | 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 - 189 | 81 - 196 | 84 - 203 | 87 - 210 | 90 - 217 | 93 - 224 | 96 - 232 | 99 - 239 | 102 - 247 | 106 - 255 | 109 - 263 | 112 - 271 |
| Heigh | 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 - 279 | 119 - 287 | 122 - 296 | 126 - 304 | 130 - 313 | 133 - 322 | 137 - 331 | 141 - 340 | 144 - 349 | 148 - 358 | 152 - 367 | 156 - 377 |

| | State Availability | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|--------------------|----|----|----|----|----|----|----|----|----|----|----|---|----|----|----|----|----|----|----|----|----|----|----|-----|----|----|----|------|-----|------|-----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|
| Product | Series | AL | AK | ΑZ | AR | CA | co | CT | DE | DC | FL | G/ | Н | ID | IL | IN | IA | KS | KY | LA | ME | MD | MΑ | ΜI | MNI | NO | MS | MT | NE N | VN | H N. | JNN | NC | ND | ОН | ОК | OR | PA | RI | sc | SD | TN | TX | UT | V۸ | ۷T | WA | w۷ | WI | w |
| Eagle Select 1 & 2 | 311/312 | х | х | X | х | X | X | X | х | X | х | X | х | X | х | X | х | X | х | X | х | X | Х | X | Х | X | х | X | x 2 | (X | X | x | X | х | X | Х | X | X | X | X | X | X | X | х | X | X | X | х | X | Х |
| Accelerated Benefit Payment Rider | 2146 | X | х | X | х | X | х | X | х | X | Х | X | х | X | х | х | х | | х | х | х | X | X | X | х | х | | x | X Z | (X | X | x | X | х | X | Х | X | X | X | X | X | X | X | х | X | X | | х | X | Х |
| Accidental Death Benefit Rider | 2179 | х | х | х | х | х | х | х | х | х | х | х | х | x | х | х | х | х | х | х | х | X | Х | х | х | х | х | х | X 2 | (X | x | x | х | х | х | х | х | X | X | X | Х | X | х | х | х | X | X | Х | X | Х |
| Child and Grandchild Term Rider | 2194 | X | х | х | х | х | х | X | х | х | х | X | х | X | х | х | х | X | х | х | х | X | χ | X | х | х | х | х | x 2 | (X | X | x | X | х | Х | х | X | X | X | X | X | X | Х | х | х | X | X | х | X | Х |
| Eagle Select 3 | 413 | х | х | х | х | | х | х | х | Х | Х | Х | х | х | х | х | х | х | х | х | X | X | χ | X | х | х | х | х | x 2 | (X | X | X | X | х | X | х | X | X | X | X | X | X | х | х | х | X | | X | х | Х |
| Child and Grandchild Term Rider | 2194 | х | х | х | х | | х | Х | х | Х | х | Х | х | Х | х | х | х | X | х | х | х | X | х | X | х | х | х | х | x 2 | (X | x | x | х | х | х | х | X | X | X | X | Х | X | х | х | х | X | | х | Х | Х |

To learn more about Eagle Select, find marketing materials, and preapproved advertising, go to AmericoFinalExpense.com.

To submit an Eagle Select application, go to: tools.americoagent.com

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Eagle Select (Policy Series 311/312/413), Accelerated Benefit Payment Rider (Rider Series 2146), Accidental Death Benefit Rider (Rider Series 2172/2313), and Child and Grandchild Term Rider (Rider Series 2194) 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. Some riders are optional and available for an additional cost. Certain restrictions apply. Consult contract 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 a funeral at the time of death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

