

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	Non-nicotine: 40 - 85 Nicotine: 40 - 75	40 - 75
Competitive Features	<ul style="list-style-type: none"> Instant decision eApplication Simple application process Quit Smoking Advantage - Smokers qualify for Nonsmoker rates Policy eDelivery 	<ul style="list-style-type: none"> Instant decision eApplication Simple application process Quit Smoking Advantage - Smokers qualify for Nonsmoker rates Policy eDelivery 	<ul style="list-style-type: none"> Instant decision eApplication Simple application process Policy 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: <ul style="list-style-type: none"> Accidental Death Benefit Rider Child and Grandchild Term Rider 	Accelerated Benefit Payment Rider included at no additional cost Optional Riders: <ul style="list-style-type: none"> Accidental Death Benefit Rider Child and Grandchild Term Rider 	Optional Riders: <ul style="list-style-type: none"> Child and Grandchild Term Rider
Modal Factors	Annual: 1.00 Monthly PAC: 0.095	Annual: 1.00 Monthly PAC: 0.095	Annual: 1.00 Monthly PAC: 0.095
Underwriting Classes	Nonsmoker/Smoker; Male/Female	Nonsmoker/Smoker; Male/Female	Male/Female

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 - 189	81 - 196	84 - 203	87 - 210	90 - 217	93 - 224	96 - 232	99 - 239	102 - 247	106 - 255	109 - 263	112 - 271
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 - 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	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MA	MI	MN	MO	MS	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WV	WI	WY		
Eagle Select 1 & 2	311/312	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			
Accelerated Benefit Payment Rider	2146	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
Accidental Death Benefit Rider	2179	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Child and Grandchild Term Rider	2194	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Eagle Select 3	413	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Child and Grandchild Term Rider	2194	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

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.

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