

Ultra Protector Series Product Comparison

	Ultra Protector I	Ultra Protector II	Ultra Protector III
Minimum Face Amount*	\$2,000		
Maximum Face Amount	\$30,000		\$10,000
Issue Ages, age last birthday	50 - 85	50 - 80	50 - 75
Death Benefit	Level death benefit		3-year graded death benefit (2 years in four states, see below)
Death Benefit Descriptions	Full death benefit day one		<p>Year 1: Death Benefit equals return of premium plus 5%</p> <p>Year 2: Death Benefit equals return of premium plus 10%</p> <p>Year 3: Death Benefit equals 75% of the face amount</p> <p>Year 4+: Death Benefit equals 100% of the face amount</p> <hr/> <p>For Illinois, New Hampshire, New Jersey and West Virginia:</p> <p>Year 1: Death Benefit equals return of premium plus 5%</p> <p>Year 2: Death Benefit equals return of premium plus 10%</p> <p>Year 3+: Death Benefit equals 100% of the face amount</p>
Available Riders and Additional Features	Accelerated Benefit Payment Rider included at no additional cost (Rider Series 2146) Optional Children's Term Rider available for \$11 per \$1,000 annually (Rider Series 2147) Optional Accidental Death Benefit Rider (Rider Series 2175)		Accidental Death Benefit Provision: Full death benefit payable for accidental death during graded death benefit period. No riders available
Policy Fee	\$40 annual policy fee (commissionable)		\$40 annual policy fee (non-commissionable)
Underwriting Classes	Male/Female		
Premium Modes	Annual (1.00) and Monthly PAC (.095)		
Application	Application included in client brochure (13-160-2). State variations exist. Series 5143.		
Policy Description	Nonparticipating, level premium whole life product with premiums payable to age 100 and protection provided until the insured's attained age 120. The policy will endow at age 120 (cash value will equal the face amount at age 120).		

*In Washington, minimum face amount is \$5,000.

Eagle Premier Series Reference Sheet

	Eagle Premier Level	Eagle Premier Guaranteed
Issue Ages	Non-smoker: 50 - 85 Smoker: 50 - 80 Age Last Birthday	50 - 80 Age Last Birthday
Face Amounts	Minimum: \$2,000 Maximum: \$30,000 (In Washington, minimum face amount is \$5,000)	Minimum: \$2,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit (2 years in IL, NH, NJ, & WV) <ul style="list-style-type: none"> • Year 1: Death Benefit equals return of premium plus 5% • Year 2: Death Benefit equals return of premium plus 10% • Year 3: Death Benefit equals 75% of the face amount (100% in IL, NH, NJ, & WV) • Year 4: Death Benefit equals 100% of the face amount
Additional Benefits	Accidental Death Benefit Rider (Series 2172) included at no additional cost Accelerated Benefit Payment Rider (Series 2146) included at no additional cost Child and Grandchild Term Rider (Series 2194) available for an additional cost	Accidental Death Benefit Provision included during the graded period at no additional cost
Replacements	Replacements are allowed with eApplications only.	

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"	5'8"
Weight (lbs)	74 - 207	77 - 214	79 - 222	82 - 230	85 - 238	88 - 246	91 - 254	94 - 262	97 - 270	100 - 279	103 - 288	106 - 296	109 - 305
Height	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"
Weight (lbs)	112 - 314	115 - 324	119 - 333	122 - 342	126 - 352	129 - 362	133 - 372	136 - 382	140 - 392	143 - 402	147 - 412	151 - 423	154 - 433

State Availability

Eagle Premier Series for Teleapp

	AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MS	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY						
Eagle Premier Level Level Death Benefit	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	X			
Accidental Death Benefit Rider	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	X	X	X	
Accelerated Benefit Payment Rider	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	X	X	X	
Child and Grandchild Term Rider	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	X	X	X	X
Eagle Premier Guaranteed 3-yr. Graded Death Benefit (2 years in IL, NH, NJ, WV)	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	X	X	X	X

Eagle Premier Series for eApp

	AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MS	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY								
Eagle Premier Level Level Death Benefit	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	X	X	X	X	X	X
Accidental Death Benefit Rider	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	X	X	X	X	X	X
Accelerated Benefit Payment Rider	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	X	X	X	X	X	X
Child and Grandchild Term Rider	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	X	X	X	X	X	X
Eagle Premier Guaranteed 3-yr. Graded Death Benefit (2 years in IL, NH, NJ, WV)	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	X	X	X	X	X	X

Two easy ways to submit an Eagle Premier Series application:

- ▶ TeleApplication - call 855.248.8327
- ▶ eApplication - go to sc.americo.com

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT. Eagle Premier Series (Policy Series 281/283), Accelerated Benefit Payment Rider (Rider Series 2146), Accidental Death Benefit Rider (Rider Series 2172), and Child and Grandchild Term Rider (Rider Series 2194) are underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Some products and benefits may not be available in all states. 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.