

# Eagle Premier™ Series

## Agent Guide

Policy Series 281/283



- Final expense coverage in one easy call
- Two products to fit different situations
- Full death benefit payable for accidental death

# Americo Instant Decision Process

## 1. Prior to Calling Americo's Call Center:

- ▶ Describe the product in detail to the Insured/Owner/Payor. If applying for the Eagle Premier Guaranteed Issue explain the graded death benefit.
- ▶ Pre-qualify the insured
  - Ask the correct state approved health questions to pre-qualify the proposed insured.
  - Determine if the client has existing insurance.  
*Note: replacements are not available.*
  - Determine how the client is going to pay for the coverage. *Note: only a pre-authorized monthly withdrawal from a checking or savings account is available for payment.*
- ▶ Collect the necessary information
  - The Eagle Premier Series worksheets can be used to help collect all the necessary information. Using the worksheet will help to speed up the call process.
- ▶ Prepare the Insured, Owner, and Payor
  - Make sure the Insured understands they will be calling Americo to apply for coverage.
  - Explain it is best to answer honestly and with "yes" and "no" answers.
  - Let them know that the call will be recorded.
  - Explain that a decision will be given over the phone and payment information will be given at the end of the call.
  - Verify the Payor has their banking information available at the time of the call.

## 2. Call Americo at 855.248.8327.

- ▶ Make sure you have the Insured, Owner, and Payor, on the call with you. The Owner and Payor need to be available if different than Insured.

## 3. Americo will gather the following information from you (the agent):

- ▶ Agent Information – Name and Agent Number
- ▶ Insured Information – Gender, Name, Address, Years at current address, Phone Number, Birthdate, Age, Place of Birth, and Social Security Number.
- ▶ Owner Information (if different from Insured) – Relationship to Insured, Name, Address, and Years at current address.

- ▶ Beneficiary Information – Number of Beneficiaries, Name(s), Social Security Number(s), Relationship to Insured, and Percent of Share for each Beneficiary (must equal 100%).
- ▶ Product Information – Level or Guaranteed product, Requested Face Amount, Effective Date, Smoker Status, Height and Weight, Automatic Premium Loans.
- ▶ Premium will then have to be verified.

## 4. Americo will then ask to talk with the Insured/Owner/Payor to ask the following questions:

- ▶ Verify all information given by the agent.
- ▶ Verbal Authorization – Allows Americo to access MIB records and Prescription Drug check. Disclosures will be read to Insured.
- ▶ Replacement Information Questions – Do they have existing insurance and are they replacing?
- ▶ Health Questions – All Health Questions will be asked from the state specific application.
- ▶ Bank Draft Authorization – Savings or checking account number, Routing Number, Requested draft date.

## 5. Americo will provide you and your client a decision over the phone.

## 6. Americo will then ask for a Verbal Signature to apply for coverage. This will end the call with the Insured/Owner/Payor.

## 7. Americo will ask for your Agent Statement to end the call.

## 8. Americo will mail the Insured/Owner/Payor a cover letter with disclosures in the Policy Packet. If the client declines the coverage, disclosures will be sent under a separate letter.

Nothing needs to be submitted by you!

All information needed was provided over the phone.

**Because it's more than just final expense insurance; it's a way of life.**

Americo has a proven history of success in the final expense market. While you're focusing on building a successful final expense business, we're concentrating our efforts on giving you great products, valuable sales tools, relevant technology and outstanding service; all things you'll need to achieve your sales goals.

## Eagle Premier™ Series

Eagle Premier Series whole life insurance products are designed for the final expense market.

- ▶ Two products for different situations:
  - Eagle Premier Level – full death benefit
  - Eagle Premier Guaranteed – 3-year graded death benefit<sup>1</sup>; guaranteed issue<sup>2</sup>
- ▶ Full death benefit payable for accidental death
- ▶ Guaranteed level premiums
- ▶ Rates never increase
- ▶ Pipe and cigar smokers qualify for non-smoker rates
- ▶ Every client can qualify for coverage<sup>2</sup>
- ▶ Coverage cannot be cancelled because of age or health
- ▶ Face amounts from \$2,000 to \$30,000
- ▶ No medical exams<sup>3</sup>
- ▶ Simple phone application process

We're here to help.

Americo Sales Support • 800.231.0801 • [www.americo.com](http://www.americo.com)

<sup>1</sup>State variations apply. <sup>2</sup>Subject to issue age limits & state availability. <sup>3</sup>Issuance of policy may depend upon answers to medical questions. Eagle Premier Series (Policy Series 281/283) is 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. Certain restrictions apply. Consult policy for all limitations and exclusions.



### Eagle Premier Series Telesales Process

1. Call 855.248.8327
2. Provide Americo with the Proposed Insured, Owner, and Beneficiary information and product name.
3. Your client will then provide their health information, bank draft and verbal authorizations.
4. Receive an Instant Decision.
5. Give your agent statement.
6. That's it, your done!

### Benefits

- ▶ Easy application process! Americo will take all the information to apply over the phone
- ▶ Quick issue on clean applications
- ▶ Easy-to-use marketing materials

**AMERICO**

# Eagle Premier at a Glance

## Issue Ages:

Eagle Premier Level:

Non-smoker: 50-85

Smoker: 50-80

Eagle Premier Guaranteed:

50 - 80

age last birthday

## Minimum Face Amount:

\$2,000

(In WA, face amounts vary by issue age. See table at the bottom of this page.)

## Gender:

Male/Female (Unisex in MT)

## Premium Modes:

Monthly PAC: 0.095

## Application:

Series 5140T

## Annual Policy Fee:

\$40

(Policy fee is commissionable on Eagle Premier Level)

## Additional Information

### Non-smoker Classification

A non-smoker is defined as a person who has not smoked cigarettes for at least 12 months prior to the completion date of the application. Smokeless tobacco, cigar, and pipe smoking qualify as non-smoker.

### 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 nonforfeiture options available for Eagle Premier Series are reduced paid-up insurance and cash surrender. The automatic option will be reduced paid-up insurance.

### State Availability

Eagle Premier Level is not available in CA, MN, MT, NY, PA and VT.

Eagle Premier Guaranteed is not available in AR, CA, MA, MN, MT, NY, PA, VT and WA.

State variations for Eagle Premier Guaranteed: Two-year graded death benefit in IL, NH, NJ & WV.

### Washington Specific Minimum Face Amounts by Issue Age

	Minimum Face Amount	
	\$5,000	\$25,000
Male Nonsmoker	50 - 66	67 - 85
Male Smoker	50 - 55	56 - 80
Female Nonsmoker	50 - 72	73 - 85
Female Smoker	50 - 62	63 - 80

# Riders & Additional Benefits

## Accidental Death Benefit Rider

Rider Series 2172

For Eagle Premier Level, an Accidental Death Benefit rider equal to the policy face amount will be added automatically 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.

## Accidental Death Provision

For Eagle Premier Guaranteed, an accidental death benefit provision is included at no additional cost.

With this benefit, if death occurs as the result of an accident during the graded death benefit period, the full death benefit is payable.

# Underwriting

The products are issued on an Accept/Reject basis according to health questions on the application. A Medical Information Bureau (MIB) review and Prescription Drug Check is required.

**Eagle Premier Level will be issued if:**

- ✓ All health questions (except for the smoker question) on the application are answered “no”.
- ✓ Height and weight are within guidelines.
- ✓ MIB records are clear or provide no information that is inconsistent with health history given on the application.
- ✓ Prescription database history is clear or provides no information that is inconsistent with the health history given on the application.

**Eagle Premier Guaranteed will be issued if:**

- OR ✓ No health questions are answered on the application.
- OR ✓ Any health questions (except for the smoker question) on the application are answered “yes”.
- ✓ Height and weight are outside guidelines.

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

# Rate Charts

Eagle Premier Level				
Annual Premium per \$1,000 of Face Amount				
Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
40 - 50*	34.21	55.23	25.13	41.23
51	35.10	56.95	25.90	42.50
52	35.97	58.71	26.67	43.82
53	36.86	61.64	27.44	46.01
54	37.73	64.11	28.21	47.85
55	38.62	66.68	28.97	49.76
56	40.77	69.35	30.04	51.75
57	41.84	75.21	32.19	54.11
58	43.99	78.97	33.26	56.27
59	46.13	82.92	35.41	58.52
60	48.28	87.07	36.48	60.86
61	50.42	91.41	38.62	63.30
62	53.65	97.23	40.77	64.63
63	55.79	102.10	42.92	67.86
64	59.01	107.20	45.07	71.25
65	62.23	112.56	47.21	74.82
66	65.45	118.19	49.36	78.56
67	69.74	127.88	51.50	82.40
68	74.03	133.00	54.71	86.51
69	78.32	138.31	56.86	90.84
70	83.69	147.99	60.08	95.38
71	89.04	158.36	64.37	102.06
72	95.48	170.89	67.59	113.16
73	101.91	179.43	72.96	118.82
74	108.35	188.40	77.25	127.13
75	115.86	197.82	83.69	136.03
76	127.04	209.69	93.32	144.20
77	138.20	226.90	102.97	156.75
78	149.37	242.78	112.62	170.86
79	160.54	259.77	122.27	184.52
80	171.72	277.96	131.92	199.28
81	183.09	n/a	143.28	n/a
82	195.60	n/a	154.66	n/a
83	209.24	n/a	168.30	n/a
84	222.89	n/a	181.95	n/a
85	237.67	n/a	196.73	n/a

\* Issue ages 40 - 49 are available only as a companion sale.  
 Add \$40 annual policy fee.  
 In MT use Male rates for Unisex rates.

Eagle Premier Guaranteed		
Annual Premium per \$1,000 of Face Amount		
Issue Age	MALE	FEMALE
50	95.76	73.42
51	99.25	76.08
52	103.61	79.43
53	107.11	82.11
54	110.89	85.02
55	115.26	88.37
56	119.63	91.71
57	122.54	93.94
58	126.90	97.28
59	131.26	100.63
60	134.76	103.32
61	139.71	107.11
62	144.66	110.91
63	149.61	114.70
64	156.01	119.60
65	162.41	124.52
66	170.50	130.73
67	179.61	137.72
68	189.46	145.27
69	200.09	153.41
70	228.45	161.67
71	242.67	171.73
72	258.78	183.14
73	275.85	195.21
74	294.55	208.45
75	314.59	222.64
76	316.59	224.64
77	318.59	226.64
78	320.59	228.64
79	322.59	230.64
80	324.59	232.64

Add \$40 annual policy fee.

# Frequently Asked Questions

## What is an “Automatic Premium Loan”?

An automatic premium loan will be available to your client at no additional cost. An automatic premium loan means that if at the end of the grace period the premium due has not been paid, a policy loan will automatically be made from the policy’s cash value to pay the premium. The primary purpose is to prevent unintentional lapse of the policy. If the automatic premium loan is not selected, the cash value will not be used to pay premiums.

## What is “MIB”?

“MIB” is an acronym for the Medical Information Bureau. This is a database that houses medical information supplied by insurance companies with permission from proposed insureds.

## What is Prescription Drug Check?

Information gathered from prescription drug databases is frequently used by insurance companies to assist in evaluating risk and streamline underwriting process.

## How are Premiums drafted?

Americo will draft for premiums from a checking or a savings account on the day the application is approved and issued. A specific draft day can be requested but drafting is not available on the 29th, 30th, or 31st. The effective date and the initial draft date will always be the same. If outstanding requirements are not received on a timely basis we will draft for the first and second months’ premium. If a third month is required, we will call you for approval.

## Are Companion Sales Allowed?

Yes, on Eagle Premier Level product only. Issue ages 40-49 are available only on the Level product for companion sales (for example, spouses) if one of the insureds is at least 50 years old. These ages are not available on the Guaranteed product.

## Can Existing Insurance Be Replaced?

No. Replacements are not available with Eagle Premier Series.



Americo Financial Life and  
Annuity Insurance Company  
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## About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.<sup>1</sup> 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<sup>2</sup>, with 660,000 policies, over \$32.7 billion of life insurance in force, and \$6 billion in assets for year-end 2013.<sup>3</sup>

<sup>1</sup>Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

<sup>2</sup>"Admitted Assets, Top Life Writers-2013," A.M. Best Co., as of July 2013.

<sup>3</sup>Information is as of year end 2013 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

## Important Information

Americo Financial Life and Annuity Insurance Company is authorized to do business in the District of Columbia and all states except NY and VT.

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. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. If the insured, sane or insane, dies by suicide while the contract is in force and within two years (one year in Colorado, Missouri, and North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid, less any indebtedness. See Missouri contract for special provisions regarding suicide.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.