HMS® Plus 100•100 CBO

Universal & Term Life Insurance
Client Brochure
Policy Series 302/315

AMERICO®

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Your home may be your most valuable asset...

Help provide peace of mind when you and your family need it most.

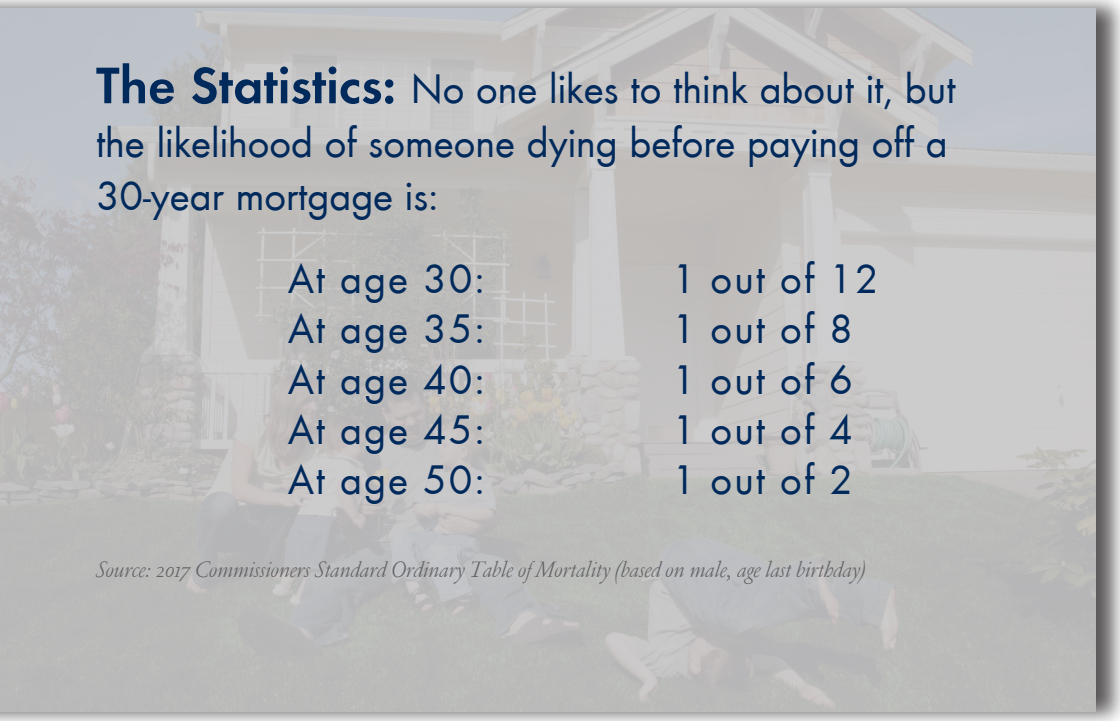
Many families are forced to leave their home due to economic hardship caused by death, disability, or unemployment.

If you died, would your family have enough money to help pay off the mortgage?

If you were unable to work for an extended period of time, would your family have enough money to pay the mortgage each month?

If you lost your job, would you still be able to afford your insurance premiums?

HMS Plus 100 is a term life insurance product that may help you keep your home, if the unexpected happens.



The Statistics: No one likes to think about it, but the likelihood of someone dying before paying off a 30-year mortgage is:

At age 30:	1 out of 12
At age 35:	1 out of 8
At age 40:	1 out of 6
At age 45:	1 out of 4
At age 50:	1 out of 2

Source: 2017 Commissioners Standard Ordinary Table of Mortality (based on male, age last birthday)

Protecting your home for yourself and your family could be the wisest move you ever make. It is easy to do with HMS Plus 100 and 100 CBO. Americo's Term and Universal life insurance products can help protect your mortgage and your family from the financial devastation that can come with death, disability, or critical illness.

HMS Plus 100 and 100 CBO were designed with you in mind...

- Term insurance available in 30-, 25-, 20-, and 15-year guarantee periods - you can choose either fully guaranteed or 5-year guaranteed coverage.
- Universal Life insurance available in 30-, 25-, 20-, and 15-year Cash Back Option periods.
- Critical Illness (Rider Series 2190/2195), Chronic Illness (Rider Series 2191/2196) and Terminal Illness (Rider Series 2192/2197) Riders give you access to an early (accelerated) payout of the policy death benefits if you are diagnosed with a qualifying Critical, Chronic, or Terminal Illness.[1]
- No medical exams required. Just answer a few simple medical questions on the application.[2]
- Policies are portable - your coverage remains the same, even if you move.
- Money passes income tax free to beneficiaries in the event of your death.
- Offers a wide variety of optional benefit riders.[1]
- Cash Back Option that guarantees 100% of base premiums are available to you at the end of the Cash Back Option period.[3]

[1]Riders are optional and available for an additional cost and may not be available in all states.

[2]Issuance of policy may depend upon answers to medical questions.

[3]At the end of the Enhanced Surrender Value Period (Cash Back Option Period), the Enhanced Surrender Value (Cash Back Option Value) of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders.

Help pay your mortgage at death

You select the amount of coverage you need and the period that most closely matches your mortgage. The death benefit remains level for the entire guarantee period. In the event of your death, the benefit is paid directly to your beneficiaries. They can use the money to help pay off the mortgage or for any other financial needs.

Provides extra money if you become disabled

When you select the Disability Income Rider, you will receive a monthly income up to $2,000 for up to two years in the event you become totally disabled. Money paid
to you under this optional benefit rider can be used to help pay for your mortgage or other bills.

Coverage if disabled or unemployed

When you select the optional Waiver of Premium Rider, your monthly premiums may be waived if you become totally disabled. The Involuntary Unemployment Waiver of Premium Rider will be added automatically when the Waiver of Premium Rider is selected. With this extra protection, your premiums may be waived and you can keep your valuable coverage during a total disability or a period of involuntary unemployment.

HMS Plus 100 and 100 CBO products offer optional benefit riders to help provide you and your family with mortgage protection and a lot more. Your agent can show you how easy it is to apply.

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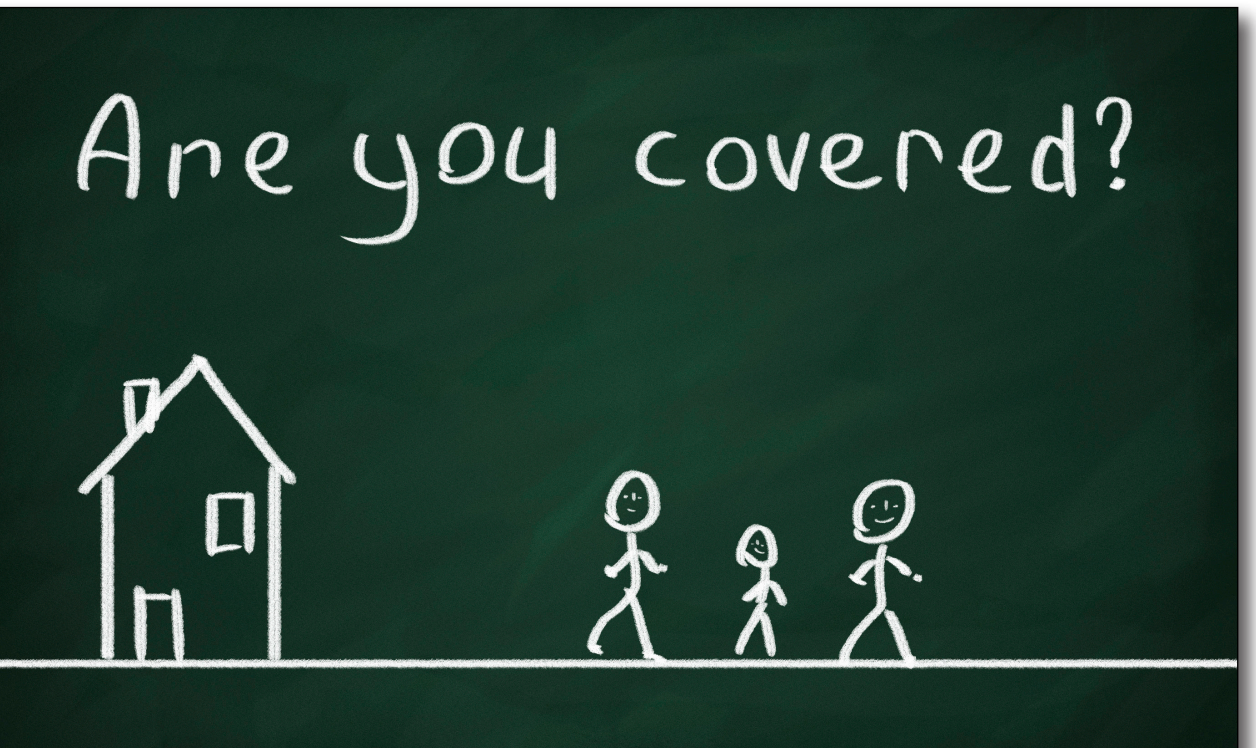

Living Benefits to Offer Peace of Mind

If you are diagnosed with an unexpected illness, lost income and medical expenses can take a toll on a family budget. Living Benefit Riders can help offer peace of mind at a critical time. These benefits give you access to an early (accelerated) payout of the policy death benefits if you are diagnosed with a Critical, Chronic, or Terminal Illness.

The best thing is, these Living Benefits are included with your HMS Plus policy at no additional cost to you. Having access to this money could make an important difference in the quality of your life and the lives of your loved ones.

Critical Illness Rider

The Critical Illness Rider can pay you a lump-sum benefit if you are diagnosed with a qualifying critical illness such as invasive cancer, stroke, or heart attack.*

Chronic Illness Rider

In the event of a catastrophic health crisis where you are unable to perform 2 activities of daily living in a 90-day period, the Chronic Illness Rider can pay you a lump-sum benefit to help you cover your medical treatments and other expenses. *

Terminal Illness Rider

The Terminal Illness Rider can pay you a lump-sum benefit if you are diagnosed with a qualifying terminal illness where death is expected in 12 months or less. This money can be used for any reason.*

**Requested Acceleration amounts will be reduced by an administrative charge and an actuarial discount, based on the insured's life expectancy at the time of the request.*

Spouse coverage

You, like many Americans, may depend on your spouse's income to make the mortgage payment and provide resources for other expenses. The optional Additional Insured Term Insurance Rider adds coverage for your spouse in an amount equal to, or less than, the base face amount.

Coverage for your children

The optional Children's Term Rider provides up to $15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and may then be converted into a new individual policy up to five times the initial rider amount.

Riders are optional and available for an additional cost and may not be available in all states.

Receive your money back if you never use the coverage

Hopefully, you will outlive your mortgage in good health. With HMS Plus 100 CBO, you have the benefit of life insurance protection while you need it, and the option to receive your money back when you may not need the coverage. At the end of the Cash Back Option period, your cash value will equal 100% of the premiums paid on the base policy, less any loans. You may request to terminate your coverage and receive 100% of the base premiums back.[1]

Cash Back Option Example

Joe is a 30-year-old male, non-smoker, who purchases a $150,000 HMS Plus 100 CBO policy with a 30-year Cash Back Option period.

- His monthly premium payment is $50.38.
- After 30 years, the cumulative premium paid is $18,136.80.
- The Cash Back Option Value at the end of the 30 year period is $18,136.80.

If Joe chooses to terminate his coverage at the end of year 30, he is guaranteed to get 100% of his base premium returned (less any outstanding loans). This surrender must be requested within 60 days of the 30th anniversary date. If requested after this time, there is no guarantee of the amount of any cash surrender value.

[1] *If the Enhanced Surrender Value (Cash Back Option Period) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders.*

Valuable Additions Available

- Additional Insured Term Insurance Rider (Rider Series 2160)
- Children's Term Rider (Rider Series 2162)
- Disability Income Rider (Rider Series 2145)
- Waiver of Premium Rider (Rider Series 2158)
- Waiver of Monthly Specified Premium Rider (Rider Series 2158-UL)
- Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140)

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Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
Kansas City, MO 64105

About Americo

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] with $6.5 billion in assets for year-end 2018.[3]

[1]Americo 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-2018," A.M. Best Co., as of September 2018.
[3]Information is as of year end 2018 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 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 contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

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.

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