

## About Americo

Innovative thinking has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company, (Americo) is a member of the Americo Life, Inc. family of companies. Americo Life, Inc., is one of the largest, independent, privately held insurance groups in the United States<sup>2</sup> with \$6.5 billion in assets in force for year-end 2018.<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-2018," A.M. Best Co., as of September 2018.

<sup>3</sup>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 do business in the District of Columbia and all states except NY.

HMS Plus ADB w/ROP (Policy Series 310) and Accidental Death Benefit Rider (Rider Series 2200) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Accidental Death Benefit Rider is only payable upon death by accident. Consult base policy and rider for all terms, exclusions, and limitations as well as to determine what constitutes accidental death.

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.

Copyright Americo Financial Life and Annuity Insurance Company 2019.



**HMS**<sup>®</sup>  
*Plus ADB*  
with Return of Premium

**AMERICO**<sup>®</sup>

Americo Financial Life and Annuity Insurance Company

[www.americo.com](http://www.americo.com)

Home Office: Dallas, Texas

Administrative Office: PO Box 410288, Kansas City, Missouri 64141-0288

Policy Series 310  
18-010-3 (06/19) © Americo

**AMERICO**<sup>®</sup>

# Your home may be your most valuable asset . . .

## Take steps today to protect it with term life insurance from Americo.

HMS Plus ADB w/ROP is term life insurance with a Return of Premium benefit and a built-in Accidental Death Benefit Rider. It can help protect your mortgage and your family if you were to die by accident.

### Affordable Term Insurance

HMS Plus ADB w/ROP was designed to be an affordable alternative to traditional term products.

### Return of Premium

Hopefully you will outlive your mortgage in good health. With HMS Plus ADB w/ROP you have the benefit of life insurance while you need it, and will receive your money back when you no longer need coverage. At the end of the 30-year term period, the policy will terminate and you will receive 100% of the premiums paid on the policy.

### Accidental Death Benefit

To help protect your home and your family in case of your accidental death, every HMS Plus ADB w/ROP policy automatically includes an Accidental Death Benefit Rider. You pick the amount of Accidental Death Benefit coverage that fits your needs and your budget. Your Americo agent can provide you with the levels of coverage available.

#### How It Works:

The Accidental Death Benefit is payable in addition to the \$1,000 'all cause' death benefit if death occurs due to an accident. Specifically, if the insured dies within 180 days of a bodily injury that was caused by an accident, the death benefit will be payable to the beneficiaries. If the insured dies for any reason other than an accident, a \$1,000 death benefit will be paid to the beneficiaries.

Accidents are the 4th leading cause of death.

For people up through 44 years of age, accidents are the leading cause of death.

*National Center for Health Statistics,  
Health, United States, 2016.  
[www.cdc.gov/nchs/data/hus/hus14.pdf](http://www.cdc.gov/nchs/data/hus/hus14.pdf),  
p. 97, 101-102*

Let's look at an example:

A 35-year-old man could purchase a \$200,000 HMS Plus ADB w/ROP policy for only \$66 a month.

Upon death from an accident, the death benefit payable is \$1,000 PLUS \$200,000.

At the end of the 30-year term period, if the benefit is not used, he would receive all of his premiums back in the amount of \$23,760.

### Guaranteed Premiums

Your premiums are guaranteed to stay level for the life of the policy. Accidental Death Benefit coverage expires after the 30-year level premium period.

### Easy to Qualify

Another reason to consider HMS Plus ADB w/ROP is that you can potentially qualify with health conditions. Many of the health issues that prevent you from qualifying for other term policies are not considered for HMS Plus ADB w/ROP. Premiums are the same for smokers and non-smokers and do not increase. Policies can be issued for ages 20 through 50. Your agent will be able to show you just how easy it is to start protecting your family.



**HMS Plus ADB w/ROP**  
an affordable alternative to traditional term products.