From a company you can count on...

Rated "A" (Excellent)[3] by A.M. Best Company

[3]A.M. Best's rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2018. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."

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 and except NY.

HMS Plus Continuation (Policy Series 314) is decreasing whole life insurance underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Product and some 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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HMS*plus*® Continuation

Permanent Coverage – Now and in the Future

Policy Series 314
19-125-1 (11/19)

AMERICO

The Protection of a Permanent Policy at the Cost of a Term Product

HMS® Plus Continuation was designed with you in mind:

- Term life insurance available in 30-, 25-, 20-, and 15-year periods.
- Additional life insurance continuing at 10% of the initial face amount after the initial Level Benefit Period ends.
- A wide variety of optional benefit riders that can help if you become totally disabled or critically ill.[1]
- No medical exams required. Just answer a few simple medical questions on the application.[2]

Home Mortgage Series Plus

Helps pay the 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 term. In the event of your death, the benefit is paid directly to your beneficiaries who can use the money to help pay off the mortgage or for any other financial needs.

Accidental Death Benefit:

An Accidental Death Benefit Rider (Rider Series 2165) is included at no additional cost that pays an additional 25% of the base death benefit to your beneficiaries if your death occurs prior to the end of the level death benefit period and is the result of an accidental injury.

An additional death benefit of 25% of the base death benefit will also be payable if you die from an injury that is the direct result of an accident while riding as a fare-paying passenger on a common carrier.

Living Benefit Riders:

If you are diagnosed with an unexpected illness, Living Benefit Riders can give you access to an early (accelerated) payout of the policy death benefits. The best thing is, these Living Benefits are included at no additional cost. Having access to this money could make an important difference in the quality of your life and the lives of your loved ones.

[1]Riders are optional and available for an additional cost.
[2]Issuance of policy may depend upon answers to medical questions.
3 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.

Critical Illness Rider (Rider Series 2190/2195) – receive a lump-sum benefit if you are diagnosed with a qualifying critical illness such as invasive cancer, stroke, or heart attack.[3]

Chronic Illness Rider (Rider Series 2191/2196) – In the event of a catastrophic health crisis where you are unable to perform 2 activities of daily living in a 90-day period, this rider will pay you a lump-sum benefit to help cover medical treatments and other expenses.[3]

Terminal Illness Rider (Rider Series 2192/2197) – receive 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. [3]

Life Insurance if you never use the coverage:

Hopefully, you will outlive your mortgage in good health. With HMS Plus Continuation, at the end of the initial Level Death Benefit Period that you choose, the death benefit will decrease to an amount equal to 10% of the initial level death benefit, and will remain level for the life of the policy. Premiums are guaranteed to remain level for as long as the policy is in force.

Let's look at an example:

Joe is a 30-year-old male, non-smoker, who purchases $100,000 HMS Plus Continuation policy with a 30-year initial Level Death Benefit period.

- His monthly premium payment is $35.63
- After 30 years, he will have $10,000 of life insurance coverage

Joe is is covered for life. He has the coverage he needs to help protect his mortgage and life insurance coverage for the future.

Valuable Additions Available

Provides extra money if you become disabled:

Select the optional Disability Income Rider (Rider Series 2145),[1] and you may receive a monthly income of up to $2,000 for up to two years in the event you become totally disabled.

Coverage for your spouse:

The Additional Insured Term Insurance Rider (Rider Series 2160),[1] adds coverage for your spouse in an amount equal to or less than the base face amount.

Coverage for your children:

The Children's Term Rider (Rider Series 2162),[1] provides up to $15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and may be converted into a new individual policy for up to five times the initial rider amount.

Protects your coverage if unemployed or disabled:

When you select the Waiver of Premium for Disability Rider (Rider Series 2158),[1] your monthly premiums will be waived if you become totally disabled. The Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140),[1] is added automatically when the Waiver of Premium for Disability Rider is selected, and waives premiums during a period of involuntary unemployment for up to six months.

Additional monthly income payment:

The Income Term Rider (Rider Series 2178)[1] provides a death benefit to your beneficiary, that's paid in monthly payments. The payments may cover all or a portion of your mortgage payment, or can provide an income to help take care of other financial obligations they may incur when you are gone.