

Americo Mortgage Term Portfolio

Americo offers specially designed products and services that are focused on the needs of the mortgage market. The following comparison was designed to simplify your understanding of the features and benefits of each product.



	Home Mortgage Series	LifeTerm Series
General Description	Simplified issue mortgage term life insurance	Fully underwritten mortgage term life insurance
Guaranteed Level Premium Periods	15 year with full or 5 year guarantee 20 year with full or 5 year guarantee 25 year with full or 5 year guarantee 30 year with full or 5 year guarantee	15 year with full guarantee 20 year with full guarantee 30 year with full guarantee or 5 year guarantee
Issue Ages*	15 year: 20 - 65 20 year: 20 - 60 25 year: 20 - 55 30 year: 20 - 50 (30/5: 20 - 60)	15 year: 18 - 70 (18-65 in WA) 20 year: 18 - 60 30 year: 18 - 50 (30/5: 18-60, 18-50 in KY)
Rate Basis	Age last birthday	
Annual Policy Fee	\$80 (fully commissionable)	\$90 (fully commissionable)
Minimum Face Amount*	\$25,000 (\$50,000 in WA)	\$50,000 for Standard Classes \$100,000 for Preferred Classes \$250,000 for Ultra-preferred Classes
Maximum Face Amount	\$400,000	No Maximum
Proof of Mortgage Requirement	Proof of mortgage not required. In group states the applicant or policyowner is required to have a mortgage at the time of issue.	Proof of mortgage not required
Underwriting*	\$25,000 - \$250,000: Non-medical, accept/reject up to Table 6 and MIB \$250,001 - \$400,000: Saliva Test	Ages 18-65: \$50,000 - \$99,999: Saliva test \$100,000+ and 66 and older: Full underwriting
Sex Rating	Unisex	Male/Female
Underwriting Classes	Nicotine Non-Nicotine	Ultra Preferred Non-Nicotine Preferred Non-Nicotine Standard Non-Nicotine Preferred Nicotine Standard Nicotine
	Non-nicotine is defined as no nicotine (cigarettes, cigars, pipe or chewing tobacco, nicotine gum, nicotine patches or any other products containing nicotine) of any kind in the last 12 months (36 months for LifeTerm Series Ultra Preferred.)	
Modal Factors	Monthly PAC: .0875	Monthly PAC: .0950 Quarterly: .3000 Semi-annual: .5200
Convertibility	Convertible to age 65 or through the term period, whichever occurs first.	Convertible to age 65 or before the 10th policy anniversary, whichever occurs first. LTS 30: First 10 years. Issue ages over age 64 are convertible during the 1st policy year only.
Riders	Return of Premium (Rider Series 2132 / 2133 / 2121) Endowment (Rider Series 2143) (IN, KS, OR, TX) Cash Value (Rider Series 2153) (PA only) Waiver of Premium for Disability (Rider Series 2100 / 2130) Disability Income (Rider Series 2145 / 2145-C) Children's Term (Rider Series 2018 / 2135) Accidental Death (Rider Series 2111 / 2111-C) Involuntary Unemployment Waiver of Premium (2140 / 2140-C)	
	Additional Insured Term Insurance (Rider Series 2136 / 2136-C) Critical Illness Accelerated Benefit (Rider Series 2139/ 2139-C)	
NAIC Illustrations	Not Required. Quote software available - PDA capabilities	
Policy Series	Individual Policy Series: 174 Group Policy Series: 234	Individual Policy Series: 262 Group Policy Series: 263
Application	Individual Series: 5089 Group Series: 5089-C (dated 12/06)	Individual Series: 5087 Group Series: 5092-C

Home Mortgage Series (Policy Series 174/234) and LifeTerm Series (Policy Series 262/263) are offered on a group or individual basis depending on state. Product and riders may not be available in all states. Riders are optional and available at an additional cost. Certain restrictions apply. Consult policy and rider for all limitations and restrictions.