



## Product Highlights

Eagle Series is a nonparticipating, level premium product with a 20-year limited payment or whole-life payment period providing protection for life.

### Eagle Series I

- Simplified Issue
- Death Benefits \$1,000 – \$20,000
- 20 Pay or Whole Life
- Full Death Benefit Day One
- Guaranteed Premiums and Death Benefits
- Issue Ages 0 - 80 (0-85 for whole life payment period)
- Quick Application - Simple Medical Questions
- Children’s Term Rider (Rider Series 2147)

### Eagle Series II

- **Life Insurance Deferred for 2 Years**
- Guaranteed Issue
- Death Benefits \$1,000 – \$10,000
- 20 Pay or Whole Life
- Graded Death Benefit Years 1 and 2
- Guaranteed Premiums and Death Benefits
- Issue Ages 40 - 80
- Quick Application
- Accidental Death Benefit included (Rider Series 2148) at no additional cost

## Product Specifications

Policy Series 207 and 233

### Application

Series 5075 (05/06)  
Check Agent Café for state variations.

### Face Amount

Minimum: \$1,000  
Maximum: \$20,000 Eagle Series I; \$10,000 Eagle Series II

### Issue Ages

Eagle Series I, 20 pay, 0 through 80  
Eagle Series II, 20 pay, 40 through 80  
Eagle Series I, Whole-life pay, 0 through 85  
Eagle Series II, Whole-life pay, 40 through 80

Age last birthday

### Sex Rating

Male/Female

### Death Benefit

Death benefits are level to attained age 100. Eagle Series I offers a full death benefit. Eagle Series II is issued on a guaranteed basis with a graded death benefit. In year 1, the death benefit will be return of premiums paid plus 5%. In year 2, the death benefit will be the greater of 50% of the scheduled amount or return of premiums paid plus 10%. In subsequent policy years, the death benefit will be 100% of the scheduled amount.

### Premium Modes/Factors Available

Annual (direct), semi-annual (direct), and monthly-PAC. Each option is available for the 20 pay and whole life payment periods.

Mode	Factor
Annual	1.00
Semiannual	.52
Monthly PAC	.088

### Underwriting

Each plan will be underwritten according to company standards for this line of business for simplified and guaranteed issue criteria. To qualify for simplified issue, all health questions must be answered “no”. If health questions are not answered or if any question is answered “yes”, guaranteed issue must be issued.

### Annual Policy Fee

No policy fee

### Policy Loans

The maximum amount available for loan will be the Cash Value at the end of the Contract Year. This will be reduced by the amount of any existing loan(s), interest on the amount of the loan to the end of the Contract Year and premiums payable under this contract to the end of the Contract Year.

Product is underwritten by Americo Financial Life and Annuity Insurance Company and varies according to state law. Product and riders may not be available in all states. Certain restrictions apply. Riders are optional and available at an additional cost unless otherwise indicated. Home office: Dallas, TX; Administrative office: Kansas City, MO.

The loan will be 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 payable in arrears.

### **Non-Forfeiture Options**

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After the Contract has a Cash Value and if any premium remains unpaid after the grace period, the non-forfeiture options available are Cash Surrender and Extended Term Insurance. Additionally, in Florida, Reduced Paid-Up Insurance is also available. The automatic option will be Extended Term Insurance.

### **Children's Term Rider (Rider Series 2147)**

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- Available only on Eagle Series I, for \$11 per \$1,000 annually
- Available on natural, legally adopted, stepchildren and dependent grandchildren of the base Insured
- Minimum face amount is \$1,000. Maximum face amount is lesser of the face amount of the base policy or \$5,000. \$1,000 units only.
- Child issue ages: 15 days to 17 years, age last birthday
- Insured issue ages: 18 - 60, age last birthday
- Convertible to permanent individual policy at the earlier of the Insured's age 65 or child's age 23

### **Accidental Death Benefit Rider (Rider Series 2148)**

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- Only available with Eagle Series II
- Comes with policy at no additional cost
- Pays a full death benefit if death occurs as the result of accidental bodily injury in the first two policy years and within 90 days of the injury

### **Rates**

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Please reference the male and female rate guide (03-170-18), available to download or order from Agent Café, at [www.americo.com](http://www.americo.com).