

*Dear Valued Client,*

As your life changes, your financial needs change as well. Maybe you're a new homeowner, you're starting a family, perhaps your kids are starting college, or maybe you're heading quickly toward retirement. Are you prepared for these foreseeable life changes? I want to introduce you to several solutions from Americo that may be right for any stage of your life.

***Owning Your Home:***

- Do you have life insurance that may be used help pay your mortgage and other expenses upon your death?
- What would happen if you are involuntarily unemployed, become totally disabled, or are diagnosed with a qualifying critical, chronic, or terminal illness?

**You can have greater financial confidence with protection from Americo.**

***Caring for Your Family:***

- What if one of the primary breadwinners in the household was to die?
- Would the family be forced to move?
- How would you pay for the mortgage and everyday expenses?

**We can discuss life insurance options that are best suited for your family.**

***Heading into Retirement:***

- Are you worried about outliving your savings when you retire?
- Who will pay for your nursing home or hospital expenses as you age?
- How do you want your money to grow after you retire?

**Discover how you can protect and grow your money with an annuity.**

Help protect yourself and your family today. Contact me, and we can discuss all the options available through Americo. We can find a product that best suits your needs at all of life's stages.

Sincerely,

**Christopher Franklin**

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P.S. Americo has you covered at every stage of your life. If you think you already have coverage, it may be time to look at all of your options to find out if you are adequately prepared.

Americo is the brand name for insurance products issued by the subsidiary insurance companies controlled by Americo Life, Inc. Products are underwritten by Americo Financial Life and Annuity Insurance Company (AFL), Kansas City, MO, and may vary in accordance with state laws. Not all policies and benefits are available in every state. AFL is authorized to conduct life insurance business in the District of Columbia and all states except NY. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. By responding to this advertisement, you authorize an insurance agent from [insert IMO] to contact you by phone, text, or fax at the phone number listed to provide automated and/or pre-recorded advertisements. Christopher Franklin is an independent, authorized agent of Americo.

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