

**Permanent Final Expense  
Whole Life Insurance**

**EAGLE** *Select*

# Why Do You Need Final Expense Insurance?

- » A traditional adult funeral, including a casket and vault, costs over \$9,400 on average.<sup>1</sup>
- » Social Security will pay a special one-time payment of \$255 to qualified dependents.<sup>2</sup>
- » The Veterans Administration will pay \$300 for burial and funeral expenses if you qualify.<sup>3</sup>
- » There are no guarantees your current assets will still be available after of end-of-life expenses, such as hospital and nursing home care.
- » Average funeral costs may increase each year based on inflation and other economic factors.



**Give your family the gift of life insurance and the comfort of knowing they may not have to dip into savings to pay for your final expenses, because you have planned ahead.**

<sup>1</sup>Source: NFDA 2021 General Price List Survey. National Funeral Directors Association, November 4, 2021 [www.nfda.org/news/statistics](http://www.nfda.org/news/statistics).

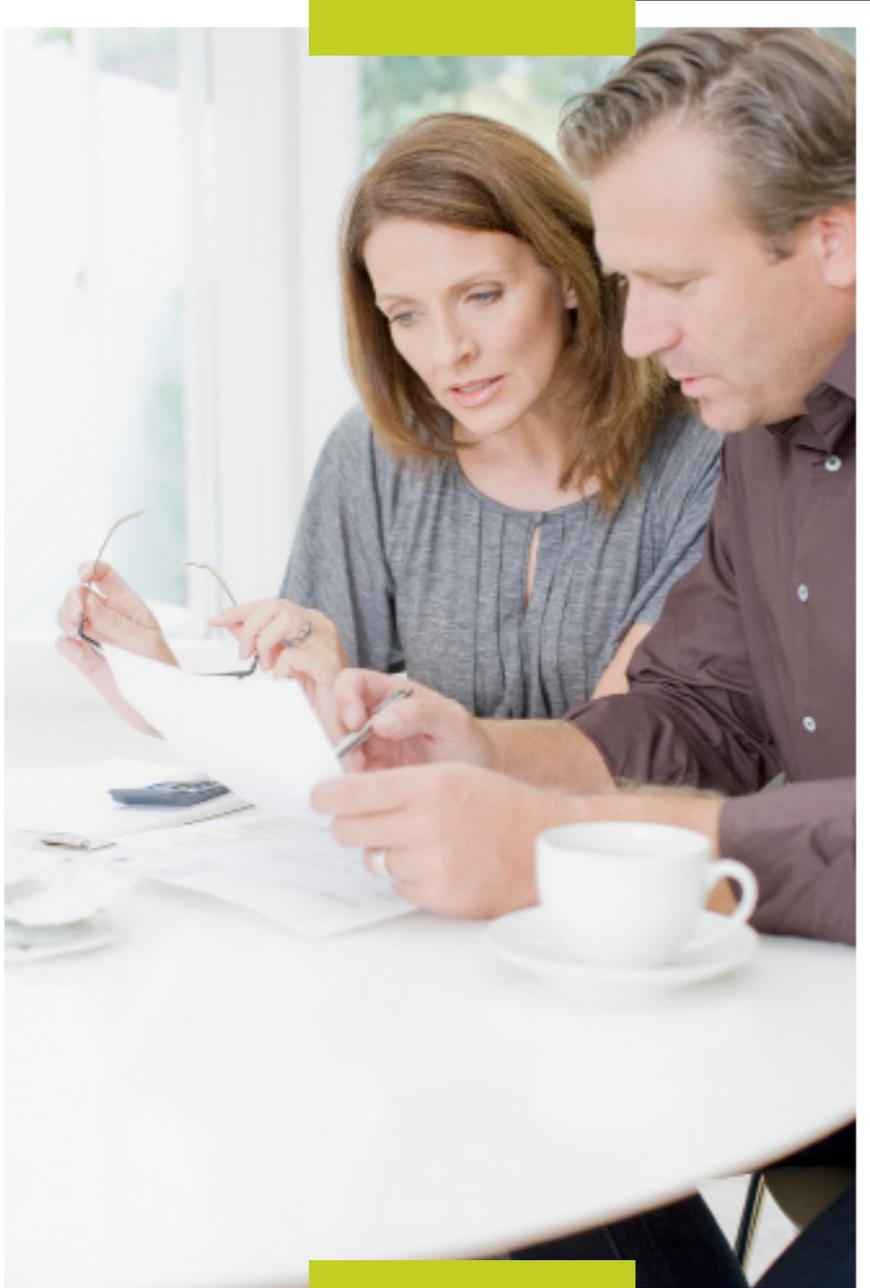
<sup>2</sup>How Social Security Can Help You When a Family Member Dies, SSA Publication No. 05-10008, June 2021, Social Security Administration, [www.ssa.gov](http://www.ssa.gov).

<sup>3</sup>Federal Benefits for Veterans, Dependents and Survivors, U.S. Department of Veteran Affairs, 2021, [www.va.gov](http://www.va.gov).

# If You Died Tomorrow, Could Your Loved Ones Pay The Expenses?

*Items to consider when figuring the cost for funeral and burial arrangements:*

- » Headstone and engraving
- » Casket
- » Use of viewing and/or ceremony facilities
- » Professional funeral service charges
- » Transfer of deceased to funeral home
- » Obituary notices
- » Cost of death certificate
- » Embalming
- » Flowers
- » Opening and closing of grave
- » Forwarding and/or receiving deceased from out-of-town location
- » Hearse
- » Burial vault
- » Grave plot
- » Legal fees



# There Could Even Be Expenses You Haven't Considered

- » Mortgage
- » Credit card payments
- » Utility bills
- » Outstanding medical bills
- » Loss of spouse's income
- » Family's loss of income due to time off from work
- » The cost of food, clothing, and transportation
- » Music, clergy, and other administrative costs

**By purchasing a life insurance policy, you can rest easy knowing that your family will have the extra support of a death benefit to help cover those unexpected costs.**

# How Can Eagle Select Help You and Your Family?

- » **Death Benefit Up to \$50,000**
- » **Coverage Right Away**— With Eagle Select, you can be covered from the very first day your policy goes into effect.
- » **No Physical Exam Required**— just answer a few intuitive medical questions.<sup>1</sup>
- » **Builds Cash Value**— after your policy has been in force for a specified period of time, it builds cash value every year. This is your money that you can leave to grow or borrow to use as you see fit.

<sup>1</sup>Issuance of the policy may depend upon the answers to the health questions set forth in the application.



# Additional Benefits to Help You and Your Family

## Accelerated Benefit Payment Rider—

With Eagle Select 1 and 2, an Accelerated Benefit Payment Rider (Rider Series 2146) is included at no additional cost. If you are diagnosed with a qualified terminal illness that results in a life expectancy of 12 months or less this benefit will advance up to 50% of the death benefit payable under the policy. The available benefit will be reduced by the amount of any outstanding policy loans, and will not exceed \$20,000. The minimum accelerated benefit is \$1,000. Benefit may vary in some states and may not be available in all states.

## Accidental Death Benefit Rider—

An optional Accidental Death Benefit Rider (Rider Series 2179) is available with Eagle Select 1 and 2. This rider provides an additional benefit equal to the base death benefit if you die as a result of an accidental bodily injury within 180 days of the injury. It will provide an additional payment of two times the base death benefit in the event the death is a result of accidental injury while riding as a fare-paying passenger in a Common Carrier (as defined in the Rider). Not available in all states.<sup>1</sup>

<sup>1</sup>Rider is optional, available for an additional cost, and may not be available in all states.



# Optional Protection for Grandchildren and Children

The Child and Grandchild Term Rider (Rider Series 2194) will provide insurance on an insured child up to age 25. You can purchase coverage for a child or grandchild that is at least 15 days old and under the age of 17. An eligible child is defined as any natural child, stepchild, or legally adopted child of the base insured or the child of the base insured's child (grandchild). Coverage is issued in units of \$1,000 up to a maximum of the lesser of \$5,000 or the base policy face amount.<sup>1</sup>

<sup>1</sup>*Child and Grandchild Term Rider is optional and available for an additional cost.*

# Quit Smoking Advantage

- » If you are a smoker, Americo's Quit Smoking Advantage allows you to receive an Eagle Select 1 or 2 Nicotine policy with Non-Nicotine rates for the first three policy years. Prior to the third policy anniversary, if you can provide evidence satisfactory to Americo's requirements that you have quit smoking for at least 12 months, your Death Benefit and premium will remain level.
- » A Non-Nicotine classification applies to anyone who has not used Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine delivery devices such as nicotine chewing gum or lozenges, nicotine patches or e-cigarettes, or any device used for the vaporization of liquid nicotine) for at least 12 months prior to the completion date of the application.



# Quit Smoking Advantage Example



- » A 65-year-old male, who is a smoker, wants to purchase an Eagle Select Policy with a \$10,000 death benefit.
- » He can receive an Eagle Select 1 policy and pay the Non-Nicotine month premium of \$54.15 for the first three policy years. If he stops smoking for 12 consecutive months, he can continue to receive the Non-Nicotine rates. If he is unable to quit smoking, the face amount will be reduced and the premium will stay the same. If he would like to keep the same \$10,000 face amount, he will need to contact Americo and request a higher premium.

Policy Year	Quits Smoking	Default Option - Never Quits Same Premium, Lower Death Benefit	Never Quits Higher Premium and Same Death Benefit
1 - 3		\$54.15 Monthly; \$10,000 Death Benefit	
4+	\$54.15 Monthly; \$10,000 Death Benefit	\$54.15 Monthly; \$5,423.70 Death Benefit	\$96.63 Monthly; \$10,000 Death Benefit

# Who is Amerigo?

- » Amerigo Life, Inc.'s family of insurance companies has over 100 years of life insurance and annuity experience
- » One of the largest, privately held independent insurance companies in the United States<sup>1</sup>
- » Based in Kansas City, MO
- » Amerigo has a full Customer Experience Center that can assist you or your family if questions arise or in the event of a death
- » Amerigo is licensed to conduct business in the District of Columbia and all states except NY
- » Rated "A" (Excellent) by A.M. Best<sup>2</sup>



<sup>1</sup>"Admitted Assets, Top Life Writers-2023," A.M. Best Co., as of October 2024.

<sup>2</sup>Rating for Amerigo Financial Life and Annuity Insurance Company, October 2023. Amerigo 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."



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