

Client Profile Worksheet

You have several options with Americo's Term Portfolio. Use this worksheet to determine the coverage that best suits your family's needs.

Client Information

Name: _____

Spouse: _____

Date of Birth: ____/____/____

Date of Birth: ____/____/____

Age: _____

Age: _____

Sex: ☐ Male ☐ Female

Sex: ☐ Male ☐ Female

Tobacco Use: ☐ Yes ☐ No

Tobacco Use: ☐ Yes ☐ No

Premium Payments: ☐ Monthly Bank Draft/PAC ☐ Annual

Premium Period/Premium Guarantee: ☐ 15 ☐ 20 ☐ 25 ☐ 30 ☐ Full guarantee ☐ Five-year guarantee
(15-YEAR not available with CBO 100 or CBO 50) (not available with CBO 100 or CBO 50)

Coverage Options

1. Basic Coverage - Term 125 or Term 100

Provides a death benefit in the case of your death.

\$ _____ payable on your death. Cost is \$ _____ per month.

2. Basic Coverage with Cash Back Option - CBO 100 or CBO 50

Provides a death benefit in the case of your death with the added benefit of knowing that you can receive 100% or 50% of base premiums back at the end of Cash Back Option period.¹

\$ _____ payable on your death, or \$ _____ will be returned to you at the end of the Cash Back Option period. Cost is \$ _____ per month.

3. Basic Coverage with a Cash Back Option and Disability Income Coverage - CBO 100 or CBO 50

Provides a death benefit in the case of your death with the added benefit of knowing that you can receive 100% or 50% of base premiums back at the end of the Cash Back Option period.¹ Plus, money is available to you in case of a total disability.

\$ _____ payable on your death, or \$ _____ will be returned to you at the end of the Cash Back Option period. Plus, \$ _____ per month will be available to you in case of a total disability. Cost is \$ _____ per month.

4. Customized Coverage

¹If the Enhanced Surrender Value Rider (Rider Series 2205) (Cash Back Option Period) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal 100% or 50% the total amount of premiums paid for the base policy, not including any premiums paid for riders.

Term 125 (Policy Series 301), Term 100 (Policy Series 302), CBO 100 and CBO 50 (Policy Series 325), and Disability Income Rider (Rider Series 2145) are underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.



Instant Decision Term Series

CBO 100 • CBO 50 • TERM 125 • TERM 100
CONTINUATION 10 • CONTINUATION 25
PAYMENT PROTECTOR CONTINUATION 10
PAYMENT PROTECTOR • ADB

Your home may be your most valuable asset. Help protect it today with Americo's Instant Decision Term Series.

Protecting your home for yourself and your family could be the wisest move you ever make. It's easy to do with our Instant Decision Term Series, a portfolio of life insurance products and optional benefit riders that may help you and your family keep your home and your valuable insurance protection if the unexpected happens.

Products designed with you in mind ...

- ▶ Affordable term life insurance available in 30-, 25-, 20-, and 15-year term periods with the choice of either fully guaranteed or 5-year guaranteed coverage.
- ▶ Affordable universal life insurance available in 30-, 25-, and 20-year Cash Back Option periods.
- ▶ Passes money to your loved ones, income tax-free, in the event of your death.
- ▶ Portable coverage that remains the same, even if you move.
- ▶ Critical, Chronic, and Terminal Living Benefit Riders included at no additional cost on several products.¹
- ▶ Simplified issue life insurance, with most policies issued in 15 minutes or less.
- ▶ Coverage up to \$450,000.
- ▶ No medical exams required. Just a few simple medical questions on the application.²
- ▶ Offers a wide variety of optional benefit riders that can help if you become totally disabled.³
- ▶ Cash Back Option products that guarantee 100% or 50% of the base premiums are available at the end of the Cash Back Option period depending on the product you choose.⁴

¹State variations apply. ²Issuance of policy may depend upon answers to medical questions. ³Riders are optional, available for an additional cost, and may not be available in all states. ⁴If the Enhanced Surrender Value Benefit (Cash Back Option benefit) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal 100% or 50% of the total amount of premiums paid for the base policy, not including any premiums paid for riders.

Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia except NY. Instant Decision Term Series (Policy Series 301/302/325), Critical Illness Accelerated Death Benefit Rider (Rider Series 2190/2195), Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191/2196), and Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192/2197) are underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

Neither Americo nor its representatives offer tax advice. We recommend you consult a qualified tax advisor for advice regarding the above products and your specific situation.