

Home Mortgage Series

Protect your home and family today.

Client Brochure

Policy Series 174/234



AMERICO

Your home may be your most valuable asset...

Provide peace of mind when you and your family need it most.

Many families are forced to leave their home due to economic hardship caused by death, disability, or unemployment.

If you died, would your family have enough money to pay off the mortgage?

If you were unable to work for an extended period of time, would your family have enough money to pay the mortgage each month?

If you lost your job, would you still be able to afford your insurance premiums?

Home Mortgage Series is a portfolio of term life insurance products that may help you keep your home if the unexpected happens.

The Statistics: No one likes to think about it, but the likelihood of someone dying before paying off a 30-year mortgage is:

At age 30:	1 out of 10
At age 35:	1 out of 7
At age 40:	1 out of 4
At age 45:	1 out of 3
At age 50:	1 out of 2

Source: 2001 Commissioners Standard Ordinary Table of Mortality (based on male, age last birthday)



Protecting your home for yourself and your family could be the wisest move you ever make. It is easy to do with Home Mortgage Series (HMS). Term insurance helps protect your mortgage and your family from the financial devastation that can come with death, disability, or critical illness.

Home Mortgage Series was designed with you in mind...

- Affordable term insurance.
- Available in 15, 20, 25, and 30-year premium periods - you can choose either full guaranteed or 5-year guaranteed coverage.
- Provides money to your family in case of your death.
- No medical exams required. Just answer a few simple medical questions on the application.
- Your Home Mortgage Series policy is portable - your coverage remains the same even if you move.
- Money passes to loved ones income tax free.
- Offers a wide variety of optional benefit riders that can help if you or your spouse becomes totally disabled or critically ill.¹
- Offers an additional benefit that guarantees every dollar you paid for your policy during the rider premium period will be returned to you if the benefits of your policy are never used and your policy is in force.¹

¹Riders are optional and available for an additional cost and may not be available in all states.

HMS can help pay your mortgage at death.

You select the amount of coverage you need and the period that most closely matches your mortgage. You have the option of 15-, 20-, 25-, or 30-year periods. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries. They can use the money to help pay off the mortgage or for any other financial needs.

Provides extra money if you become disabled.

When you select the Disability Income Rider¹, you may receive a monthly income of up to \$2,000 for up to two years in the event you become totally disabled. Money paid to you under this optional benefit rider can be used to help pay for your mortgage or other bills.

Provides cash when critically ill.

Your need for additional cash may be great if you are diagnosed with a critical illness. Lost income and medical expenses could take a toll on your family budget. The optional Critical Illness Accelerated Benefit Rider¹ will advance you up to 50% of the death benefit if you are diagnosed with a qualified critical illness. Having access to this money could make an important difference in the quality of your life and the life of your loved ones.



The Statistics:

A 40-year-old man is 2.7 times more likely to suffer a long-term disability than to die before age 65.²

Tipping points that put homeowners in foreclosure³:

- 32% experience a job loss
- 25% experience a health crisis

²Field Guide 2006; printed in the JHA Disability Fact Book – 2006 Edition

³Homeownership Preservation Foundation – data of 60,000 homeowners, 2008



Receive your money back if you never use the coverage

Hopefully, you will outlive your mortgage in good health. If you elect the Return of Premium,¹ Endowment,¹ or Cash Value Rider¹, and outlive your rider coverage, Americo will return 100% of the premiums you paid at the end of the rider premium period.

Should you terminate early, you are entitled to a partial refund after the 5th year. The percentage of premiums returned to you increases yearly after the 5th year until it reaches 100%. (The Cash Value Rider must be terminated to receive payment.) The Endowment Rider is available in IN, KS, OR, and TX. The Cash Value Rider is available only in PA. Benefits paid under the Return of Premium and Cash Value Rider will be reduced by any Disability Income benefits paid.

Protects Your Coverage if Unemployed or Disabled

When you select the Waiver of Premium for Disability Rider,¹ not only will your monthly premiums be waived if you become totally disabled, but you will also receive additional unemployment protection at no additional cost. The Involuntary Unemployment Waiver of Premium Rider¹ will be added automatically when the Waiver of Premium for Disability Rider is selected. With this extra protection, you can keep your valuable coverage during a total disability or a period of involuntary unemployment.

¹Riders are optional and available for an additional cost and may not be available in all states.





Valuable Additions Available

Spouse coverage

You, like many Americans, may depend on your spouse's income to make the mortgage payment and provide resources for other expenses. The Additional Insured Term Insurance Rider* adds coverage for your spouse in an amount equal to or less than the base face amount.

Coverage for your children

The Children's Term Rider¹ provides up to \$15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and then may be converted into a new individual policy for up to five times the initial rider amount.

Accidental death coverage

The Accidental Death Benefit Rider¹ provides an additional death benefit if your death is the result of an accident.

Home Mortgage Series is a selection of term life insurance products and optional benefit riders to help provide you and your family with mortgage protection and a lot more. Your agent can show you how easy it is to apply.

- Accidental Death Benefit Rider (Rider Series 2111)
- Additional Insured Term Insurance Rider (Rider Series 2136)
- Children's Term Rider (Rider Series 2018/2135)
- Critical Illness Accelerated Benefit Rider (Rider Series 2139) Not available with the Waiver of Premium for Disability Rider
- Disability Income Rider (Rider Series 2145)
- Endowment Rider (Rider Series 2143) available in IN, KS, OR, and TX only
- Cash Value Rider (Rider Series 2153) available in PA only
- Return of Premium Rider (Rider Series 2121/2132/2133)
- Waiver of Premium for Disability Rider (Rider Series 2100/2130) Not available with the Critical Illness Accelerated Benefit Rider
- Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140)



Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
Kansas City, MO 64105

About Amerigo

For over 100 years, Amerigo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking has helped us build a strong financial foundation for our business. Amerigo Financial Life and Annuity Insurance Company (Amerigo) is a member of the Amerigo Life Inc. family of companies. Amerigo Life Inc., is one of the largest, independent, privately held insurance groups in the United States² with over 836,000 policies, over \$44 billion of life insurance in force, and over \$5.8 billion in assets in force for year-end 2008.³

¹Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²Admitted Assets, Top Life Writers-2008, "A.M. Best Co., as of July 2008.

³Information is as of year end 2008 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia except NY and VT.

Products are underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. If the insured, sane or insane, dies by suicide while the contract is in force and within two years (one year in Colorado, Missouri, and North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid, less any indebtedness. See Missouri contract for special provisions regarding suicide.

Neither Amerigo Financial Life and Annuity Insurance Company nor any agent representing Amerigo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.