



ULTRA PROTECTOR



■ LIFE

Agent's Guide

AMERICO
Americo Financial Life
and Annuity Insurance Company

ULTRA PROTECTOR

Agent's Guide

Product Highlights

A whole life insurance policy designed to help cover the costs associated with funeral and burial expenses, unpaid medical bills, or any other financial obligation that your client's family may face when he or she dies. Ultra Protector offers your client these valuable features and benefits:

- Guaranteed level premiums for the life of the policy (subject to minimums)
- Access to cash through the policy's tax-free loan provisions (certain restrictions apply)
- Face amounts ranging from a minimum of \$5,000 to a maximum of \$30,000
- Ultra Protector I offers a level (full) death benefit; for those who don't qualify for Ultra Protector I but still need protection, Ultra Protector II offers a graded, or limited, death benefit during the first three policy years based on eligibility
- A lump-sum advance of a portion of the death benefit should the insured become terminally ill (Ultra Protector I only)
- Accidental death benefit with the Ultra Protector II; which means if death occurs as the result of an accident in the first three policy years, the full death benefit is payable
- Ultra Protector I issued to ages 55 to 85 (55 to 80 for smokers)
- Ultra Protector II issued to ages 55 to 80

Product Specifications

Policy Series 248 and 250

Application

Series 5091. Application included in client brochure 03-013-2. State variations exist.

Face Amount

Minimum: \$5,000
Maximum: \$30,000

Issue Ages

Ultra Protector I
Non-smoker: 55 – 85
Smoker: 55 – 80

Ultra Protector II
55 – 80 (55 – 75 in Missouri)

Age last birthday

Sex Rating

Male/Female

Death Benefit

Ultra Protector I has a level death benefit.

Ultra Protector II has a limited death benefit in the first three policy years according to the following:

- year 1: return of premiums paid plus an additional 5% of those premiums
- year 2: the greater of return of premiums paid plus an additional 10% of those premiums or 50% of the face amount
- year 3: 75% of face amount
- year 4: 100% of face amount

Premium Modes/Factors Available

Annual, Semiannual, Quarterly, and Monthly PAC (Pre-Authorized Check)

Subject to the following minimums:

Semiannual: \$100

Quarterly: \$50

PAC: \$20

Mode	Factor	Mode	Factor
Annual	1.00	Quarterly	.28
Semiannual	.52	Monthly PAC	.087

Underwriting Classes

Non-smoker/Smoker

Non-smoker Classification

A nonsmoker is defined as a person who has not smoked cigarettes for at least 12 months prior to the completion date of the application.

Annual Policy Fee

\$40 (non-commissionable)

Policy Loans Are Available

The maximum amount available for a policy 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. 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. State variations apply.

Non-Forfeiture Options

After the Contract has a Cash Value and if any premium remains unpaid after the grace period, the non-forfeiture options available for Ultra Protector I are Cash Surrender, Extended Term Insurance and Reduced Paid Up Insurance, and for Ultra Protector II are Cash Surrender and Reduced Paid Up Insurance. The automatic option for Ultra Protector I will be Extended Term Insurance and will be Reduced Paid Up Insurance for Ultra Protector II.

Accelerated Benefit for Terminal Illness

For Ultra Protector I, a Terminal Illness Accelerated Death Benefit Rider (Rider Series 2146) is added at no additional cost.

With this benefit, if the insured is diagnosed with a terminal illness that results in a life expectancy of 12 months or less (24 months or less in IL, MA and TX), Americo will advance up to 50% of the death benefit payable under the policy. The benefit will be reduced by the amount of any outstanding policy loans, and will not exceed \$15,000. The minimum acceleration benefit is \$2,500.

There is no premium for the Rider. At the time your client receives the accelerated benefit payment, a lien in the amount of the accelerated benefit payment plus an administrative fee of up to \$250 will be assessed

against the policy. Only one acceleration per policy is permitted. The company will charge interest on the policy lien.

Please refer to the Disclosure Statement for Accelerated Benefit Payment Rider for details regarding the effect of the accelerated benefit payment on the policy. Please ensure the proposed insured acknowledges receipt of this disclosure.

May not be available in all states.

Accidental Death Benefit

For Ultra Protector II, an accidental death benefit provision is included at no additional cost.

With this benefit, if death occurs as the result of an accident during the first three policy years, the full death benefit is payable.

May not be available in all states.

Maximum Weight Ranges for Stated Heights for both Males and Females (Unisex)

Height	Weight (lbs.)
4'8"	82-174
4'9"	86-180
4'10"	88-187
4'11"	90-193
5'	92-200
5'1"	95-206
5'2"	97-213
5'3"	99-220
5'4"	101-227
5'5"	103-234
5'6"	106-242
5'7"	108-249
5'8"	111-256
5'9"	114-264
5'10"	117-272
5'11"	120-280
6'	123-288
6'1"	126-296
6'2"	129-304
6'3"	133-312
6'4"	136-320
6'5"	140-329
6'6"	143-337
6'7"	146-346

New Business Information

For Timely Policy Issue

- ♦ Answer all questions on the application.
- ♦ Double check before submitting. Common errors that can delay processing include missing signatures, dates and agent numbers.
- ♦ Print clearly using black ink.
- ♦ Submit all state-required forms, replacement and original forms.
- ♦ Detach conditional receipt and leave with applicant.
- ♦ Note special requests such as policy date, date to save age, or issue family member or partners together.
- ♦ Bank draft authorization with a voided check is required by the home office in order to draft subsequent premiums.
- ♦ Do not send partial premiums. A full modal premium is required. Do not send cash. We do not accept money orders for initial premium payments.
- ♦ We cannot process premium checks that are postdated, backdated more than six months or improperly endorsed.
- ♦ Personal checks written by the agent on behalf of the applicant will not be accepted.

Solving for Face

- ♦ If your client wishes to pay a specific premium amount, you may submit that premium amount in the “solve for face” field on the application and submit the application without a death benefit. The Home Office will calculate the death benefit for you and issue the policy. You may solve for face using the software program or the “Quick Quotes” guide (03-013-21).

Underwriting Information

Issued on an Accept/Reject basis according to health questions on the application. MIB will be required, and applications may be teleunderwritten. In some circumstances, a PHI may be required. To qualify for Ultra Protector I, the applicant must answer “no” to all health questions on the application. To qualify for Ultra Protector II, the applicant must answer “no” to the first set of health questions on the application.

Americo requires that agents *see* all proposed insureds for the Ultra Protector.

Americo Contact Information

Online Services: Access product information, forms, illustration software, and other valuable information at our agent website, Agent Café, and consumer-friendly information can be found at www.americo.com.

Sales Support: Have a question? Sales Support is standing by to assist you with product sales, product availability, software, Agent Café assistance, forms and supply ordering assistance, and general pre-sale questions. Call 1-800-231-0801, ext. 8410 Monday through Friday 8:00 am to 5:00 pm CST.

Supply Orders: Fax supply orders to 1-800-263-3336 (use supply requisition form #55121) or email your order to americosupplies@relizon.com.

Agent Call Center: New business support, licensing support, and commissions support 1-800-634-1180 or pending.business@americo.com.

Submitting the Americo Application: Submit new business applications by faxing the applications with the Faxed Application Transmittal Form (#AFSFAX 2002) to 1-800-395-9261. A maximum of eight applications may be sent per transmittal form; please retain the original application(s) for your files - do not mail.

Underwriting: Have a special situation? For access to an underwriter, contact the Agent Call Center at 1-800-634-1180 and a representative will direct you to an available underwriter.

To submit Underwriting and Delivery Requirements fax to 1-800-395-9238.

Customer Service: Phone: 1-800-634-1181;
e-mail: kccustomer.service@americo.com
Fax: 1-800-395-9238

Mailing Addresses:

P.O. Box 410288
Kansas City, MO 64141-0288

Overnight

300 W. 11th Street
Kansas City, MO 64105-1618

Ultra Protector I

Annual premium rates per \$1,000 face amount

PREMIUM RATES				
Issue Age	Female		Male	
	Non-smoker	Smoker	Non-smoker	Smoker
55	27.00	33.92	36.00	49.82
56	28.00	34.98	38.00	51.94
57	30.00	37.10	39.00	54.06
58	31.00	38.16	41.00	57.24
59	33.00	40.28	43.00	59.36
60	34.00	42.40	45.00	62.54
61	36.00	44.52	47.00	64.66
62	38.00	46.64	50.00	67.84
63	40.00	48.76	52.00	72.08
64	42.00	50.88	55.00	75.26
65	44.00	53.00	58.00	79.50
66	46.00	55.12	61.00	83.74
67	48.00	58.30	65.00	89.04
68	51.00	60.42	69.00	93.28
69	53.00	63.60	73.00	98.58
70	56.00	66.78	78.00	104.94
71	60.00	69.96	83.00	111.30
72	63.00	74.20	89.00	117.66
73	68.00	79.50	95.00	124.02
74	72.00	83.74	101.00	130.38
75	78.00	90.10	108.00	137.80
76	86.99	96.46	118.41	145.22
77	95.98	103.88	128.82	152.64
78	104.98	111.30	139.24	160.06
79	113.97	120.84	149.65	168.54
80	122.96	129.32	160.06	177.02
81	133.56	---	170.66	---
82	144.16	---	182.32	---
83	156.88	---	195.04	---
84	169.60	---	207.76	---
85	183.38	---	221.54	---

Add \$40 annual policy fee

Ultra Protector II

Annual premium rates per \$1,000 face amount

PREMIUM RATES		
Age	Female	Male
55	45.00	56.75
56	46.25	58.25
57	48.25	62.75
58	50.25	65.25
59	53.25	68.50
60	55.25	71.00
61	58.25	75.25
62	61.00	79.00
63	63.25	83.00
64	66.25	87.25
65	68.75	91.75
66	71.25	97.00
67	74.75	102.50
68	78.00	108.75
69	81.50	110.50
70	85.75	122.25
71	90.00	130.25
72	96.00	139.25
73	102.25	148.25
74	110.00	158.00
75	118.75	168.75
76	129.25	180.25
77	140.50	192.50
78	152.75	204.75
79	165.25	218.00
80	177.00	232.25

Add \$40 annual policy fee

Premium Modes/Factors Available

To determine your modal premium, multiply the corresponding modal factor times the total annual premium. Annual, Semiannual, Quarterly, and Monthly PAC (Pre-Authorized Check)

Subject to the following minimums:

Semiannual: \$100

Quarterly: \$50

PAC: \$20

Mode	Factor	Mode	Factor
Annual	1.00	Quarterly	.28
Semi-annual	.52	Monthly PAC	.087





About Amerigo

For over 90 years, Amerigo Life, Inc., and its family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future. We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your situation.*

Innovative thinking has helped us build a strong financial foundation for our business. Today, Amerigo Life, Inc., our holding company, is one of the largest independent, privately held insurance groups in the United States, with nearly 800 thousand policyholders, over \$37 billion of life insurance in force, and \$5 billion in assets according to the insurance companies' combined annual statements for year-end 2004.**

The company reserves the right to contest policies for up to two years due to any misrepresentations in the application. In the event of Insured's suicide while sane or insane, the company's liability is limited to a return of premiums during the first two years after the date of issue (one year in North Dakota and Colorado, see Missouri policy for special provisions).

Refer to the Delivery Receipt/Disclosure Statement as well as your policy for the governing contractual provisions.

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 legal or tax advisor regarding the information and concepts contained in this material.

Products are underwritten by Amerigo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. For further information, please refer to the policy.

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

***"Admitted Assets, Top Life Writers-2004," A.M. Best Co., as of July 2005.*

The logo for Amerigo, featuring the word "AMERIGO" in a bold, blue, sans-serif font. The letter "I" is stylized with horizontal lines through it.

Amerigo Financial Life and Annuity Insurance Company

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