What is the Quit Smoking Advantage?

Americo's Quit Smoking Advantage encourages clients to stop smoking. This new benefit allows Smokers to receive an Eagle Premier Smoker policy with Nonsmoker rates for the first three policy years. Prior to the third policy anniversary, if the Insured can provide evidence that they quit smoking for at least 12 months, their Death Benefit and premium will remain Level.

Does this apply to all types of Nicotine use?

Yes. A Nonsmoker classification applies to anyone who has not used Nicotine products (including, but not limited to, cigarettes, cigars, pipes, chewing tobacco, snuff, alternative nicotine deliver 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.

Do I run the quote as Smoker or Nonsmoker?

Run the quote for a Smoker. Sales Connection will quote the correct first three year rates. You will also be able to see what the face amount will be decreased to in year 4. Additionally, you can see what the premium will be if the client would like to keep the same face amount after year 4 if they do not quit smoking.

How will the policy be issued?

The policy will be issued as a Smoker policy. They will receive Nonsmoker rates.

How soon after the policy is issued can an Insured verify they have quit smoking?

The earliest an Insured can verify they have stopped smoking is after the first policy anniversary, provided that the Insured has ceased the use of nicotine for 12 consecutive months.

How does an Insured verify they have quit smoking?

In order to keep the Nonsmoker rates, the Insured must provide evidence that they have quit using all 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) and attest that they have not used nicotine within the last 12 months.

What happens if the Insured does not quit smoking?

If the Insured fails to quit smoking, the policy will automatically decrease the Death Benefit amount in year 4, but the premiums will remain level. The Accidental Death Benefit amounts will decrease in year 4 to be equal to the base policy face amount.

If the Insured wants to keep the same face amount, they will need to proactively call in to the home office before the end of the third policy year and request to keep the level Death Benefit and pay a higher premium for the remainder of the policy.

Does an Eagle Guaranteed policy qualify for the Quit Smoking Advantage?

No. Guaranteed Issue policies do not qualify.

How can I see the rates?

You can run a quote using Sales Connection.

How can an Insured maintain Nonsmoker rates after the third policy year?

By the end of the third policy year, the Insured must provide evidence they have not used any Nicotine products for at least 12 consecutive months. If all requirements are met, there will be no change to the policy. Please note the following:

> Available for issue ages 50 - 80
> Not available on Eagle Guaranteed

If the Insured stopped smoking 9 months ago and the policy is issued today, can they apply for the Nonsmoker rates in 3 months?

The Insured must have stopped using any Nicotine products for a total period of 12 consecutive months. The earliest the Insured can request a change to a Nonsmoker status is on or after the first policy anniversary.

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