

Child and Grandchild Term Rider

available on Eagle Premier

Coverage

This rider provides level term insurance on an insured child to age 25. Coverage per insured child is issued in units of \$1,000 and must be the same for all insured children. The maximum coverage per insured child is the lesser of:

- ▶ \$5,000 or
- ▶ the base policy face amount.

The Child and Grandchild Term Rider costs \$2.10 per \$1,000, per child, annually. Coverage expires on the insured child's 25th birthday.

Eligible Child

An eligible child is any natural child, stepchild, or legally adopted child of either:

- ▶ the base insured or
- ▶ the natural child, stepchild, or legally adopted child of the base insured (e.g. grandchild, both dependent or non-dependent.)

Eligible child must be at least 15 days old and under the age of 17 at the time of application. This rider cannot be added after issue; however, any eligible child acquired by the base insured after issue may be added if requested within 60 days of first becoming eligible. Coverage is limited to 10 insured children.

Conversion

Conversion to a new policy is available after the earlier of:

- ▶ insured child's 18th birthday or
- ▶ base insured's death, and no later than the child's 22nd birthday.

Conversion amount cannot exceed coverage of the insured child.

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

Eagle Premier (Policy Series 311/312) and Child and Grandchild Term Rider (Rider Series 2194) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

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