

Eagle Premier QUIT SMOKING ADVANTAGE

Americo's Quit Smoking Advantage encourages clients to stop smoking while saving them money.

- Smokers receive Nonsmoker rates in the first three years
- If they provide satisfactory evidence that they have quit smoking for at least 12 months during those first three years, they will continue to receive Nonsmoker rates for the life of the policy, without any additional underwriting.
- If, after the 3rd policy year, the Insured has not quit smoking for at least 12 months, the policy will automatically decrease the Death Benefit amount in year 4, and the premiums will remain level. The Accidental Death Benefit amounts will decrease in year 4 to be equal to the base policy face amount. To keep the same face amount, the Insured must proactively call in to the home office and request to keep the level Death Benefit and pay a higher premium for the remainder of the policy.

Additional Information

- Issue ages 40-80
- Not available on Eagle Guaranteed
- The earliest an insured can verify they have stopped smoking is after the first policy year, provided that the Insured has ceased the use of nicotine for 12 consecutive months.
- Product quotes should be run for Smoker rates
- The policy will be issued as a Smoker, but the Insured will receive the Nonsmoker rates

How Does it Work?

Male, age 65, \$10,000 Death Benefit, \$65.40 Monthly Premium for first three years

Policy Year	Quits Smoking	Default Option – Never quits – Same Premium, lower Death Benefit	Never Quits – Higher premium and same Death Benefit
1 – 3	\$65.40 monthly; \$10,000 Death Benefit		
4+	\$65.40 \$10,000 Death Benefit	\$65.40; \$5,438.70 Death Benefit	\$117.06; \$10,000 Death Benefit

Eagle Premier Series (Policy Series 311/313) and Accidental Death Benefit Rider (Rider Series 2172) 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. Certain restrictions apply. Consult contract and riders for all limitations and exclusions.

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