

AMERICO Home Mortgage Series

Protection Plan Features

- **Choice of Beneficiary:** With the Americo HMS 150 Protection Plan, you decide who receives the proceeds from the program in the event of death. At such time, the beneficiary has several options. Three of which could be:
 - 1) **Pay off the mortgage in one lump sum**
 - 2) **Pay off a portion of the mortgage/refinance in order to lower monthly payments**
 - 3) **Use the death benefit to “buy time” in order to sell the house for what it is worth and collect even more benefit from the equity in the home.**
- **Portable:** If you sell your home and buy another or refinance your present mortgage, this plan can simply move with you to continue to protect your next mortgage. This means regardless of how many times you move, you will never need to qualify for another plan or risk losing the one you have.
- **Death Benefit Remains Level:** The death benefit remains level for the length of your mortgage protection policy. With many mortgage protection plans, the benefits decrease each year while the premium remains the same.
- **Guaranteed Rates:** Premium rates are guaranteed for the full length of the term.
- **24 Hour Coverage Accident or Sickness:** Many banks offer mortgage protection plans that will only pay if death is caused by an accident. This policy will pay regardless of whether the death is caused by accident or sickness.
- **Additional Accidental Death Benefit & Common Carrier Death Benefit:** An additional death benefit, equal to 50% of your base death benefit, will be paid to your beneficiaries if the death occurs as a result of an accidental injury. An additional 100% of your base death benefit will be paid to your beneficiaries if the death occurs from an accidental injury while riding as a fare-paying passenger on a common carrier.
- **LIVING Benefits:** You do not have to die for this policy to help protect your family. Included in this policy, at NO ADDITIONAL COST, are benefits payable for Chronic Illness, Critical Illness, and Terminal Illness. You may request either a full or partial acceleration of your policy's death benefit if the insured suffers from any of the following...
 - **Chronic Illness:** A Chronic Illness is defined as being unable to perform at least 2 activities of daily living for 90 continuous days.
 - **Critical Illness:** A Critical Illness is one or more of the following conditions... ALS/Lou Gehrig's Disease, End Stage Renal disease (Kidney Failure), invasive cancer, major organ failure, heart attack, or stroke.
 - **Terminal Illness:** Terminal Illness is any diagnosis that is reasonably expected to result in the insured's death within 12 months or less.

These phenomenal living benefits can help you by allowing you to pay off the mortgage early, help pay for burdensome medical bills, search and pay for alternate treatments, or simply for pleasure like taking a trip with your family that you otherwise wouldn't have been able to afford.

- **Cash Back Option:** You have the option of receiving a FULL REFUND on ALL premiums that were paid into this policy should you not receive any benefits during the coverage period. One of the most popular ways of utilizing this benefit is that you receive the Cash Back Option 5-10 years before the end of the mortgage, in which you can use the refunded premium to pay off the remainder of the mortgage loan early. This will save thousands of dollars in mortgage payments, essentially making you money while you are protecting your family in the event of sickness or death.

FINAL EXPENSE BENEFIT PLAN FEATURES
WHOLE LIFE

- Permanent coverage to age 100/120 (never expires).
- Death benefit guaranteed to remain level.
- Premiums guaranteed to remain level.
- Passes on to the beneficiary of choice.
- Avoids probate/court.
- Death benefit is paid out tax-free.
- Doubles for accidental death (some carriers).
- Covers chronic, critical, terminal illness (some carriers).
- Builds cash value.
- Immediately Effective (if approved for coverage).