

# INSTANT DECISION IUL



## Description:

Instant Decision IUL is an indexed universal life policy featuring a 100% instant decision eApplication.

## Product Highlights:

- Accumulate cash value with the potential to lower or cover premiums
- Interest based on the performance of the S&P 500
- Two indexed interest options with 1-year index period
- Living Benefit Riders included at no additional cost
- Face amount starting at \$50,000 and non-medical up to \$450,000

## Ease of Doing Business:

- 100% Instant Decision eApplication
- Full electronic process - text and email signature options with 6-digit code
- Simplified underwriting with our eApplication
- Policy eDelivery available
- Competitive commissions paid daily
- Outstanding support and service

## Application Process:

Americo's IUL is sold utilizing our easy-to-use instant decision eApplication. Agent Tools will provide a simple premium quote based on the predetermined insured and policy parameters.

- The premium quote is the amount required to keep the desired face amount in force and for the cash value to endow at age 120. This is based on the maximum illustrated rate for the indexed interest account and all assumptions are unchanged in the future.
- The Policyowners can allocate funds in either or both the S&P 500 Point-to-Point with Participation Rate or the S&P 500 Point-to-Point with Cap.

- The Policyowner must review and sign a full policy illustration. This illustration, based on the premium quote provided, is built into the eApplication so it is signed with the application at the point-of-sale, and a copy is delivered with the policy print.

## Example Premiums:

	Age	\$100,000 Death Benefit	\$250,000 Death Benefit
Male: Non-Smoker	30	\$38.75	\$88.80
	40	\$66.31	\$157.71
	50	\$122.75	\$298.82
	60	\$228.54	\$563.28
Female: Non-Smoker	30	\$31.91	\$71.72
	40	\$51.82	\$121.45
	50	\$88.40	\$212.91
	60	\$166.94	\$409.26

*All examples shown are hypothetical and intended only for illustrative, educational purposes.*

● CONTACT  
**AGENT SERVICES**  
**800.231.0801**

● MORE INFORMATION  
**www.AmericoIUL.com**

**AMERICO**

### Product Details:

Issue Ages:  
18 - 75; Age last birthday

### Issue Limits:

Minimum Face Amount: \$50,000;  
Maximum Face Amount: \$450,000

### Death Benefit:

Option A (Level) and Option B (Increasing) are available. Option A is the only option available at the point of sale. After the first policy year, the death benefit option may be changed. See Agent Guide for complete details.

### Interest Credits:

Each policy has Indexed Interest Accounts, one Sweep Account, and one Declared Interest Account. Guaranteed minimum interest rate is 2% for both the Sweep Account and Declared Interest Account.

Interest crediting to an Indexed Interest Account will be no less than 0%.

### Indexed Interest Options:

There are two Indexed Interest options each with a 1-year index period.

	Current Rate	Guaranteed Minimum Rate
S&P 500 1-year Point-to-Point with Participation Rate	86%	15%
S&P 500 1-year Point-to-Point with Cap	15.25%	3%

Rates current as of February 1, 2024 and are subject to change. Check the Amerigo Agent Portal for the most current rates.

### Included Riders:

- Critical Illness Accelerated Death Benefit Rider (Series 2195)
- Chronic Illness Accelerated Death Benefit Rider (Series 2196)
- Terminal Illness Accelerated Death Benefit Rider (Series 2197)

### Marketing Materials:

Find materials including Agent Guide, Client Brochures, Training, Preapproved Advertising, and Client Examples on our product Microsite, [www.AmericoIUL.com](http://www.AmericoIUL.com) or scan the QR Code.



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