

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 signature option 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 insured and the predetermined 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 to 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 - 70; 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 April 24, 2025, 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 or scan the QR Code.



SCAN ME

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

Instant Decision IUL (Policy Series 336) is 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 policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the policy.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates, guaranteed cost of insurance rates and guaranteed expense charges.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Americo Financial Life and Annuity Insurance Company ("Americo"). Standard & Poor's®, S&P 500®, and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Americo. Americo's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Copyright Americo Financial Life and Annuity Insurance Company 2025.

