



Help Pay the Mortgage in the Event of Death

You select the amount of coverage you need and the period that most closely matches your mortgage. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries who can use the money to help pay off the mortgage or for any other financial needs.

Life Insurance If You Never Use The Coverage

Hopefully, you will outlive your mortgage in good health. With our Continuation products, at the end of the initial Level Death Benefit Period that you choose, the death benefit will decrease to an amount equal to 10% or 25% of the initial level death benefit, and will remain level for the life of the policy. Premiums are guaranteed to remain level for as long as the policy is in force.

How Does It Work?

A 35-year-old healthy male with a 30-year, \$100,000 mortgage wants insurance to help protect the mortgage should anything happen to him. He is hesitant to purchase term insurance; his premiums will increase if he outlives his coverage.

For a few dollars more than a traditional term policy, he could purchase a Continuation policy and be covered for life. He can help cover the mortgage now, and at the end of the initial Level Death Benefit Period, he'll have life insurance coverage. Continuation provides coverage now and for future needs.

The chart shows how much it would cost to purchase a term product and a final expense product to receive the same amount of coverage as a Continuation 10 or Continuation 25 product.

Term 125	\$100,000 Death Benefit for 30 years \$39.81
Eagle Premier	\$10,000 Death Benefit for Male, Age 65 \$65.40
Continuation 10	\$100,000 Death Benefit for 30 years & \$10,000 Death Benefit from age 65+ \$44.84
Continuation 25	\$100,000 Death Benefit for 30 years & \$25,000 Death Benefit from age 65+ \$55.77

Living Benefit Riders

If you are diagnosed with a critical, chronic, or terminal illness, Living Benefit Riders may give you access to an early (accelerated) payout of the policy death benefits. The best thing is, these Living Benefits are included at no additional cost on some products. Having access to this money could make an important difference in the quality of your life and the lives of your loved ones.

Valuable Additions Available

Optional benefit riders are available to help provide you and your family with mortgage protection and a lot more.²

- ▶ Additional Insured Term Insurance (Rider Series 2160)
- ▶ Children's Term (Rider Series 2162)
- ▶ Disability Income (Rider Series 2145)
- ▶ Waiver of Premium Rider (Rider Series 2158)
- ▶ Monthly Income Death Benefit Rider (Rider Series 2178)

All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypotheticals are not guaranteed or indications of actual coverage amounts.

¹www.cdc.gov/nchs/data/bus/bus14.pdf

²Riders are optional, cost additional, and may not be available on all products or in all states.

The Protection of a Permanent Policy for the Cost of a Term Product

For the cost of a term product, you can have coverage now and in the future. You can have the benefit of coverage now and at the end of the level death benefit period, the life insurance death benefit will decrease to an amount equal to 10% or 25% of the initial death benefit.

The process is simple and you'll know if you are covered in a matter of minutes with our instant-decision eApplication.



A Company you can count on.

Rated "A" (Excellent) by A.M. Best Company¹

For over 100 years, Amerigo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.²

We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Amerigo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States² with \$8.8 billion in assets for year-end 2021.³

¹A.M. Best's rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), September 2022. Amerigo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."
²Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.
³Information is as of year end 2022 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).



LOCATED AT

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Important Information

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

Products are underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

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**CONTINUATION 10
& CONTINUATION 25
PERMANENT COVERAGE - NOW AND FOR THE FUTURE**

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