

AMERICO

TERM 100 / 150 / CBO

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **ADDITIONAL 25 - 50 % ACCIDENTAL**
- **POLICY GOES WITH YOU NO MATTER WHERE YOU MOVE TO**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CASH BACK OPTION: 50 - 100% OF PREMIUMS BACK TAX FREE**

PROSPERITY

FAMILY FREEDOM TERM

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CONVERTIBLE TO A PERMANENT POLICY WITHIN 10 YEARS OF OWNING POLICY OR BEFORE AGE 75**



Mutual of Omaha

TERM LIFE TERM

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **RETURN OF PREMIUM OPTION: IF YOU OUTLIVE YOUR POLICY TERM PERIOD YOU RECEIVE ALL YOUR PREMIUMS BACK TAX FREE**



AMERICAN-AMICABLE
GROUP OF COMPANIES

EZ /TMS TERM

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **EZ RETURN OF PREMIUM OPTION: 75 % OF PREMIUMS RETURNED**
- **EZ IS CONVERTIBLE TO PERMANENT POLICY BEFORE AGE 75 OR 5TH YEAR OF POLICY**