

**Effective Immediately!**

## Home Mortgage Series Just Got Better!

♦ **Higher Non-Med limit of \$400,000!**

– \$250,001 to \$400,000 with saliva test

♦ **No Proof of Mortgage Required!**

- No 2 or 4-year mortgage restrictions
- Face amount no longer restricted by mortgage amount
- No need to complete Section 7 of the application

In AK, AR, AZ, CA, CO, DC, DE, FL, GA, HI, ID, IL, IA, KY, ME, MI, NE, NJ, NM, NV, OH, RI, SC, TN, VA, WI, WV, WY, VI, and Cayman Islands the policyowner or proposed insured(s) must have a mortgage at time of issue. No proof of mortgage is required as long as you use application series 5089-C dated (12/06). Applications will be available at Relizon on Friday, December 15, 2006.



Home Mortgage Series 

Click here for forms matrix and applications:

[http://www.americo.com/ac\\_docs/hmsforms.pdf](http://www.americo.com/ac_docs/hmsforms.pdf)

♦ **Disability Income Rider Enhancements\***

Maximum benefit \$2,000 per month or 2% of base	Limit on gross earned monthly income	
	Current	<b>Enhanced</b>
General	60%	<b>60%</b>
CA, Cayman Islands, HI, NJ, PR, RI	40%	<b>60% / 40% CA</b>
Gov EE's – Single	15%	<b>60% / Max \$1,500</b>
Gov EE's – Married	20%	<b>60% / Max \$1,500</b>
Postal Workers	N/A	<b>60% / Max \$1,500</b>

\*DI Enhancements also apply to LifeTerm Series

Expanded underwriting on Home Mortgage Series will no longer be available. Updated materials can be downloaded or ordered from Agent Café, [www.americo.com](http://www.americo.com). Be sure to update your Americo Insurance Desk and PDA Software with the latest enhancements.

### Home Mortgage Series Competitive Advantages

- ♦ Simplified issue
- ♦ **New!** – Proof of Mortgage not Required!
- ♦ Issued standard through Table 6
- ♦ **New!** – Non-med limit of \$400,000 (\$250,001 to \$400,000 with saliva test)
- ♦ Disability Rider Income – **New expanded benefits**
  - Up to three exclusion riders
  - Definition of disability – 'own occupation'
- ♦ Return of Premium Rider
- ♦ Faxed application program

Contact Americo Sales Support for more information about the HMS Enhancements!

Americo Sales Support  
800.231.0801, ext 8410  
[www.americo.com](http://www.americo.com)

Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, is not authorized to do business in AK, NY, NJ, VT. Great Southern Life (GSL) is authorized to do business in AK and NJ. Home Mortgage Series (Policy Series 174/234), Disability Income Rider (Rider Series 2145/2145-C), and Return of Premium Rider (Rider Series 2132/2132) are offered on an individual or group basis depending on the state and are underwritten by Americo (GSL in AK and NJ), and may vary in accordance with state laws. Riders are optional and available at an additional cost. Certain restrictions apply. Consult base policy and rider for limitations and exclusions. Return of Premium is not available in IN, KS, OR and TX. Use Endowment Rider (Rider Series 2143), and in PA use Cash Value Rider (Rider Series 2153).

