COMING SOON

INSTANT DECISION IUL

Description

Instant Decision IUL is an indexed universal life policy featuring simplified underwriting and an instant decision eApplication.

Product Highlights:

- Potential to accumulate cash value to extend the life of the policy or potentially lower or cover premiums
- Guaranteed floor of 0%
- 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
- Minimum face amount starting as low as $25,000 (depending on age) and non-medical up to $450,000

Ease of Doing Business:

- Instant Decision eApplication
- Full electronic process - text and email signature options with 6-digit code
- Easy 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 eApplication and Simplified Underwriting process. Agent Tools will provide a simple premium quote based on the predetermined insured and policy parameters.

- The premium quote is amount required to keep the desired face amount in force and the cash values to endow at age 120. This is based on the maximum illustrated rate for the chosen indexed account.
- The premium quote automatically allocates all premium to the S&P 500 Point-to-Point with Participation Rate. Agents 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.

Product Details

Issue Ages:
18 - 75; Age last birthday

Issue Limits:

Minimum Face Amount Under Age 65: $50,000
Minimum Face Amount Over Age 65: $25,000
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 one Indexed Interest Account, one Sweep Account, and one Declared Interest Account.
Guaranteed minimum interest rate is 2% for both the Sweep Accounts and Declared Interest Account.

The Sweep Account interest based on the Guaranteed Minimum Interest Rate.

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

Interest Crediting Account:

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

- S&P 500 Point-to-Point with Participation Rate
- S&P 500 Point-to-Point with Cap

Guaranteed Minimum with Participation Rate: 15%
Guaranteed Minimum with Cap: 3%

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) 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. 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 policy.

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