

# Now available in PA

100% Return of premiums with the Cash Value Rider

(at the end of the level term period)

**NEW!**

Home Mortgage Series



## Highlights

This optional rider gives your clients the opportunity to have 100% of total premiums paid returned at the end of the level term period. The Cash Value Rider provides a benefit if the insured is living and the rider is in force after the first five years. If the policy or rider is terminated after the fifth policy year, your client will receive a partial benefit. The benefit will then increase yearly until it reaches 100%. The Cash Value Rider is only available on HMS fully guaranteed policies (HMS 15/15, 20/20, 25/25 and 30/30). Special Class premiums are not available with the Cash Value Rider, but all other benefits of the HMS Expanded underwriting program are available. Benefits paid under the Cash Value Rider will be reduced by any Disability Income benefits paid. Premium rates are the same rates as the Endowment Rider rates. *Please see the Endowment Rider rates section of this Agent Guide. Note that maximum issue ages differ from the base policy and the Endowment Rider maximum issue ages. Maximum issues ages apply to the insured and, if applicable, any additional insured.*

### Maximum Issue Ages:

Class	15/15	20/20	25/25	30/30
NS	63	60	55	49
SM	55	53	49	42

### Percentage of Total Premium:

Year	15-Year	20-Year	25-Year	30-Year
1-5	0%	0%	0%	0%
6	5	3	2	1
7	10	6	4	2
8	15	9	6	3
9	20	12	8	4
10	25	15	10	5
11	40	22	14	7
12	55	29	18	9
13	70	36	22	11
14	85	43	26	13
15	100%	50	30	15
16		60	34	17
17		70	38	19
18		80	42	21
19		90	46	23
20		100%	50	25
21			60	30
22			70	35
23			80	40
24			90	45
25			100%	50
26				60
27				70
28				80
29				90
30				100%

Home Mortgage Series (Policy Series 174) and Cash Value Rider (Rider Series 2153) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO.