

# Return of Premium Rider

Life insurance when you need it, money back when you don't.



Americo's optional Return of Premium (ROP) Rider offers you the opportunity to get back your paid premiums at the end of the rider premium period (less disability benefits paid). This rider is available on our popular mortgage term products and enables you to maintain your valuable insurance protection when you need it and receive a return your premiums if you don't! Even if you terminate your policy early, you are still entitled to a portion of your premiums. The chart below shows the percentage that you will receive should you terminate early.

## Percent of total premiums returned to you (less disability benefits paid)

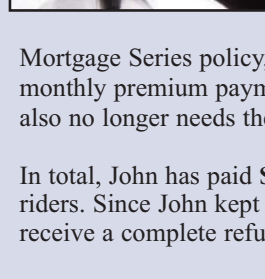
End of Year	Rider Premium Period			
	15 Year	20 Year	25 Year	30 Year
≤5	0%	0%	0%	0%
6	5%	3%	2%	1%
7	10%	6%	4%	2%
8	15%	9%	6%	3%
9	20%	12%	8%	4%
10	25%	15%	10%	5%
11	40%	22%	14%	7%
12	55%	29%	18%	9%
13	70%	36%	22%	11%
14	85%	43%	26%	13%
15	100%	50%	30%	15%
16	--	60%	34%	17%
17	--	70%	38%	19%
18	--	80%	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%
31+	--	--	--	--

## A Tale of Two Brothers



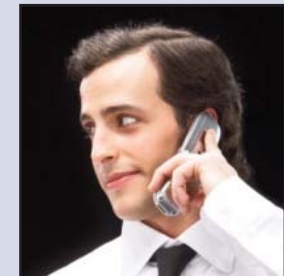
**Joe:** Joe purchases a \$150,000 20/20-year period Home Mortgage Series policy *without* the optional Return of Premium Rider. Joe's premium is \$27.48 a month. At the end of the 20-year period, Joe no longer needs the coverage. He ends his policy and no longer needs to make the monthly payments.

In total, Joe has paid **\$6,595** in premium payments over the past 20 years. He will not receive any of this money back.



**John:** John also purchases a 20/20-year period Home Mortgage Series policy, but he includes the optional Return of Premium Rider. His monthly premium payment is \$42.70 a month. At the end of the 20-year period, John also no longer needs the coverage and he terminates his policy.

In total, John has paid **\$10,248** in premium payments. He has not purchased any other riders. Since John kept the policy in force for the entire 20-year period, he is entitled to receive a complete refund of his premiums, which is **\$10,248**.



**For an additional \$15.22 a month you could get 100% of your premiums returned to you.**

	Without Return of Premium	With Return of Premium
Monthly Payment	\$27.48	\$42.70
Total premiums paid over 20 year period	\$6,595	\$10,248
Return of Premium Benefit at end of year 10	\$0	\$768
Return of Premium Benefit at end of year 15	\$0	\$3,843
Return of Premium Benefit at end of year 20	\$0	\$10,248

The above example assumes non-smoker male, age 30 and is intended for illustration purposes only. This example also assumes that no other riders are purchased.

Home Mortgage Series (Policy Series 174/234) and the Return of Premium Rider (Rider Series 2121/2132/2133) are offered on an individual or group basis depending upon state. Terms and conditions are set forth in the Individual Policy, if applicable, or the Group Policy Series 234, issued to the Trustee of Wilmington, Trust Company, Wilmington, Delaware, and are subject to the laws of the state in which it is issued. A certificate of coverage will be issued to persons who become insured under the group plan.

The Return of Premium Rider is not available in IN, KS, OR, TX, and PA. Products are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. Consult policy and rider for all limitations and exclusions.