

# Client Ad Template User Guidelines

Americo is pleased to provide pre-approved client ads. The ads include compliance-approved language and a design that is consistent with our marketing materials. Utilizing these templates and/or the language provided will decrease the time required for home office review and approval. In most cases, the ad can be reviewed and approved in fewer than six working days once it is received by the Home Office.

**To use the client ad provided in its existing format with minor text modifications, please follow these simple guidelines prior to use.**

1. Locate the form number in the bottom left-hand corner of the ad.
2. E-mail ([marketing.support@americo.com](mailto:marketing.support@americo.com)) or fax (816-391-2387) a request to use the ad with the following information included:
  - Form number of the ad being requested
  - Contact person and phone number (person requesting use of the ad)
  - Where/how the ad will be published, current circulation or quantity printed, date(s) of use
  - Size of the ad and any publication design specifications available
  - Agency or organization name to be published in the ad
  - Logo artwork if desired, that is to be included in the ad (must be sent electronically in a high resolution .jpg or .eps file format)
  - Contact phone number, e-mail address and/or web site address, street/ mailing address
  - New headline verbiage or changes to existing headline if desired
  - Any *minor* deletions or additions to the inside bullet text (i.e. Commission rate information, etc.)
    - \*Please note that any new bullet text other than commission/interest rate information may delay review/approval time.*
  - If the ad is being faxed, please email [marketing.support@americo.com](mailto:marketing.support@americo.com) or call 1-800-366-6565, ext 2352 to let us know the fax is coming.
3. Americo Marketing Support will assign a new form number for tracking purposes, modify the ad for you based on the information submitted, and obtain approvals. We will route the ad back to you "ready to use."

**To create your own client ad utilizing the pre-approved language from the ad provided, please follow these simple guidelines prior to use.**

1. Locate the form number in the bottom left-hand corner of the ad.
2. E-mail ([marketing.support@americo.com](mailto:marketing.support@americo.com)) or fax (816-391-2387) a request to use the ad with the following information included:
  - Form number of the ad that you used to pull the pre-approved language
  - Contact person and phone number (person requesting use of the ad)
  - Where/how the ad will be published, current circulation or quantity printed, date(s) of use
  - Electronic or hard copy of the requested ad (prefer to receive via e-mail)

*Please note that new ads, although they may utilize pre-approved language, may delay review/approval time slightly depending on the extent of the variation from the original ad template. To expedite the review process, please be sure and include all relevant disclaimers as provided in the template. Americo reserves the right to refuse the use of any ad or any specific contents of an ad for any reason.*

  - If the ad is being faxed, please email [marketing.support@americo.com](mailto:marketing.support@americo.com) or call 1-800-366-6565, ext 2352 to let us know the fax is coming.
3. Americo Marketing Support will review the ad and obtain approvals. We will route the ad back to you via your assigned account executive.
4. If any changes/modifications were required by Home Office prior to use, please modify the ad appropriately and submit the final version back to us at [marketing.support@americo.com](mailto:marketing.support@americo.com) or fax 816-391-2387.



Americo Financial Life and Annuity Insurance Company

(Agent Name)  
(Agent Address)  
(Agent Address)

Dear Homeowner,

Congratulations on the purchase of your new home! You are among the fortunate Americans who have made their dream of owning a home come true. However, many families are forced to leave their home due to economic hardship caused by death, disability, or unemployment. Protecting your home for you and your family could be one of the wisest decisions you make.

Consider the following:

*If you died, would your family have enough money to pay off the mortgage?*

*If you were unable to work for an extended period of time, would your family have enough money to pay the mortgage each month?*

*If you lost your job, would you still be able to afford your insurance premiums?*

Home Mortgage Series from Americo Financial Life and Annuity Insurance Company (Americo) is a portfolio of term life insurance products that may help you and your family keep your home and your valuable insurance protection if the unexpected happens.

Home Mortgage Series and its optional benefit riders provide assistance when needed to:

- Help pay off the mortgage if you die.
- Help pay the mortgage if you are disabled.\*
- Provide a lump sum cash payment if you suffer a qualifying critical illness.\*
- Protect your valuable coverage if you become involuntarily unemployed or totally disabled.\*
- Return all of your premiums at the end of the rider premium period (less benefits received).\*

Please take a moment to fill out the enclosed form and return by fax or mail. When I receive the form, I will contact you so we can schedule a time to see if you qualify for Home Mortgage Series or feel free to give me a call for more information or to schedule a time today.

Sincerely,

(Agent Name)  
(Agent Address)  
(Agent Phone Number)

*\*These riders are optional and available for an additional cost.*

Home Mortgage Series (Policy Series 174/234) and Critical Illness Accelerated Benefit Rider (Rider Series 2139); Disability Income Rider (Rider Series 2145); Return of Premium Rider (Rider Series 2132/ 2133/2121); Endowment Rider (Rider Series 2143); Cash Value Rider (Rider Series 2153); Waiver of Premium for Disability Rider (Rider Series 2100/2130); Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140) are underwritten by Americo Financial Life and Annuity Insurance Company, and vary according to state law. Products and riders may not be available in all states. Certain restrictions apply. Consult products for all limitations and exclusions. Administrative office: Kansas City, MO. (Agency Name) is an authorized agent of Americo Financial Life and Annuity Insurance Company.

Home Mortgage Series and the Riders 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.

*Tell us a little about yourself...*

Name: \_\_\_\_\_

Spouse: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Sex:  Male  Female

Sex:  Male  Female

Tobacco Use:  Yes  No

Tobacco Use:  Yes  No

Initial Loan Amount \$ \_\_\_\_\_

Remaining Mortgage Balance \$ \_\_\_\_\_

Monthly Mortgage Payment \$ \_\_\_\_\_

Mortgage Company: \_\_\_\_\_

Mortgage Company Address: \_\_\_\_\_

Mortgage Open Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Please fax or mail this information to:

(Agent Name)

(Agent Address)

(Agent Address)

Fax: (Agent Fax)

This form will only be used by (Agent Name) to determine which products to offer. It will be kept in strict confidence and will not be shared or sold to other companies.