

ULTRA PROTECTOR[®]



■ LIFE

Don't Just Protect Your Clients. Ultra Protect Them.

Ultra Protector is simple whole life insurance designed to help seniors prepare their loved ones for future financial obligations. Ultra Protector has low face amounts, high issue ages, guaranteed level premiums and a level death benefit to those who qualify. Plus, additional benefits at no extra cost to the policyholder.

- Guaranteed level premiums for the life of the policy (subject to minimums)
- Face amounts ranging from \$5,000 to \$30,000
- Ultra Protector I offers a level (full) death benefit. For those who don't qualify for Ultra Protector I but still need protection, Ultra Protector II offers a graded, or limited, death benefit during the first three policy years, based on eligibility.
- Accidental death benefit comes with the Ultra Protector II; which means if death occurs as the result of an accident in the first three policy years, the full death benefit is payable
- A lump-sum advance of a portion of the death benefit should the policyholder become terminally ill (Ultra Protector I only, may not be available in all states)

Contact (**Agency Name**) today to start protecting your seniors with Ultra Protector.

1-800-XXX-XXXX

Send us an email at: [your email address here](#)

Visit our website at: [your website here](#)

Ultra Protector (Policy Series 248/250) is underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and varies according to state law. Products and benefits may not be available in all states. Certain restrictions apply. (**Agency Name, City, State**) is an authorized agent of Americo Financial Life and Annuity Insurance Company.

AMERICO
Americo Financial Life
and Annuity Insurance Company

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For Agent Use Only

Policy Series 248/250

Agent Recruiting Ad Template User Guidelines

Americo is pleased to provide pre-approved agent recruiting ads for several of our core products. 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 working days once it is received by the Home Office.

To use the agent recruiting 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) 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 it 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 (ie. 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 or call 1-800-366-6565, ext 2778 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 agent recruiting 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) 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 or call 1-800-366-6565, ext 2778 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 or fax 816-391-2387.