

# Client Profile Worksheet

*You have several options with Home Mortgage Series. Use this worksheet to determine the coverage that best suits your family's needs.*

## Client Information

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

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

Date of Birth:   /   /

Spouse's Date of Birth:   /   /

Sex:  Male  Female

Spouse's Sex:  Male  Female

Tobacco Use:  Yes  No

Spouse's Tobacco Use:  Yes  No

Premium Payments\*:  Monthly Bank Draft/PAC  Annual

Premium Period/Premium Guarantee\*\*:  15  20  25  30  Full guarantee  Five-year guarantee

## Coverage Options

### 1. Basic Coverage

Provides a death benefit in the case of your death.

\$ \_\_\_\_\_ payable on your death. Cost is \$ \_\_\_\_\_ per month.

### 2. Basic Coverage with a money back option (may not be available in all states)

Provides a death benefit in the case of your death with the added benefit of knowing that you will get your money back if you do not use your coverage.

\$ \_\_\_\_\_ payable on your death, or \$ \_\_\_\_\_ will be returned to you at the end of the rider premium period.

Cost is \$ \_\_\_\_\_ per month.

### 3. Basic Coverage with a money back option and disability income coverage (may not be available in all states)

Provides a death benefit in the case of your death with the added benefit of knowing that you will get your money back if you do not use your coverage. Plus, money available to you in case of a total disability.

\$ \_\_\_\_\_ payable on your death, or \$ \_\_\_\_\_ will be returned to you at the end of the rider premium period.

Plus, \$ \_\_\_\_\_ per month will be available to you in case of a total disability. Cost is \$ \_\_\_\_\_ per month.

### 4. Customized Coverage

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*\*IMPORTANT NOTE: The total amount of premiums paid each year on this policy and any riders will be higher if the premiums are paid on a monthly mode than if paid on an annual mode.*

*\*\*Term Period and/or Premium Guarantee options may not be available in all states.*



# Home Mortgage Series

## Your home may be your most valuable asset. Help protect it today with Home Mortgage Series.

Protecting your home for yourself and your family could be the wisest move you ever make. It's easy to do with Home Mortgage Series. Home Mortgage Series is a portfolio of term life insurance products and optional benefit riders that may help you and your family keep your home and your valuable insurance protection if the unexpected happens.

### Home Mortgage Series was designed with you in mind...

- ▶ Affordable term insurance.
- ▶ Provides money to your family in case of your death.
- ▶ Available in 15, 20, 25, and 30 year premium periods - you can choose either full guaranteed or 5-year guaranteed coverage.
- ▶ No medical exams required. Just answer a few simple medical questions on the application.
- ▶ Your Home Mortgage Series policy is portable - your coverage remains the same even if you move.
- ▶ Money passes to loved ones income tax free.
- ▶ Offers a wide variety of optional benefit riders that can help if you or your spouse becomes totally disabled or critically ill.<sup>1</sup>
- ▶ Offers an additional benefit that guarantees every dollar you paid for your policy during the rider premium period will be returned to you if the benefits of your policy are never used and your policy is in force.<sup>1,2</sup>

<sup>1</sup>Riders are optional and available for an additional cost. Riders may not be available in all states. Certain restrictions apply. <sup>2</sup>For Cash Value Rider benefits, policy or rider must be terminated. Consult riders for limitations and exclusions.

Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia except NY and VT.

Home Mortgage Series (Policy Series 174/234), (Return of Premium Rider (Rider Series 2121/2132/2133)) (Endowment Rider (Rider Series 2143. Only available in CA, IN, KS, OR, TX)), (Cash Value Rider (Rider Series 2153. Only available in PA)), Critical Illness Accelerated Benefit Rider (Rider Series 2139), and Disability Income Rider (Rider Series 2145) are underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Products and benefits may not be available in all states. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

Neither Americo nor its representatives offer tax advice. We recommend you consult a qualified tax advisor for advice regarding the above products and your specific situation.