

# Congratulations on giving your family this valuable gift!

You have made a smart and valuable decision in purchasing an Ultra Protector Series whole life insurance policy. Every day families are faced with the difficult task of saying goodbye to loved ones. As hard as it is to deal with the loss, the costs that are left for the family to pay can create a financial burden on family members, making this time even harder.

Because you purchased this policy to help take care of your final expenses, you can rest easy knowing that your family will have the extra support of a death benefit to help cover final expenses or any unexpected costs.



## Americo Financial Life and Annuity Insurance Company



Americo's administrative offices in downtown  
Kansas City, MO

- ✓ Americo Financial Life and Annuity Insurance Company (Americo) is a member of the Americo Life Inc. family of companies. Americo Life Inc., is one of the largest, independent, privately held insurance groups in the United States.<sup>1</sup>
- ✓ Rated "A-" (Excellent)<sup>2</sup> by A.M. Best
- ✓ Over \$32.7 billion of life insurance in force \$6.0 billion in assets for year-end 2013.<sup>3</sup>

Ultra Protector Series (Policy Series 281/283) is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and available at an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions.

<sup>1</sup>"Admitted Assets, Top Life Writers-2013," A.M. Best Co., as of July 2013. <sup>2</sup>Rating for Americo Financial Life and Annuity Insurance Company, Kansas City, MO, 2013. A.M. Best's rating is assigned after an extensive quantitative and qualitative evaluation of a company's financial strength, operating performance, and market profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F." <sup>3</sup>Information is as of end of year 2013 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

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Referrals are the sincerest form of appreciation. My business is built on trust, confidence, and satisfaction in the products and services I provide. When you, a client, take the time to refer a friend, neighbor, or acquaintance, I know I've done my job.

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