



HMS[®] *plus*

Rate Guide

Policy Series 287/296/297/301/302/303/310/396/397

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Helpful Links

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All rates to calculate guaranteed premiums can be found in the following rate charts. Contact Americo Agent Services at 800.231.0801 for guaranteed ART rates.

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HMS Plus 125 CBO Base Guaranteed Rates - Add \$90 policy fee Annual Rates per \$1,000

Not Available in IN, MA, NJ, and PA.

125 CBO - Full guarantee. Base coverage only - no riders (All states except FL & IL)

Issue Ages	15 Year		20 year		25 Year		30 Year	
	NS	SM	NS	SM	NS	SM	NS	SM
20	13.00	20.30	7.00	10.80	5.20	8.15	4.28	6.90
21	13.10	20.30	7.00	10.80	5.21	8.15	4.30	6.94
22	13.20	20.30	7.00	10.80	5.22	8.15	4.32	6.98
23	13.30	20.30	7.00	10.80	5.23	8.15	4.34	7.02
24	13.40	20.30	7.00	10.80	5.24	8.15	4.36	7.06
25	13.50	20.30	7.00	10.80	5.25	8.15	4.39	7.10
26	13.69	20.80	7.11	10.99	5.34	8.35	4.49	7.30
27	13.89	21.31	7.22	11.19	5.43	8.55	4.59	7.50
28	14.09	21.83	7.32	11.39	5.52	8.76	4.69	7.71
29	14.29	22.36	7.44	11.59	5.61	8.97	4.79	7.93
30	14.50	22.90	7.55	11.80	5.70	9.20	4.90	8.15
31	14.92	23.67	7.78	12.32	5.89	9.62	5.09	8.57
32	15.36	24.46	8.01	12.86	6.08	10.06	5.28	9.01
33	15.81	25.28	8.25	13.43	6.28	10.52	5.48	9.47
34	16.27	26.13	8.50	14.02	6.49	11.00	5.69	9.95
35	16.75	27.00	8.75	14.65	6.70	11.50	5.90	10.45
36	17.51	28.44	9.14	15.53	7.03	12.24	6.25	11.17
37	18.30	29.96	9.55	16.46	7.37	13.03	6.62	11.93
38	19.13	31.56	9.98	17.45	7.73	13.87	7.01	12.75
39	20.00	33.24	10.43	18.50	8.11	14.76	7.42	13.62
40	20.90	35.00	10.90	19.60	8.50	15.70	7.85	14.55
41	21.92	37.05	11.46	20.82	9.00	16.72	8.36	15.58
42	22.99	39.22	12.05	22.11	9.53	17.81	8.90	16.69
43	24.11	41.51	12.67	23.48	10.09	18.97	9.48	17.87
44	25.28	43.94	13.32	24.94	10.68	20.20	10.10	19.14
45	26.50	46.50	14.00	26.50	11.30	21.50	10.75	20.50
46	27.69	49.09	15.04	28.02	12.06	22.83	11.57	21.82
47	28.93	51.83	16.15	29.62	12.87	24.24	12.45	23.22
48	30.23	54.72	17.34	31.31	13.74	25.74	13.40	24.71
49	31.59	57.77	18.62	33.10	14.66	27.33	14.42	26.30
50	33.00	61.00	20.00	35.00	15.65	29.00	15.50	28.00
51	34.12	-	21.13	36.80	16.82	-	16.80	-
52	35.28	-	22.32	38.70	18.09	-	18.22	-
53	36.48	-	23.57	40.69	19.44	-	19.75	-
54	37.72	-	24.90	42.79	20.90	-	21.41	-
55	39.00	-	26.30	45.00	22.48	-	23.22	-
56	-	-	27.39	-	-	-	-	-
57	-	-	28.54	-	-	-	-	-
58	-	-	29.72	-	-	-	-	-
59	-	-	30.96	-	-	-	-	-
60	-	-	32.25	-	-	-	-	-

125 CBO - Full guarantee. Base coverage only - no riders (Florida & Illinois Only)

Issue Ages	30 Year	
	NS	SM
20	4.28	6.90
21	4.30	6.94
22	4.32	6.98
23	4.34	7.02
24	4.36	7.06
25	4.39	7.10
26	4.49	7.30
27	4.59	7.50
28	4.69	7.71
29	4.79	7.93
30	4.90	8.15
31	5.09	8.57
32	5.28	9.01
33	5.48	9.47
34	5.69	9.95
35	5.90	10.45
36	6.25	11.17
37	6.62	11.93
38	7.01	12.75
39	7.42	13.62
40	7.85	14.55
41	8.36	15.58
42	8.90	16.69
43	9.48	17.87
44	10.10	19.00
45	10.75	20.00
46	11.57	20.89
47	12.45	21.28
48	13.40	21.68
49	14.42	22.09
50	15.50	22.50
51	16.80	-
52	18.22	-
53	19.75	-
54	21.41	-
55	23.22	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. HMS Plus 125 CBO (Policy Series 296).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium/12

HMS Plus 100 CBO Base Guaranteed Rates - Add \$90 policy fee Annual Rates per \$1,000

Not Available in IN, MA, NJ, and PA.

100 CBO - Full guarantee. Base coverage only - no riders (All states except FL & IL)

Issue Ages	15 Year		20 year		25 Year		30 Year	
	NS	SM	NS	SM	NS	SM	NS	SM
20	7.00	10.60	4.30	6.90	3.59	5.85	2.97	5.10
21	7.00	10.60	4.30	6.90	3.59	5.86	2.97	5.11
22	7.00	10.60	4.30	6.90	3.59	5.87	2.97	5.12
23	7.00	10.60	4.30	6.90	3.59	5.88	2.97	5.13
24	7.00	10.60	4.30	6.90	3.59	5.89	2.97	5.14
25	7.00	10.60	4.30	6.90	3.59	5.90	2.97	5.15
26	7.12	10.87	4.40	7.07	3.67	6.07	3.06	5.35
27	7.24	11.14	4.50	7.25	3.75	6.24	3.15	5.56
28	7.36	11.42	4.60	7.43	3.83	6.42	3.24	5.78
29	7.48	11.71	4.70	7.61	3.92	6.60	3.34	6.01
30	7.60	12.00	4.80	7.80	4.00	6.80	3.44	6.25
31	7.94	12.59	4.97	8.19	4.15	7.15	3.61	6.61
32	8.29	13.21	5.14	8.60	4.30	7.52	3.79	7.00
33	8.66	13.86	5.32	9.03	4.46	7.91	3.97	7.41
34	9.05	14.54	5.51	9.48	4.63	8.32	4.16	7.84
35	9.45	15.25	5.70	9.95	4.80	8.75	4.36	8.30
36	9.87	16.13	6.01	10.57	5.10	9.35	4.68	8.89
37	10.31	17.06	6.33	11.23	5.40	9.99	5.03	9.52
38	10.77	18.05	6.67	11.93	5.73	10.68	5.40	10.20
39	11.25	19.09	7.03	12.67	6.09	11.41	5.79	10.93
40	11.75	20.20	7.40	13.45	6.45	12.20	6.20	11.70
41	12.34	21.49	7.94	14.37	6.90	13.04	6.79	12.53
42	12.96	22.86	8.51	15.36	7.39	13.93	7.44	13.42
43	13.61	24.31	9.12	16.42	7.91	14.89	8.14	14.38
44	14.29	25.86	9.78	17.55	8.47	15.91	8.91	15.40
45	15.00	27.50	10.50	18.75	9.06	17.00	9.74	16.50
46	15.76	29.05	11.28	19.90	9.81	18.09	10.52	17.63
47	16.56	30.69	12.10	21.12	10.62	19.25	11.36	18.84
48	17.40	32.42	12.99	22.42	11.50	20.49	12.27	20.13
49	18.28	34.25	13.94	23.80	12.44	21.80	13.25	21.51
50	19.20	36.20	14.95	25.25	13.47	23.20	14.29	23.00
51	20.42	38.30	16.11	26.95	14.69	-	15.34	-
52	21.72	40.52	17.35	28.77	16.01	-	16.56	-
53	23.09	42.87	18.69	30.71	17.44	-	17.86	-
54	24.55	45.36	20.13	32.78	18.99	-	19.29	-
55	26.10	48.00	21.66	35.00	20.70	-	20.81	-
56	27.52	-	22.89	-	-	-	-	-
57	29.02	-	24.18	-	-	-	-	-
58	30.60	-	25.54	-	-	-	-	-
59	32.26	-	26.98	-	-	-	-	-
60	34.00	-	28.50	-	-	-	-	-

100 CBO - Full guarantee.

Base coverage only - no riders
(Illinois Only. Not available in FL)

Issue Ages	30 Year	
	NS	SM
20	2.97	5.10
21	2.97	5.11
22	2.97	5.12
23	2.97	5.13
24	2.97	5.14
25	2.97	5.15
26	3.06	5.35
27	3.15	5.56
28	3.24	5.78
29	3.34	6.01
30	3.44	6.25
31	3.61	6.61
32	3.79	7.00
33	3.97	7.41
34	4.16	7.84
35	4.36	8.30
36	4.68	8.89
37	5.03	9.52
38	5.40	10.20
39	5.79	10.93
40	6.20	11.70
41	6.79	12.53
42	7.44	13.42
43	8.14	14.38
44	8.91	15.40
45	9.74	16.50
46	10.52	17.40
47	11.36	18.35
48	12.27	19.35
49	13.25	20.40
50	14.29	21.50
51	15.34	-
52	16.56	-
53	17.86	-
54	19.29	-
55	20.81	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. HMS Plus 100 CBO (Policy Series 297).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium/12

HMS Plus w/ CBO Base Guaranteed Rates - No Policy Fee

Base Coverage only, no riders. Annual Rates per \$1,000

For use only in IN, MA, NJ, and PA.

Face Amounts \$25,000 - \$29,999			Face Amounts \$30,000 - \$34,999			Face Amounts \$35,000 - \$44,999			Face Amounts \$45,000 - \$54,999			Face Amounts \$55,000 - \$69,999			Face Amounts \$70,000 - \$89,999		
Issue Age	NS	SM	Issue Age	NS	SM	Issue Age	NS	SM	Issue Age	NS	SM	Issue Age	NS	SM	Issue Age	NS	SM
20	6.78	8.65	20	6.14	8.01	20	5.68	7.55	20	5.07	6.95	20	4.69	6.56	20	4.31	6.18
21	6.78	8.65	21	6.14	8.01	21	5.68	7.55	21	5.07	6.95	21	4.69	6.56	21	4.31	6.18
22	6.78	8.65	22	6.14	8.01	22	5.68	7.55	22	5.07	6.95	22	4.69	6.56	22	4.31	6.18
23	6.78	8.65	23	6.14	8.01	23	5.68	7.55	23	5.07	6.95	23	4.69	6.56	23	4.31	6.18
24	6.78	8.65	24	6.14	8.01	24	5.68	7.55	24	5.07	6.95	24	4.69	6.56	24	4.31	6.18
25	6.78	8.65	25	6.14	8.01	25	5.68	7.55	25	5.07	6.95	25	4.69	6.56	25	4.31	6.18
26	6.94	8.96	26	6.30	8.32	26	5.84	7.87	26	5.23	7.26	26	4.84	6.87	26	4.47	6.50
27	7.07	9.28	27	6.43	8.64	27	5.97	8.18	27	5.36	7.57	27	4.97	7.18	27	4.60	6.81
28	7.19	9.59	28	6.55	8.95	28	6.09	8.49	28	5.48	7.88	28	5.09	7.49	28	4.72	7.12
29	7.32	9.91	29	6.68	9.27	29	6.22	8.81	29	5.61	8.21	29	5.23	7.82	29	4.85	7.44
30	7.45	10.24	30	6.81	9.60	30	6.35	9.14	30	5.75	8.53	30	5.36	8.14	30	4.98	7.77
31	7.61	10.69	31	6.97	10.05	31	6.51	9.59	31	5.90	8.99	31	5.51	8.60	31	5.14	8.22
32	7.76	11.15	32	7.12	10.51	32	6.67	10.05	32	6.06	9.44	32	5.67	9.05	32	5.30	8.68
33	7.92	11.60	33	7.28	10.96	33	6.82	10.51	33	6.21	9.90	33	5.83	9.51	33	5.45	9.14
34	8.08	12.06	34	7.44	11.42	34	6.98	10.96	34	6.37	10.35	34	5.98	9.97	34	5.61	9.59
35	8.28	12.52	35	7.64	11.88	35	7.18	11.42	35	6.57	10.81	35	6.19	10.42	35	5.81	10.05
36	8.78	13.52	36	8.14	12.88	36	7.69	12.43	36	7.08	11.82	36	6.69	11.43	36	6.32	11.06
37	9.26	14.53	37	8.62	13.89	37	8.17	13.43	37	7.56	12.83	37	7.17	12.44	37	6.80	12.06
38	9.73	15.54	38	9.09	14.90	38	8.63	14.44	38	8.03	13.83	38	7.64	13.45	38	7.26	13.07
39	10.21	16.55	39	9.57	15.91	39	9.11	15.45	39	8.51	14.84	39	8.12	14.45	39	7.74	14.08
40	10.68	17.57	40	10.04	16.93	40	9.58	16.47	40	8.97	15.86	40	8.59	15.47	40	8.21	15.10
41	11.40	18.76	41	10.76	18.12	41	10.30	17.66	41	9.69	17.05	41	9.31	16.66	41	8.93	16.29
42	12.12	19.94	42	11.48	19.30	42	11.02	18.85	42	10.41	18.24	42	10.03	17.85	42	9.65	17.48
43	12.83	21.13	43	12.19	20.49	43	11.73	20.03	43	11.12	19.43	43	10.73	19.04	43	10.36	18.66
44	13.54	-	44	12.90	-	44	12.44	-	44	11.83	-	44	11.44	-	44	11.07	-
45	14.28	-	45	13.64	-	45	13.18	-	45	12.57	-	45	12.19	-	45	11.81	-
46	15.34	-	46	14.70	-	46	14.24	-	46	13.63	-	46	13.24	-	46	12.87	-
47	16.49	-	47	15.85	-	47	15.39	-	47	14.78	-	47	14.39	-	47	14.02	-
48	17.75	-	48	17.11	-	48	16.65	-	48	16.04	-	48	15.65	-	48	15.28	-
49	19.14	-	49	18.50	-	49	18.04	-	49	17.43	-	49	17.05	-	49	16.67	-
50	20.66	-	50	20.02	-	50	19.57	-	50	18.96	-	50	18.57	-	50	18.20	-

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. HMS Plus w/CBO (Policy Series 287).

To calculate premium: {Face amount/1000} * rate = annual premium
To calculate monthly premium: annual premium * .095

HMS Plus w/ CBO Base Guaranteed Rates - No Policy Fee

Base Coverage only, no riders. Annual Rates per \$1,000

For use only in IN, MA, NJ, and PA.

Face Amounts \$90,000 - \$119,999			Face Amounts \$120,000 - \$169,999			Face Amounts \$170,000 - \$249,999			Face Amounts \$250,000 - \$400,000		
Issue Age	NS	SM	Issue Age	NS	SM	Issue Age	NS	SM	Issue Age	NS	SM
20	4.01	5.88	20	3.74	5.61	20	3.50	5.38	20	3.32	5.20
21	4.01	5.88	21	3.74	5.61	21	3.50	5.38	21	3.32	5.20
22	4.01	5.88	22	3.74	5.61	22	3.50	5.38	22	3.32	5.20
23	4.01	5.88	23	3.74	5.61	23	3.50	5.38	23	3.32	5.20
24	4.01	5.88	24	3.74	5.61	24	3.50	5.38	24	3.32	5.20
25	4.01	5.88	25	3.74	5.61	25	3.50	5.38	25	3.32	5.20
26	4.16	6.19	26	3.90	5.92	26	3.66	5.69	26	3.48	5.51
27	4.29	6.50	27	4.03	6.24	27	3.79	6.00	27	3.61	5.82
28	4.41	6.81	28	4.15	6.55	28	3.91	6.31	28	3.73	6.13
29	4.55	7.14	29	4.28	6.87	29	4.04	6.64	29	3.86	6.46
30	4.68	7.46	30	4.41	7.20	30	4.18	6.96	30	4.00	6.78
31	4.83	7.92	31	4.57	7.65	31	4.33	7.42	31	4.15	7.24
32	4.99	8.37	32	4.72	8.11	32	4.49	7.87	32	4.31	7.69
33	5.15	8.83	33	4.88	8.56	33	4.64	8.33	33	4.46	8.15
34	5.30	9.29	34	5.04	9.02	34	4.80	8.78	34	4.62	8.60
35	5.51	9.74	35	5.24	9.48	35	5.00	9.24	35	4.82	9.06
36	6.01	10.75	36	5.74	10.48	36	5.51	10.25	36	5.33	10.07
37	6.49	11.76	37	6.22	11.49	37	5.99	11.26	37	5.81	11.08
38	6.96	12.77	38	6.69	12.50	38	6.46	12.26	38	6.28	12.08
39	7.44	13.77	39	7.17	13.51	39	6.94	13.27	39	6.76	13.09
40	7.91	14.79	40	7.64	14.53	40	7.40	14.29	40	7.22	14.11
41	8.63	15.98	41	8.36	15.72	41	8.12	15.48	41	7.94	15.30
42	9.35	17.17	42	9.08	16.90	42	8.84	16.67	42	8.66	16.49
43	10.05	18.36	43	9.79	18.09	43	9.55	17.86	43	9.37	17.68
44	10.76	-	44	10.50	-	44	10.26	-	44	10.08	-
45	11.51	-	45	11.24	-	45	11.00	-	45	10.82	-
46	12.56	-	46	12.30	-	46	12.06	-	46	11.88	-
47	13.71	-	47	13.45	-	47	13.21	-	47	13.03	-
48	14.97	-	48	14.71	-	48	14.47	-	48	14.29	-
49	16.37	-	49	16.10	-	49	15.86	-	49	15.68	-
50	17.89	-	50	17.62	-	50	17.39	-	50	17.21	-

HMS Plus w/ CBO Additional Insured Guaranteed Rates

Annual Rates per \$1,000

For use only in
IN, MA, NJ, and PA.

Issue Age	NS	SM
20	2.01	3.26
21	2.01	3.26
22	2.01	3.26
23	2.01	3.26
24	2.01	3.26
25	2.01	3.26
26	2.10	3.47
27	2.18	3.69
28	2.27	3.91
29	2.36	4.13
30	2.45	4.35
31	2.55	4.65
32	2.66	4.96
33	2.77	5.27
34	2.87	5.58
35	3.02	5.89
36	3.35	6.57
37	3.67	7.25
38	3.99	7.94
39	4.32	8.62
40	4.64	9.31
41	5.12	10.29
42	5.61	11.27
43	6.09	12.25
44	6.57	13.23
45	7.08	14.22
46	7.79	15.39
47	8.57	16.66
48	9.42	18.03
49	10.37	19.52
50	11.40	21.13

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. HMS Plus w/CBO (Policy Series 287).

To calculate premium: {Face amount/1000} * rate = annual premium
To calculate monthly premium: annual premium * .095

HMS Plus 125 Base Guaranteed Rates - Add \$90 policy fee - Annual Rates per \$1,000

125 - 5-year guarantee. Base coverage only - no riders

Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
21	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
22	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
23	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
24	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
25	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
26	1.24	2.26	1.45	2.46	1.69	2.64	1.91	2.95
27	1.24	2.26	1.45	2.50	1.69	2.70	1.91	3.05
28	1.24	2.32	1.48	2.57	1.77	2.79	1.96	3.14
29	1.24	2.32	1.48	2.66	1.77	2.96	1.96	3.32
30	1.24	2.49	1.60	2.73	1.83	3.04	2.04	3.51
31	1.32	2.56	1.60	2.89	1.83	3.30	2.04	3.68
32	1.32	2.71	1.68	3.13	1.91	3.47	2.19	3.96
33	1.41	2.87	1.78	3.29	1.98	3.72	2.26	4.13
34	1.48	3.08	1.91	3.52	2.10	3.97	2.31	4.40
35	1.59	3.25	2.03	3.76	2.23	4.29	2.44	4.76
36	1.74	3.63	2.17	4.15	2.49	4.72	2.64	5.21
37	1.92	3.93	2.32	4.56	2.65	5.22	2.89	5.66
38	2.08	4.32	2.54	5.02	2.90	5.70	3.16	6.20
39	2.25	4.77	2.76	5.52	3.15	6.21	3.44	6.82
40	2.47	5.16	2.99	6.06	3.37	6.80	3.72	7.46
41	2.73	5.68	3.18	6.53	3.70	7.47	4.05	8.16
42	2.96	6.14	3.47	7.16	4.00	8.14	4.43	8.89
43	3.22	6.68	3.74	7.73	4.32	8.81	4.86	9.70
44	3.50	7.20	4.01	8.36	4.70	9.55	5.21	10.51
45	3.66	7.75	4.32	9.07	5.14	10.31	5.68	11.40
46	4.14	8.51	4.80	9.85	5.62	11.22	6.21	12.45
47	4.55	9.28	5.34	10.74	6.20	12.22	6.78	13.61
48	5.01	10.04	5.83	11.68	6.78	13.21	7.35	14.51
49	5.41	10.80	6.38	12.56	7.42	14.21	7.96	15.81
50	5.88	11.64	6.94	13.51	8.07	15.30	8.58	16.71
51	6.43	12.48	7.56	14.54	8.69	16.47	9.44	18.16
52	6.99	13.32	8.20	15.48	9.37	17.73	10.38	19.74
53	7.61	14.24	8.84	16.59	10.09	19.10	11.42	21.46
54	8.26	15.16	9.46	17.63	10.92	20.56	12.56	23.33
55	8.87	16.07	10.17	18.73	11.83	22.13	13.78	25.39
56	9.52	17.07	11.73	21.51	13.04	24.65	15.20	28.31
57	10.18	18.05	13.52	24.69	14.37	27.46	16.77	31.57
58	10.81	19.05	14.46	27.25	15.84	30.59	18.50	35.20
59	11.47	20.12	15.49	29.56	17.46	34.08	20.41	39.25
60	12.12	21.10	16.58	32.04	19.23	37.95	22.50	43.70
61	13.76	24.86	18.24	35.07	21.15	40.30	-	-
62	15.69	29.31	20.06	38.39	23.27	42.80	-	-
63	17.89	34.53	22.07	42.03	25.60	45.45	-	-
64	20.39	40.70	24.28	46.01	28.16	48.27	-	-
65	22.02	47.96	26.70	50.37	30.98	51.20	-	-
66	24.53	51.05	29.37	54.12	-	-	-	-
67	27.33	54.34	32.31	58.15	-	-	-	-
68	30.45	57.84	35.54	62.48	-	-	-	-
69	33.92	61.57	39.09	67.13	-	-	-	-
70	37.86	65.56	43.00	72.17	-	-	-	-
71	42.52	76.94	-	-	-	-	-	-
72	47.76	90.30	-	-	-	-	-	-
73	53.64	105.98	-	-	-	-	-	-
74	60.25	124.38	-	-	-	-	-	-
75	67.69	146.00	-	-	-	-	-	-

125 - Full guarantee. Base coverage only - no riders

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
21	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
22	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
23	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
24	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
25	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
26	1.41	2.55	1.58	2.80	2.17	3.27	2.29	3.78
27	1.41	2.55	1.67	2.93	2.28	3.42	2.38	4.02
28	1.41	2.63	1.74	3.07	2.39	3.59	2.47	4.26
29	1.41	2.63	1.84	3.20	2.51	3.75	2.57	4.50
30	1.41	2.80	1.94	3.35	2.62	3.91	2.67	4.74
31	1.49	2.89	2.05	3.60	2.74	4.23	2.78	5.07
32	1.49	3.07	2.16	3.85	2.84	4.56	2.90	5.41
33	1.59	3.24	2.27	4.10	2.96	4.88	3.02	5.74
34	1.69	3.49	2.38	4.35	3.07	5.21	3.13	6.08
35	1.80	3.66	2.49	4.60	3.22	5.54	3.29	6.42
36	1.96	4.10	2.73	5.10	3.55	6.19	3.65	7.16
37	2.15	4.44	2.95	5.61	3.89	6.85	4.00	7.90
38	2.33	4.87	3.20	6.11	4.22	7.51	4.35	8.65
39	2.50	5.40	3.44	6.63	4.53	8.18	4.71	9.40
40	2.75	5.82	3.67	7.12	4.87	8.84	5.06	10.15
41	3.01	6.42	4.00	7.94	5.36	9.74	5.58	11.22
42	3.27	6.94	4.32	8.75	5.85	10.65	6.11	12.28
43	3.53	7.55	4.63	9.57	6.34	11.55	6.64	13.35
44	3.88	8.14	4.95	10.38	6.82	12.46	7.16	14.42
45	4.14	8.75	5.32	11.19	7.41	13.37	7.72	15.50
46	4.70	9.61	5.89	12.12	8.31	14.67	8.49	16.78
47	5.16	10.47	6.45	13.05	9.19	15.97	9.34	18.16
48	5.72	11.35	7.02	13.98	10.09	17.27	10.27	19.65
49	6.18	12.21	7.59	14.92	10.98	18.56	11.30	21.28
50	6.74	13.16	8.15	15.87	11.88	19.87	12.43	23.03
51	7.40	14.10	9.03	17.31	12.88	21.58	13.50	24.96
52	8.07	15.04	9.90	18.75	13.97	23.44	14.66	27.06
53	8.61	16.09	10.78	20.20	15.16	25.45	15.92	29.33
54	9.37	17.12	11.66	21.64	16.45	27.64	17.29	31.79
55	10.03	18.16	12.55	23.10	16.38	27.55	18.75	34.54
56	10.76	19.28	14.18	25.99	19.99	33.15	21.00	38.51
57	11.50	20.40	16.02	29.23	22.39	36.60	23.52	42.94
58	12.23	21.53	18.09	32.90	25.08	40.41	26.34	47.88
59	12.95	22.74	20.45	37.01	28.09	44.61	29.50	53.39
60	13.69	23.85	23.11	41.64	31.55	49.34	33.14	59.43
61	15.38	27.68	24.38	44.39	33.29	52.38	-	-
62	17.29	32.10	25.72	47.32	35.12	55.61	-	-
63	19.42	37.25	27.13	50.44	37.05	59.04	-	-
64	21.82	43.22	28.62	53.77	39.09	62.68	-	-
65	23.11	50.14	30.18	57.37	41.25	66.55	-	-
66	25.65	53.40	33.74	62.71	-	-	-	-
67	28.47	56.87	37.72	68.54	-	-	-	-
68	31.60	60.57	42.17	74.91	-	-	-	-
69	35.08	64.51	47.15	81.88	-	-	-	-
70	39.01	68.84	52.78	89.49	-	-	-	-
71	43.85	80.75	-	-	-	-	-	-
72	49.29	94.72	-	-	-	-	-	-
73	55.40	111.11	-	-	-	-	-	-
74	62.27	130.33	-	-	-	-	-	-
75	69.99	153.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. HMS Plus 125 (Policy Series 301).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium

To calculate monthly premium: annual premium * .095

HMS Plus 100 Base Guaranteed Rates - Add \$90 policy fee - Annual Rates per \$1,000

100 - 5-year guarantee. Base coverage only - no riders

Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
21	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
22	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
23	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
24	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
25	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
26	1.08	1.97	1.26	2.15	1.47	2.30	1.66	2.57
27	1.08	1.97	1.26	2.18	1.47	2.36	1.66	2.66
28	1.08	2.02	1.29	2.24	1.54	2.43	1.71	2.74
29	1.08	2.02	1.29	2.32	1.54	2.58	1.71	2.90
30	1.08	2.17	1.40	2.38	1.60	2.65	1.78	3.06
31	1.15	2.23	1.40	2.52	1.60	2.88	1.78	3.21
32	1.15	2.37	1.46	2.73	1.66	3.02	1.91	3.45
33	1.23	2.50	1.55	2.87	1.73	3.24	1.97	3.60
34	1.29	2.69	1.66	3.07	1.83	3.46	2.01	3.84
35	1.39	2.83	1.77	3.28	1.95	3.74	2.13	4.15
36	1.52	3.16	1.89	3.62	2.17	4.11	2.30	4.54
37	1.67	3.43	2.02	3.97	2.31	4.55	2.52	4.93
38	1.81	3.76	2.21	4.38	2.53	4.97	2.76	5.41
39	1.96	4.16	2.40	4.81	2.75	5.42	3.00	5.95
40	2.16	4.49	2.60	5.28	2.94	5.93	3.24	6.50
41	2.38	4.95	2.77	5.69	3.22	6.51	3.53	7.12
42	2.58	5.35	3.02	6.24	3.49	7.10	3.86	7.75
43	2.80	5.82	3.26	6.74	3.76	7.68	4.24	8.46
44	3.05	6.28	3.50	7.29	4.09	8.32	4.54	9.16
45	3.19	6.75	3.76	7.90	4.48	8.99	4.95	9.94
46	3.61	7.42	4.18	8.59	4.90	9.78	5.42	10.85
47	3.96	8.08	4.66	9.36	5.41	10.65	5.91	11.87
48	4.37	8.75	5.08	10.18	5.91	11.51	6.40	12.64
49	4.71	9.41	5.56	10.94	6.47	12.39	6.94	13.78
50	5.12	10.15	6.05	11.77	7.03	13.34	7.48	14.56
51	5.61	10.88	6.59	12.67	7.57	14.35	8.23	15.83
52	6.09	11.61	7.14	13.49	8.17	15.46	9.05	17.21
53	6.63	12.41	7.70	14.46	8.80	16.64	9.96	18.71
54	7.20	13.21	8.25	15.36	9.52	17.92	10.96	20.34
55	7.73	14.00	8.86	16.32	10.31	19.29	12.01	22.13
56	8.29	14.88	10.22	18.74	11.36	21.49	13.25	24.65
57	8.87	15.73	11.78	21.52	12.52	23.94	14.61	27.46
58	9.42	16.61	12.61	23.75	13.80	26.67	16.11	30.59
59	9.99	17.54	13.50	25.76	15.21	29.71	17.77	34.08
60	10.56	18.39	14.45	27.92	16.76	33.08	19.61	38.09
61	11.99	21.67	15.90	30.56	18.44	35.13	-	-
62	13.67	25.55	17.49	33.45	20.28	37.31	-	-
63	15.59	30.10	19.24	36.62	22.31	39.62	-	-
64	17.77	35.47	21.16	40.09	24.54	42.08	-	-
65	19.19	41.80	23.27	43.90	27.00	44.62	-	-
66	21.38	44.48	25.60	47.17	-	-	-	-
67	23.82	47.33	28.16	50.69	-	-	-	-
68	26.54	50.36	30.98	54.47	-	-	-	-
69	29.57	53.58	34.08	58.53	-	-	-	-
70	33.00	57.14	37.48	62.90	-	-	-	-
71	37.06	65.60	-	-	-	-	-	-
72	41.62	75.31	-	-	-	-	-	-
73	46.74	86.46	-	-	-	-	-	-
74	52.49	99.26	-	-	-	-	-	-
75	59.00	114.00	-	-	-	-	-	-

100 - Full guarantee. Base coverage only - no riders

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
21	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
22	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
23	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
24	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
25	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
26	1.23	2.22	1.38	2.44	1.89	2.85	2.00	3.30
27	1.23	2.22	1.45	2.56	1.99	2.98	2.07	3.51
28	1.23	2.29	1.52	2.68	2.08	3.13	2.16	3.71
29	1.23	2.29	1.61	2.79	2.19	3.27	2.24	3.92
30	1.23	2.44	1.69	2.92	2.28	3.41	2.33	4.13
31	1.30	2.52	1.79	3.14	2.38	3.69	2.42	4.42
32	1.30	2.68	1.88	3.35	2.48	3.97	2.53	4.71
33	1.39	2.82	1.98	3.57	2.58	4.26	2.63	5.01
34	1.47	3.04	2.07	3.79	2.68	4.54	2.73	5.30
35	1.57	3.19	2.17	4.01	2.80	4.83	2.87	5.60
36	1.71	3.57	2.38	4.45	3.10	5.40	3.18	6.24
37	1.87	3.87	2.57	4.89	3.39	5.97	3.49	6.89
38	2.03	4.25	2.79	5.33	3.68	6.55	3.79	7.54
39	2.18	4.70	3.00	5.78	3.95	7.13	4.10	8.19
40	2.39	5.07	3.20	6.20	4.25	7.70	4.41	8.84
41	2.62	5.60	3.49	6.92	4.67	8.49	4.86	9.78
42	2.85	6.05	3.76	7.63	5.10	9.28	5.33	10.71
43	3.08	6.58	4.04	8.34	5.53	10.07	5.79	11.64
44	3.38	7.10	4.31	9.04	5.95	10.86	6.24	12.57
45	3.61	7.63	4.64	9.76	6.46	11.66	6.73	13.51
46	4.09	8.38	5.13	10.56	7.24	12.79	7.40	14.62
47	4.49	9.13	5.62	11.37	8.01	13.92	8.14	15.83
48	4.99	9.89	6.12	12.19	8.80	15.05	8.95	17.13
49	5.39	10.64	6.61	13.01	9.57	16.18	9.85	18.54
50	5.87	11.47	7.11	13.83	10.36	17.32	10.83	20.07
51	6.45	12.29	7.87	15.09	11.23	18.81	11.76	21.76
52	7.03	13.11	8.63	16.34	12.18	20.43	12.77	23.60
53	7.51	14.02	9.40	17.60	13.21	22.18	13.86	25.59
54	8.17	14.92	10.17	18.86	14.34	24.09	15.05	27.75
55	8.74	15.83	10.93	20.13	15.56	26.17	16.34	30.10
56	9.38	16.81	12.36	22.65	17.43	28.89	18.32	33.56
57	10.02	17.78	13.97	25.48	19.52	31.89	20.54	37.42
58	10.66	18.76	15.77	28.67	21.86	35.21	23.03	41.72
59	11.29	19.82	17.82	32.25	24.48	38.87	25.82	46.52
60	11.93	20.79	20.14	36.29	27.50	43.00	28.88	51.80
61	13.40	24.12	21.24	38.69	29.15	45.62	-	-
62	15.07	27.98	22.40	41.24	30.90	48.40	-	-
63	16.93	32.46	23.63	43.96	32.75	51.35	-	-
64	19.02	37.67	24.92	46.86	34.72	54.48	-	-
65	20.14	43.70	26.30	50.00	36.82	58.00	-	-
66	22.36	46.56	29.40	54.65	-	-	-	-
67	24.82	49.61	32.87	59.73	-	-	-	-
68	27.55	52.85	36.75	65.28	-	-	-	-
69	30.58	56.31	41.09	71.35	-	-	-	-
70	34.00	60.00	46.00	78.00	-	-	-	-
71	38.22	68.67	-	-	-	-	-	-
72	42.96	78.59	-	-	-	-	-	-
73	48.29	89.95	-	-	-	-	-	-
74	54.28	102.95	-	-	-	-	-	-
75	61.00	118.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. HMS Plus 100 (Policy Series 302).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium * .095

HMS Plus 125 & 125 CBO Additional Insured Rates. Annual Rates per \$1,000

HMS Plus 125 CBO not available in IN, MA, NJ, and PA.

125 - 5-year guarantee.

Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
21	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
22	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
23	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
24	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
25	1.16	2.18	1.36	2.38	1.60	2.64	1.83	2.88
26	1.24	2.26	1.45	2.46	1.69	2.64	1.91	2.95
27	1.24	2.26	1.45	2.50	1.69	2.70	1.91	3.05
28	1.24	2.32	1.48	2.57	1.77	2.79	1.96	3.14
29	1.24	2.32	1.48	2.66	1.77	2.96	1.96	3.32
30	1.24	2.49	1.60	2.73	1.83	3.04	2.04	3.51
31	1.32	2.56	1.60	2.89	1.83	3.30	2.04	3.68
32	1.32	2.71	1.68	3.13	1.91	3.47	2.19	3.96
33	1.41	2.87	1.78	3.29	1.98	3.72	2.26	4.13
34	1.48	3.08	1.91	3.52	2.10	3.97	2.31	4.40
35	1.59	3.25	2.03	3.76	2.23	4.29	2.44	4.76
36	1.74	3.63	2.17	4.15	2.49	4.72	2.64	5.21
37	1.92	3.93	2.32	4.56	2.65	5.22	2.89	5.66
38	2.08	4.32	2.54	5.02	2.90	5.70	3.16	6.20
39	2.25	4.77	2.76	5.52	3.15	6.21	3.44	6.82
40	2.47	5.16	2.99	6.06	3.37	6.80	3.72	7.46
41	2.73	5.68	3.18	6.53	3.70	7.47	4.05	8.16
42	2.96	6.14	3.47	7.16	4.00	8.14	4.43	8.89
43	3.22	6.68	3.74	7.73	4.32	8.81	4.86	9.70
44	3.50	7.20	4.01	8.36	4.70	9.55	5.21	10.51
45	3.66	7.75	4.32	9.07	5.14	10.31	5.68	11.40
46	4.14	8.51	4.80	9.85	5.62	11.22	6.21	12.45
47	4.55	9.28	5.34	10.74	6.20	12.22	6.78	13.61
48	5.01	10.04	5.83	11.68	6.78	13.21	7.35	14.51
49	5.41	10.80	6.38	12.56	7.42	14.21	7.96	15.81
50	5.88	11.64	6.94	13.51	8.07	15.30	8.58	16.71
51	6.43	12.48	7.56	14.54	8.69	16.47	9.44	18.16
52	6.99	13.32	8.20	15.48	9.37	17.73	10.38	19.74
53	7.61	14.24	8.84	16.59	10.09	19.10	11.42	21.46
54	8.26	15.16	9.46	17.63	10.92	20.56	12.56	23.33
55	8.87	16.07	10.17	18.73	11.83	22.13	13.78	25.39
56	9.52	17.07	11.73	21.51	13.04	24.65	15.20	28.31
57	10.18	18.05	13.52	24.69	14.37	27.46	16.77	31.57
58	10.81	19.05	14.46	27.25	15.84	30.59	18.50	35.20
59	11.47	20.12	15.49	29.56	17.46	34.08	20.41	39.25
60	12.12	21.10	16.58	32.04	19.23	37.95	22.50	43.70
61	13.76	24.86	18.24	35.07	21.15	40.30	-	-
62	15.69	29.31	20.06	38.39	23.27	42.80	-	-
63	17.89	34.53	22.07	42.03	25.60	45.45	-	-
64	20.39	40.70	24.28	46.01	28.16	48.27	-	-
65	22.02	47.96	26.70	50.37	30.98	51.20	-	-
66	24.53	51.05	29.37	54.12	-	-	-	-
67	27.33	54.34	32.31	58.15	-	-	-	-
68	30.45	57.84	35.54	62.48	-	-	-	-
69	33.92	61.57	39.09	67.13	-	-	-	-
70	37.86	65.56	43.00	72.17	-	-	-	-
71	42.52	76.94	-	-	-	-	-	-
72	47.76	90.30	-	-	-	-	-	-
73	53.64	105.98	-	-	-	-	-	-
74	60.25	124.38	-	-	-	-	-	-
75	67.69	146.00	-	-	-	-	-	-

125 & 125 CBO - Full guarantee.

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
21	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
22	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
23	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
24	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
25	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
26	1.41	2.55	1.58	2.80	2.17	3.27	2.29	3.78
27	1.41	2.55	1.67	2.93	2.28	3.42	2.38	4.02
28	1.41	2.63	1.74	3.07	2.39	3.59	2.47	4.26
29	1.41	2.63	1.84	3.20	2.51	3.75	2.57	4.50
30	1.41	2.80	1.94	3.35	2.62	3.91	2.67	4.74
31	1.49	2.89	2.05	3.60	2.74	4.23	2.78	5.07
32	1.49	3.07	2.16	3.85	2.84	4.56	2.90	5.41
33	1.59	3.24	2.27	4.10	2.96	4.88	3.02	5.74
34	1.69	3.49	2.38	4.35	3.07	5.21	3.13	6.08
35	1.80	3.66	2.49	4.60	3.22	5.54	3.29	6.42
36	1.96	4.10	2.73	5.10	3.55	6.19	3.65	7.16
37	2.15	4.44	2.95	5.61	3.89	6.85	4.00	7.90
38	2.33	4.87	3.20	6.11	4.22	7.51	4.35	8.65
39	2.50	5.40	3.44	6.63	4.53	8.18	4.71	9.40
40	2.75	5.82	3.67	7.12	4.87	8.84	5.06	10.15
41	3.01	6.42	4.00	7.94	5.36	9.74	5.58	11.22
42	3.27	6.94	4.32	8.75	5.85	10.65	6.11	12.28
43	3.53	7.55	4.63	9.57	6.34	11.55	6.64	13.35
44	3.88	8.14	4.95	10.38	6.82	12.46	7.16	14.42
45	4.14	8.75	5.32	11.19	7.41	13.37	7.72	15.50
46	4.70	9.61	5.89	12.12	8.31	14.67	8.49	16.78
47	5.16	10.47	6.45	13.05	9.19	15.97	9.34	18.16
48	5.72	11.35	7.02	13.98	10.09	17.27	10.27	19.65
49	6.18	12.21	7.59	14.92	10.98	18.56	11.30	21.28
50	6.74	13.16	8.15	15.87	11.88	19.87	12.43	23.03
51	7.40	14.10	9.03	17.31	12.88	21.58	13.50	24.96
52	8.07	15.04	9.90	18.75	13.97	23.44	14.66	27.06
53	8.61	16.09	10.78	20.20	15.16	25.45	15.92	29.33
54	9.37	17.12	11.66	21.64	16.45	27.64	17.29	31.79
55	10.03	18.16	12.55	23.10	17.85	30.03	18.75	34.54
56	10.76	19.28	14.18	25.99	19.99	33.15	21.00	38.51
57	11.50	20.40	16.02	29.23	22.39	36.60	23.52	42.94
58	12.23	21.53	18.09	32.90	25.08	40.41	26.34	47.88
59	12.95	22.74	20.45	37.01	28.09	44.61	29.50	53.39
60	13.69	23.85	23.11	41.64	31.55	49.34	33.14	59.43
61	15.38	27.68	24.38	44.39	33.29	52.38	-	-
62	17.29	32.10	25.72	47.32	35.12	55.61	-	-
63	19.42	37.25	27.13	50.44	37.05	59.04	-	-
64	21.82	43.22	28.62	53.77	39.09	62.68	-	-
65	23.11	50.14	30.18	57.37	41.25	66.55	-	-
66	25.65	53.40	33.74	62.71	-	-	-	-
67	28.47	56.87	37.72	68.54	-	-	-	-
68	31.60	60.57	42.17	74.91	-	-	-	-
69	35.08	64.51	47.15	81.88	-	-	-	-
70	39.01	68.84	52.78	89.49	-	-	-	-
71	43.85	80.75	-	-	-	-	-	-
72	49.29	94.72	-	-	-	-	-	-
73	55.40	111.11	-	-	-	-	-	-
74	62.27	130.33	-	-	-	-	-	-
75	69.99	153.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. HMS Plus 125 (Policy Series 301) and HMS Plus 125 CBO (Policy Series 296).

To calculate premium: {Face amount/1000} * rate = annual premium
To calculate monthly premium for 125: annual premium * .095
To calculate monthly premium for 125 CBO: annual premium/12

HMS Plus 100 & 100 CBO Additional Insured Rates. Annual Rates per \$1,000

HMS Plus 100 CBO not available in IN, MA, NJ, and PA.

100 - 5-year guarantee.

Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
21	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
22	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
23	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
24	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
25	1.01	1.90	1.19	2.07	1.40	2.30	1.60	2.51
26	1.08	1.97	1.26	2.15	1.47	2.30	1.66	2.57
27	1.08	1.97	1.26	2.18	1.47	2.36	1.66	2.66
28	1.08	2.02	1.29	2.24	1.54	2.43	1.71	2.74
29	1.08	2.02	1.29	2.32	1.54	2.58	1.71	2.90
30	1.08	2.17	1.40	2.38	1.60	2.65	1.78	3.06
31	1.15	2.23	1.40	2.52	1.60	2.88	1.78	3.21
32	1.15	2.37	1.46	2.73	1.66	3.02	1.91	3.45
33	1.23	2.50	1.55	2.87	1.73	3.24	1.97	3.60
34	1.29	2.69	1.66	3.07	1.83	3.46	2.01	3.84
35	1.39	2.83	1.77	3.28	1.95	3.74	2.13	4.15
36	1.52	3.16	1.89	3.62	2.17	4.11	2.30	4.54
37	1.67	3.43	2.02	3.97	2.31	4.55	2.52	4.93
38	1.81	3.76	2.21	4.38	2.53	4.97	2.76	5.41
39	1.96	4.16	2.40	4.81	2.75	5.42	3.00	5.95
40	2.16	4.49	2.60	5.28	2.94	5.93	3.24	6.50
41	2.38	4.95	2.77	5.69	3.22	6.51	3.53	7.12
42	2.58	5.35	3.02	6.24	3.49	7.10	3.86	7.75
43	2.80	5.82	3.26	6.74	3.76	7.68	4.24	8.46
44	3.05	6.28	3.50	7.29	4.09	8.32	4.54	9.16
45	3.19	6.75	3.76	7.90	4.48	8.99	4.95	9.94
46	3.61	7.42	4.18	8.59	4.90	9.78	5.42	10.85
47	3.96	8.08	4.66	9.36	5.41	10.65	5.91	11.87
48	4.37	8.75	5.08	10.18	5.91	11.51	6.40	12.64
49	4.71	9.41	5.56	10.94	6.47	12.39	6.94	13.78
50	5.12	10.15	6.05	11.77	7.03	13.34	7.48	14.56
51	5.61	10.88	6.59	12.67	7.57	14.35	8.23	15.83
52	6.09	11.61	7.14	13.49	8.17	15.46	9.05	17.21
53	6.63	12.41	7.70	14.46	8.80	16.64	9.96	18.71
54	7.20	13.21	8.25	15.36	9.52	17.92	10.96	20.34
55	7.73	14.00	8.86	16.32	10.31	19.29	12.01	22.13
56	8.29	14.88	10.22	18.74	11.36	21.49	13.25	24.65
57	8.87	15.73	11.78	21.52	12.52	23.94	14.61	27.46
58	9.42	16.61	12.61	23.75	13.80	26.67	16.11	30.59
59	9.99	17.54	13.50	25.76	15.21	29.71	17.77	34.08
60	10.56	18.39	14.45	27.92	16.76	33.08	19.61	38.09
61	11.99	21.67	15.90	30.56	18.44	35.13	-	-
62	13.67	25.55	17.49	33.45	20.28	37.31	-	-
63	15.59	30.10	19.24	36.62	22.31	39.62	-	-
64	17.77	35.47	21.16	40.09	24.54	42.08	-	-
65	19.19	41.80	23.27	43.90	27.00	44.62	-	-
66	21.38	44.48	25.60	47.17	-	-	-	-
67	23.82	47.33	28.16	50.69	-	-	-	-
68	26.54	50.36	30.98	54.47	-	-	-	-
69	29.57	53.58	34.08	58.53	-	-	-	-
70	33.00	57.14	37.48	62.90	-	-	-	-
71	37.06	65.60	-	-	-	-	-	-
72	41.62	75.31	-	-	-	-	-	-
73	46.74	86.46	-	-	-	-	-	-
74	52.49	99.26	-	-	-	-	-	-
75	59.00	114.00	-	-	-	-	-	-

100 & 100 CBO - Full guarantee.

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
21	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
22	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
23	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
24	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
25	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
26	1.23	2.22	1.38	2.44	1.89	2.85	2.00	3.30
27	1.23	2.22	1.45	2.56	1.99	2.98	2.07	3.51
28	1.23	2.29	1.52	2.68	2.08	3.13	2.16	3.71
29	1.23	2.29	1.61	2.79	2.19	3.27	2.24	3.92
30	1.23	2.44	1.69	2.92	2.28	3.41	2.33	4.13
31	1.30	2.52	1.79	3.14	2.38	3.69	2.42	4.42
32	1.30	2.68	1.88	3.35	2.48	3.97	2.53	4.71
33	1.39	2.82	1.98	3.57	2.58	4.26	2.63	5.01
34	1.47	3.04	2.07	3.79	2.68	4.54	2.73	5.30
35	1.57	3.19	2.17	4.01	2.80	4.83	2.87	5.60
36	1.71	3.57	2.38	4.45	3.10	5.40	3.18	6.24
37	1.87	3.87	2.57	4.89	3.39	5.97	3.49	6.89
38	2.03	4.25	2.79	5.33	3.68	6.55	3.79	7.54
39	2.18	4.70	3.00	5.78	3.95	7.13	4.10	8.19
40	2.39	5.07	3.20	6.20	4.25	7.70	4.41	8.84
41	2.62	5.60	3.49	6.92	4.67	8.49	4.86	9.78
42	2.85	6.05	3.76	7.63	5.10	9.28	5.33	10.71
43	3.08	6.58	4.04	8.34	5.53	10.07	5.79	11.64
44	3.38	7.10	4.31	9.04	5.95	10.86	6.24	12.57
45	3.61	7.63	4.64	9.76	6.46	11.66	6.73	13.51
46	4.09	8.38	5.13	10.56	7.24	12.79	7.40	14.62
47	4.49	9.13	5.62	11.37	8.01	13.92	8.14	15.83
48	4.99	9.89	6.12	12.19	8.80	15.05	8.95	17.13
49	5.39	10.64	6.61	13.01	9.57	16.18	9.85	18.54
50	5.87	11.47	7.11	13.83	10.36	17.32	10.83	20.07
51	6.45	12.29	7.87	15.09	11.23	18.81	11.76	21.76
52	7.03	13.11	8.63	16.34	12.18	20.43	12.77	23.60
53	7.51	14.02	9.40	17.60	13.21	22.18	13.86	25.59
54	8.17	14.92	10.17	18.86	14.34	24.09	15.05	27.75
55	8.74	15.83	10.93	20.13	15.56	26.17	16.34	30.10
56	9.38	16.81	12.36	22.65	17.43	28.89	18.32	33.56
57	10.02	17.78	13.97	25.48	19.52	31.89	20.54	37.42
58	10.66	18.76	15.77	28.67	21.86	35.21	23.03	41.72
59	11.29	19.82	17.82	32.25	24.48	38.87	25.82	46.52
60	11.93	20.79	20.14	36.29	27.50	43.00	28.88	51.80
61	13.40	24.12	21.24	38.69	29.15	45.62	-	-
62	15.07	27.98	22.40	41.24	30.90	48.40	-	-
63	16.93	32.46	23.63	43.96	32.75	51.35	-	-
64	19.02	37.67	24.92	46.86	34.72	54.48	-	-
65	20.14	43.70	26.30	50.00	36.82	58.00	-	-
66	22.36	46.56	29.40	54.65	-	-	-	-
67	24.82	49.61	32.87	59.73	-	-	-	-
68	27.55	52.85	36.75	65.28	-	-	-	-
69	30.58	56.31	41.09	71.35	-	-	-	-
70	34.00	60.00	46.00	78.00	-	-	-	-
71	38.22	68.67	-	-	-	-	-	-
72	42.96	78.59	-	-	-	-	-	-
73	48.29	89.95	-	-	-	-	-	-
74	54.28	102.95	-	-	-	-	-	-
75	61.00	118.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. HMS Plus 100 (Policy Series 302) and HMS Plus 100 CBO (Policy Series 297).

To calculate premium: {Face amount/1000} * rate = annual premium
To calculate monthly premium for 100: annual premium * .095
To calculate monthly premium for 100 CBO: annual premium/12

HMS Plus Payment Protector - Premium Rates Per \$100 of Monthly Income

Issue Ages	15-Year Period		20-Year Period		25-Year Period		30-Year Period		To Age 70	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20 - 25	14.50	26.50	20.50	35.10	33.20	46.70	39.00	58.00	72.90	114.30
26	14.78	26.94	21.40	36.28	34.20	48.50	40.10	60.40	73.00	115.00
27	15.06	27.38	22.30	37.46	35.20	50.30	41.20	62.80	73.10	116.00
28	15.34	27.82	23.20	38.64	36.20	52.10	42.30	65.20	73.60	117.50
29	15.62	28.26	24.10	39.82	37.20	53.90	43.40	67.60	74.20	119.60
30	15.90	28.70	25.00	41.00	38.20	55.70	44.50	70.00	74.90	121.80
31	16.42	29.98	26.44	43.64	40.20	59.44	46.48	75.02	75.80	124.80
32	16.94	31.26	27.88	46.28	42.20	63.18	48.46	80.04	76.90	128.00
33	17.46	32.54	29.32	48.92	44.20	66.92	50.44	85.06	77.70	130.60
34	17.98	33.82	30.76	51.56	46.20	70.66	52.42	90.08	78.60	133.60
35	18.50	35.10	32.20	54.20	48.20	74.40	54.40	95.10	79.70	137.00
36	20.16	38.60	34.76	59.62	52.42	81.76	59.92	107.08	80.70	140.60
37	21.82	42.10	37.32	65.04	56.64	89.12	65.44	119.06	81.00	144.50
38	23.48	45.60	39.88	70.46	60.86	96.48	70.96	131.04	81.30	148.00
39	25.14	49.10	42.44	75.88	65.08	103.84	76.48	143.02	81.70	151.50
40	26.80	52.60	45.00	81.30	69.30	111.20	82.00	155.00	82.00	155.00
41	29.52	58.08	48.72	89.88	76.02	123.10	89.52	169.56	85.00	159.50
42	32.24	63.56	52.44	98.46	82.74	135.00	97.04	184.12	89.40	163.50
43	34.96	69.04	56.16	107.04	89.46	146.90	104.56	198.68	94.10	167.00
44	37.68	74.52	59.88	115.62	96.18	158.80	112.08	213.24	98.90	169.00
45	40.40	80.00	63.60	124.20	102.90	170.70	119.60	227.80	102.90	170.70
46	45.28	86.48	70.24	134.32	112.92	187.26	130.80	247.24	102.30	171.00
47	50.16	92.96	76.88	144.44	122.94	203.82	142.00	266.68	101.20	171.80
48	55.04	99.44	83.52	154.56	132.96	220.38	153.20	286.12	100.20	172.50
49	59.92	105.92	90.16	164.68	142.98	236.94	164.40	305.56	98.50	173.50
50	64.80	112.40	96.80	174.80	153.00	253.50	175.60	325.00	96.80	174.80
51	70.68	121.42	105.46	188.64	168.04	277.34	191.98	351.24	96.60	171.30
52	76.56	130.44	114.12	202.48	183.08	301.18	208.36	377.48	95.90	167.90
53	82.44	139.46	122.78	216.32	198.12	325.02	224.74	403.72	95.30	164.40
54	88.32	148.48	131.44	230.16	213.16	348.86	241.12	429.96	94.70	160.90
55	94.20	157.50	140.10	244.00	228.20	372.70	257.50	456.20	94.20	157.50
56	101.34	177.60	151.48	271.00	246.96	402.16	291.26	517.70	-	-
57	108.48	197.70	162.86	298.00	265.72	431.62	325.02	579.20	-	-
58	115.62	217.80	174.24	325.00	284.48	461.08	358.78	640.70	-	-
59	122.76	237.90	185.62	352.00	303.24	490.54	392.54	702.20	-	-
60	129.90	258.00	197.00	379.00	322.00	520.00	426.30	763.70	-	-
61	139.70	294.02	215.06	424.76	350.20	567.70	-	-	-	-
62	149.50	330.04	233.12	470.52	378.40	615.40	-	-	-	-
63	159.30	366.06	251.18	516.28	406.60	663.10	-	-	-	-
64	169.10	402.08	269.24	562.04	434.80	710.80	-	-	-	-
65	178.90	438.10	287.30	607.80	463.00	758.50	-	-	-	-
66	201.00	484.48	337.28	672.76	-	-	-	-	-	-
67	223.10	530.86	387.26	737.72	-	-	-	-	-	-
68	245.20	577.24	437.24	802.68	-	-	-	-	-	-
69	267.30	623.62	487.22	867.64	-	-	-	-	-	-
70	289.40	670.00	537.20	932.60	-	-	-	-	-	-
71	356.16	828.00	-	-	-	-	-	-	-	-
72	422.92	986.00	-	-	-	-	-	-	-	-
73	489.68	1144.00	-	-	-	-	-	-	-	-
74	556.44	1302.00	-	-	-	-	-	-	-	-
75	623.20	1460.00	-	-	-	-	-	-	-	-

\$90 Annual Policy Fee

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. HMS Plus Payment Protector (Policy Series 303).
To calculate premium: {Monthly income/100} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium * .095

HMS Plus w/ADB Premium Rates

Term Life Death Benefit	ADB Coverage Amount	Monthly Premium	Annual Premium
\$1,000	\$100,000	\$25.00	\$263.16
\$1,000	\$150,000	\$33.00	\$347.37
\$1,000	\$200,000	\$40.00	\$421.05

HMS Plus ADB w/ROP Premium Rates

Term Life Death Benefit	ADB Coverage Amount	Issue Age					
		20-29		30-39		40-50	
		Monthly	Annual	Monthly	Annual	Monthly	Annual
\$1,000	\$100,000	\$32.00	\$384.00	\$37.00	\$444.00	\$44.00	\$528.00
\$1,000	\$150,000	\$44.00	\$528.00	\$51.00	\$612.00	\$60.00	\$720.00
\$1,000	\$200,000	\$57.00	\$684.00	\$66.00	\$792.00	\$78.00	\$936.00

Not available in all states. Certain restrictions apply. HMS Plus w/ADB (Policy Series 301) and HMS Plus ADB w/ROP (Policy Series 310).

Disability Income Rider

Annual rates per \$100 of Monthly Benefit.

In NJ, only 2-year option is available.

Disability Income Rider not available in CA, UT, and VI.

Issue Ages	1 Year	2 Year
20	7.05	11.00
21	7.05	11.00
22	7.05	11.00
23	7.05	11.00
24	7.05	11.00
25	7.05	11.00
26	7.42	11.58
27	7.79	12.16
28	8.16	12.74
29	8.53	13.32
30	8.90	13.90
31	9.27	14.48
32	9.65	15.06
33	10.02	15.64
34	10.39	16.22
35	10.76	16.80
36	11.50	17.96
37	12.25	19.12
38	12.99	20.28
39	13.73	21.44
40	14.48	22.60
41	15.22	23.76
42	15.96	24.92
43	16.70	26.08
44	17.45	27.24
45	18.19	28.40
46	19.33	30.18
47	20.46	31.95
48	21.60	33.73
49	22.74	35.50
50	23.88	37.28
51	25.01	39.05
52	26.15	40.83
53	27.29	42.60
54	28.43	44.38
55	29.56	46.15
56	32.59	50.88
57	35.62	55.62
58	38.65	60.35
59	41.69	65.09
60	44.72	69.82

Waiver of Premium for Disability Rider

Annual Rates per \$1,000 of Base Policy

Issue Ages	Base
20	0.13
21	0.13
22	0.13
23	0.13
24	0.13
25	0.14
26	0.14
27	0.15
28	0.15
29	0.15
30	0.16
31	0.17
32	0.17
33	0.18
34	0.19
35	0.20
36	0.21
37	0.23
38	0.24
39	0.26
40	0.28
41	0.31
42	0.34
43	0.37
44	0.41
45	0.47
46	0.53
47	0.60
48	0.68
49	0.78
50	0.91
51	1.06
52	1.25
53	1.47
54	1.75
55	2.10

Accidental Death Benefit Rider (HMS Plus w/CBO Only)

Annual Rates per \$1,000 of Base Policy

For use only in IN, MA, NJ, and PA.

Issue Ages	Base
20	1.00
21	1.00
22	1.00
23	1.00
24	1.00
25	1.00
26	1.00
27	1.00
28	1.00
29	1.00
30	1.00
31	1.00
32	1.00
33	1.00
34	1.00
35	1.00
36	1.00
37	1.00
38	1.00
39	1.00
40	1.00
41	1.20
42	1.20
43	1.20
44	1.20
45	1.20
46	1.20
47	1.20
48	1.20
49	1.20
50	1.20

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply.
 Disability Income Rider (Rider Series 2145). Waiver of Premium for Disability Rider (Rider Series 2158).
 Accidental Death Benefit Rider (Rider Series 2111).

Income Term Rider • Annual Premium/COI Rates per \$100 of Monthly Income

Issue Ages	15-Year Period		20-Year Period		25-Year Period		30-Year Period		To Age 70	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20 - 25	14.50	26.50	20.50	35.10	33.20	46.70	39.00	58.00	72.90	114.30
26	14.78	26.94	21.40	36.28	34.20	48.50	40.10	60.40	73.00	115.00
27	15.06	27.38	22.30	37.46	35.20	50.30	41.20	62.80	73.10	116.00
28	15.34	27.82	23.20	38.64	36.20	52.10	42.30	65.20	73.60	117.50
29	15.62	28.26	24.10	39.82	37.20	53.90	43.40	67.60	74.20	119.60
30	15.90	28.70	25.00	41.00	38.20	55.70	44.50	70.00	74.90	121.80
31	16.42	29.98	26.44	43.64	40.20	59.44	46.48	75.02	75.80	124.80
32	16.94	31.26	27.88	46.28	42.20	63.18	48.46	80.04	76.90	128.00
33	17.46	32.54	29.32	48.92	44.20	66.92	50.44	85.06	77.70	130.60
34	17.98	33.82	30.76	51.56	46.20	70.66	52.42	90.08	78.60	133.60
35	18.50	35.10	32.20	54.20	48.20	74.40	54.40	95.10	79.70	137.00
36	20.16	38.60	34.76	59.62	52.42	81.76	59.92	107.08	80.70	140.60
37	21.82	42.10	37.32	65.04	56.64	89.12	65.44	119.06	81.00	144.50
38	23.48	45.60	39.88	70.46	60.86	96.48	70.96	131.04	81.30	148.00
39	25.14	49.10	42.44	75.88	65.08	103.84	76.48	143.02	81.70	151.50
40	26.80	52.60	45.00	81.30	69.30	111.20	82.00	155.00	82.00	155.00
41	29.52	58.08	48.72	89.88	76.02	123.10	89.52	169.56	85.00	159.50
42	32.24	63.56	52.44	98.46	82.74	135.00	97.04	184.12	89.40	163.50
43	34.96	69.04	56.16	107.04	89.46	146.90	104.56	198.68	94.10	167.00
44	37.68	74.52	59.88	115.62	96.18	158.80	112.08	213.24	98.90	169.00
45	40.40	80.00	63.60	124.20	102.90	170.70	119.60	227.80	102.90	170.70
46	45.28	86.48	70.24	134.32	112.92	187.26	130.80	247.24	102.30	171.00
47	50.16	92.96	76.88	144.44	122.94	203.82	142.00	266.68	101.20	171.80
48	55.04	99.44	83.52	154.56	132.96	220.38	153.20	286.12	100.20	172.50
49	59.92	105.92	90.16	164.68	142.98	236.94	164.40	305.56	98.50	173.50
50	64.80	112.40	96.80	174.80	153.00	253.50	175.60	325.00	96.80	174.80
51	70.68	121.42	105.46	188.64	168.04	277.34	191.98	351.24	96.60	171.30
52	76.56	130.44	114.12	202.48	183.08	301.18	208.36	377.48	95.90	167.90
53	82.44	139.46	122.78	216.32	198.12	325.02	224.74	403.72	95.30	164.40
54	88.32	148.48	131.44	230.16	213.16	348.86	241.12	429.96	94.70	160.90
55	94.20	157.50	140.10	244.00	228.20	372.70	257.50	456.20	94.20	157.50
56	101.34	177.60	151.48	271.00	246.96	402.16	291.26	517.70	-	-
57	108.48	197.70	162.86	298.00	265.72	431.62	325.02	579.20	-	-
58	115.62	217.80	174.24	325.00	284.48	461.08	358.78	640.70	-	-
59	122.76	237.90	185.62	352.00	303.24	490.54	392.54	702.20	-	-
60	129.90	258.00	197.00	379.00	322.00	520.00	426.30	763.70	-	-
61	139.70	294.02	215.06	424.76	350.20	567.70	-	-	-	-
62	149.50	330.04	233.12	470.52	378.40	615.40	-	-	-	-
63	159.30	366.06	251.18	516.28	406.60	663.10	-	-	-	-
64	169.10	402.08	269.24	562.04	434.80	710.80	-	-	-	-
65	178.90	438.10	287.30	607.80	463.00	758.50	-	-	-	-
66	201.00	484.48	337.28	672.76	-	-	-	-	-	-
67	223.10	530.86	387.26	737.72	-	-	-	-	-	-
68	245.20	577.24	437.24	802.68	-	-	-	-	-	-
69	267.30	623.62	487.22	867.64	-	-	-	-	-	-
70	289.40	670.00	537.20	932.60	-	-	-	-	-	-
71	356.16	828.00	-	-	-	-	-	-	-	-
72	422.92	986.00	-	-	-	-	-	-	-	-
73	489.68	1144.00	-	-	-	-	-	-	-	-
74	556.44	1302.00	-	-	-	-	-	-	-	-
75	623.20	1460.00	-	-	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. Income Term Rider (Rider Series 2178)



Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
Kansas City, MO 64105

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Innovative thinking has helped us build a strong financial foundation for our business. 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 States² with \$6.6 billion in assets for year-end 2017.³

¹Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²Admitted Assets, Top Life Writers-2017, "A.M. Best Co., as of September 2017.

³Information is as of year end 2017 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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Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT.

Products are 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 for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

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