

[FIRST NAME] [LAST NAME]  
[ADDRESS]  
[CITY] [STATE] [ZIP]

Dear [FIRST NAME],

Did you know the average funeral, including a casket and vault, currently costs approximately \$6,000? Adding extras like flowers and obituary notices can add thousands of dollars to the total cost. Many funerals can run well over \$10,000\*.

If you passed away today, would your family have enough money to pay for your funeral expenses or hospital bills? Would your family continue to thrive without your income?

With Ultra Protector Series from Americo, your family can be prepared to help pay for your final expenses. The death benefit may be used to pay for hospital bills, funeral arrangements, or even help with every day expenses.

**Ultra Protector Series offers you:**

**LIFETIME PROTECTION**<sup>1</sup> - you will never have to worry about losing your coverage.

**GUARANTEED COVERAGE**<sup>2</sup> - you can be covered no matter what your health history.

**NO MEDICAL EXAM REQUIRED**<sup>3</sup> - you just answer a few simple medical questions on the application.

**RATES NEVER INCREASE** - the affordable monthly rate you start at will be the same rate you will pay for the life of the policy. Your coverage will not decrease or be canceled because of age or health.

**For more information on how you can protect your family from the financial burden of your death, call [Agency Name], today.**

Sincerely,

[Agent]  
[Phone Number]  
[email address]

Americo Financial Life and Annuity Insurance Company is authorized to do business in the District of Columbia and all states except NY and VT. <sup>1</sup>As long as premiums are paid and there are no loans or accelerations. <sup>2</sup>Issuance of policy may depend upon answers to medical questions. <sup>3</sup>Subject to issue age limits and state availability. Ultra Protector Series (Policy Series 281/282/283/284) 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 may be available at an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. [Agency Name] is an authorized agency of Americo.