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ʻremier – Smoker Class AAA8618

AMERICO.

disclosure must be signed and returned with the application when applying for:

Eagle Premier – Smoker Class

This disclosure is a brief description of the Eagle Premier – Smoker Class modified whole life insurance policy. This disclosure is not an insurance contract. Please refer to your policy for all terms, exclusions, and limitations.

The Eagle Premier – Smoker Class policy allows the Insured, a nicotine user, to receive non-smoker premium rates for the first three policy years. After the third policy anniversary, your policy will continue under one of three Benefit Options:

- **Benefit Option A** – Under Option A, the Policy's Death Benefit will decrease and the Policy Premium will remain level. **Option A is the automatic Benefit Option.**
- **Benefit Option B** – Under Option B, the Policy Death Benefit will remain level and the Policy Premium will increase.
- **Benefit Option C** – Under Option C, the Policy Death Benefit and the Policy Premium will remain level. In order to elect Option C, the Insured must attest that they have been nicotine free during the previous 12 months and the Company must receive verification, obtained at the Company's expense, that the Insured is nicotine free.

Option A is the automatic Benefit Option, the Owner may elect Benefit Option B or C by contacting Americo any time **BEFORE** the 3rd Policy Anniversary. Once elected, the Benefit Option cannot be changed.

If a Benefit Option is not elected before the 3rd Policy Anniversary, Benefit Option A will be in effect.

ACKNOWLEDGEMENT
I, the undersigned Insured (and Policy Owner, if other than the Insured), acknowledge that I have read this Disclosure and I understand the above-stated benefits and will consult the policy and riders, if applicable, for all other terms, limitations, and exclusions.

Signed at State MA on (Month/Day/Year) 8/13/2018

DocuSigned by:
[signature]
024CCBD280C84FC...
Signature of Proposed Insured *(required)*

Signature of Owner *(if different than the Proposed Insured)*

Eagle Premier (Policy Series 311) is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Product and benefits may not be available in all states. Certain restrictions apply. Consult policy for all terms, exclusions, and limitations.