



Peace of mind when you need it most

Many families are forced to leave the family home due to economic hardship caused by death, disability, or unemployment.

If you died, would your family have enough money to pay off the mortgage?

If you were unable to work for an extended period of time, would your family have enough money to pay the mortgage each month?

If you lost your job, would you still be able to afford your insurance premiums?

Home Mortgage Series is a portfolio of term life insurance products that can help you and your family keep your home if the unexpected happens.

It is affordable protection you and your family can count on when you may need it most.

Home Mortgage Series 

About Americo

For over 90 years, Americo Life, Inc., and its family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.* We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your situation.

Innovative thinking has helped us build a strong financial foundation for our business. Today, Americo Life, Inc., our holding company, is one of the largest independent, privately held insurance groups in the United States, with nearly eight hundred thousand policyholders, over \$37 billion of life insurance in force, and \$5 billion in assets according to the insurance companies' combined annual statements for year-end 2004.**

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

This product is offered on a group or individual basis depending on state. Individual Policy Series: 174; Group Policy Series: 234.

Terms and conditions are set forth in the Group Policy Series 234, issued to the Trustee of Wilmington Trust Company, Wilmington, Delaware, and are subject to the laws of the state in which it is issued. A certificate of coverage will be issued to persons who become insured under the group plan.

Products are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. In the event of the Insured's suicide, while sane or insane, the company's liability is limited to a return of premiums during the first two years after the date of issue (one year in North Dakota and Colorado, see Missouri contract for special provisions).

Neither Americo Financial Life and Annuity Insurance Company/Great Southern Life Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company/Great Southern Life Insurance Company is authorized to give legal or tax advice. Please consult a qualified, professional legal or tax advisor regarding the information and concepts contained in this material.

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

***Admitted Assets, Top Life Writers-2004,"A.M. Best Co., as of July 2005.*

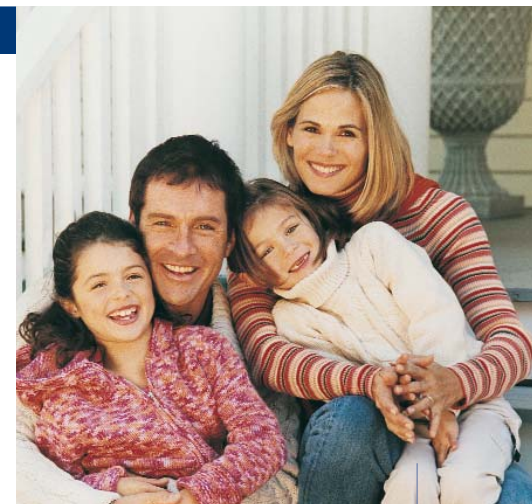


AMERICO

Americo Financial Life and Annuity Insurance Company

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Home Mortgage Series 

*Life Insurance You Can Count On
To Protect Your Mortgage*

AMERICO

Policy Series 174/234

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Your home may be your most valuable asset.

Protect it today with term life insurance.

Protecting your home for yourself and your family could be the wisest move you ever make. It is easy to do with Home Mortgage Series. It helps protect your mortgage and your family from the financial devastation that can come with premature death, disability, or critical illness.

Home Mortgage Series and its optional benefit riders provide cash when needed to:

- Help pay off the mortgage if you die.
- Help pay the mortgage if you are disabled.
- Provide a lump sum cash payment if you suffer a critical illness.
- Protect your valuable coverage if you become unemployed or disabled.

Plus, if you outlive your coverage and never need to use any of these benefits, we will return all of your premiums at the end of the coverage period if you select the Return of Premium Rider.*

Home Mortgage Series...

HELPS PAY OFF THE MORTGAGE AT DEATH

You select the amount of coverage you need and the term that most closely matches your mortgage. You have the option of 15, 20, 25, or 30-year terms. The death benefit remains level for the entire term. In the event of your death, the benefit is paid directly to your beneficiaries. They can use the money to pay off the mortgage or to help with any other financial need.



HELPS PAY THE MORTGAGE PAYMENT DURING DISABILITY

When you select the Disability Income Rider* you may receive a monthly income of up to \$2,000 for up to two years in the event you become disabled. Money paid to you under this optional benefit rider can be used to help pay for your mortgage or other bills.

PROVIDES CASH WHEN CRITICALLY ILL

Your need for additional cash may be great if you are diagnosed with a critical illness. Lost income and medical expenses could take a toll on your family budget. The optional Critical Illness Accelerated Benefit Rider* will advance you up to 50 percent of the death benefit if you are diagnosed with a qualified critical illness. Having access to this money could make an important difference in the quality of your life and the life of your loved ones. Benefits and qualified critical illnesses vary by state. Contact us for specific variations.

RETURNS PREMIUMS PAID

Hopefully, you will outlive your mortgage in good health. If you elect the Return of Premium Rider, Amerigo will return 100 percent of the premiums you paid at the end of the term less any Disability Income benefits paid. Should you terminate early, you are

entitled to a partial refund after the fifth year. The percentage of premiums returned to you increases yearly after the fifth year until it reaches 100 percent. (Return of Premium Rider is not available in all states.)

If you elect the Endowment Rider,* Amerigo will send you a payment equal to 100% of total premiums paid at the end of the level term. Should you terminate this rider early, you are entitled to a partial benefit after the fifth year. The endowment benefit increases yearly until it reaches 100%. The Endowment Rider is available in IN, KS, OR, and TX.

PROTECTS YOUR COVERAGE IF UNEMPLOYED OR DISABLED

When you select the Waiver of Premium for Disability Rider,* not only will your monthly premiums be waived if you become disabled, but you will also receive additional unemployment protection at no additional cost. The Involuntary Unemployment Waiver of Premium Rider will be added automatically when the Waiver of Premium for Disability Rider is selected. With this extra protection, you can keep your valuable coverage during a disability or a period of involuntary unemployment.

OFFERS GUARANTEED LEVEL PREMIUMS

Amerigo offers you various guaranteed premium periods that are designed to suit your needs. Premiums can be guaranteed level for the full term or for only five years.

Level Benefit Terms (years)	15	20	25	30
Guaranteed Premium	15	20	25	30
Periods (years)	or 5	or 5	or 5	or 5

Valuable Additions Available

COVERAGE FOR SPOUSE

You, like many Americans, may depend on your spouse's income to make the mortgage payment and provide resources for other expenses. The Additional Insured Term Insurance Rider* adds coverage for your spouse in an amount equal to or less than the base face amount.

COVERAGE FOR YOUR CHILDREN

The Children's Term Rider* provides up to \$15,000 of additional insurance coverage for each child. Coverage is provided to age 25 and then may be converted into a new individual policy for up to five times the initial rider amount.

ACCIDENTAL DEATH BENEFIT

The Accidental Death Benefit Rider* provides an additional death benefit if your death is the result of an accident.

**Optional riders are available for an additional cost.*