

# Instant Decision IUL

Everyone has choices to make, and protecting the financial future of your loved ones with life insurance should be an easy decision. Americo's Instant Decision IUL, an indexed universal life insurance policy, can provide a simple solution to fit your needs and the application process is fast and simple.

## Key Benefits:

- ▶ Death benefit for life, as long as premium payments cover the monthly deductions
- ▶ An income tax-free death benefit to your beneficiary.
- ▶ Two interest account options; a Declared Interest Account and an Indexed Interest Account with earnings based on the performance of the S&P 500® Index.
- ▶ Potential to accumulate a cash value.
- ▶ Living benefits for Critical, Chronic, and Terminal illness included at no additional cost.
- ▶ Simplified application process that doesn't require lengthy medical questions or exams – *it's instant decision!*

## How Does Instant Decision IUL Work?

The death benefit provides your loved ones the financial security they'll need when you're gone. The Accumulation Value can grow as you pay your premiums, providing you with additional security and the opportunity to withdraw or borrow money from your account for any reason while you're living.

Your life insurance coverage can last a lifetime. Your premium payments and interest credits grow the cash surrender value. As long as the cash surrender value is enough to cover your insurance costs, your policy will continue to provide death benefit protection.

Because Instant Decision IUL is an indexed universal life product you can allocate some or all of your premiums to an accumulation account that is based on the performance of the S&P 500. Your indexed account options allow you to take advantage of market-based growth potential, but unlike investing directly into the stock market, your policy will never lose value due to poor index performance.

