



Americo continues to be a leader in the mortgage market due to your hard work and dedication. We are committed to providing you with the products and processes that fulfill the needs of this very specialized and competitive market. We will be making some changes and additions to the HMS Plus Portfolio that will continue to make it one of the most competitive in the market.

Permanent Protection Products for the Term Market

We are excited to announce our new HMS Plus Continuation and HMS Plus Payment Protector Continuation products. These two new products will provide your clients with permanent protection. At the end of the initial term period, the death benefit will be decreased to 10% of the initial death benefit for the life of the insured's policy.

Benefits of these new products include:

- Permanent coverage for the cost of a term product
- Protection against replacement
- A more complete sale
- Instant decision



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