



Americo Financial Life and  
Annuity Insurance Company  
PO Box 410288  
Kansas City, MO 64141-0288

March 3, 2015

TO: Americo IMOs & Agents

RE: **DOING THE RIGHT THING**

Americo is committed to helping you build your business in a compliant and ethical manner. Enclosed you will find an updated edition of the Doing the Right Thing booklet. Please take the time to review all of this information to ensure that all applicable subjects are incorporated into your everyday business practices.

If you sell annuities, please take a moment to review our Producer's Guide for Annuity Suitability (13-246-1 (11/14)) which includes information on Americo's suitability guidelines.

An important part of the Americo service package is the assistance we provide to you in developing materials that are compliant and consumer-oriented. All agent-created advertising materials must be approved by Americo, in writing, every 12 months. More frequent approvals are required if there are any changes to the products being promoted. Advertising includes anything that is used in conjunction with an Americo product sale, even if the Americo name is not used. Advertising also includes agent recruiting and training materials. You will find complete details on advertising guidelines in this booklet.

Per the terms of your agent contract with Americo, failure to abide by our advertising guidelines may result in termination of your contract.

**As a special note:** This Doing the Right Thing booklet has been sent to the address on file for all active agents. If you are an IMO or an agency that has directed Americo to mail all agent correspondence directly to you, it is your responsibility to make sure this mailing is forwarded directly to your agents in a timely manner.

We thank you for your commitment to Americo. Should you have any questions or need any assistance, please contact Americo Sales Support at 800.231.0801 or [salesupport@americo.com](mailto:salesupport@americo.com).

Sincerely,

A handwritten signature in black ink that reads "Jeremy Thornton". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Jeremy Thornton  
Vice President  
Chief Marketing Officer

### **Best Practices Reminder**

As always, it is important to follow all state and federal laws. In the past, failure to comply with regulations has resulted in producers having their license suspended and/or revoked. Recently, in addition to suspensions, large fines and in some cases, criminal action has been taken against producers for committing insurance fraud. It is important to be diligent that you and your agents are doing the best thing for the customer.

### **TeleAmendment Process for Life Products**

At Americo, we are continuously looking for ways to make it easier for you to do business with us. We are committed to creating processes that streamline business placement, in turn allowing us to pay your commissions faster. We now have the ability to accept new business amendments for all mortgage, general life, and final expense products over the phone.

The Tele-Amendment process will work as follows:

- ▶ If an amendment is needed, the amendment will be sent with the policy.
- ▶ You will be notified through our website, Americo.com, that an amendment is necessary.
- ▶ You will need to contact your client and review the amendment with them.
- ▶ Together, with your client, you can contact Americo and we will complete the amendment over the phone.
- ▶ A copy of the completed amendment will then be mailed to your client, completing the sale.

This new method will provide you with another option to complete an amendment and secure your clients' coverage. We believe this will help you place more cases and ultimately get you paid faster.

### **Social Media Advertising**

As a reminder, Americo does not allow the use of social media, or specific websites, (e.g., Facebook, Twitter, Craig's List, LinkedIn) to market our products or recruit agents to sell Americo products.

### **Expense Allocation Methodology Used by Americo**

Americo uses the Generally Recognized Expense Table (GRET) based on fully allocated expenses representing a significant portion of insurance companies and approved by the NAIC for our NAIC compliant illustrations.