



We have a long history of financial success, and we continue to experience significant growth. Today, Americo Life, Inc., is one of the largest independent, privately held insurance holding companies in the United States.<sup>5</sup>

Americo is the brand name for insurance products issued by the subsidiary insurance companies controlled by Americo Life, Inc. Products are underwritten by Americo Financial Life and Annuity Insurance Company (AFL) or Great Southern Life Insurance Company (GSL), Kansas City, MO, and may vary in accordance with state laws. AFL is authorized to conduct life insurance business in the District of Columbia and all states except NY, and health insurance business in the District of Columbia and all states except CT, ME, and NY. GSL is authorized to conduct health insurance business in the District of Columbia and all states except NJ, NY, RI, and VT.

Americo Financial Life and Annuity Insurance Company

# STRENGTH & STABILITY



For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future. We are committed to providing excellent customer service to our policyholders.

#### LOCATED AT

300 W. 11th Street  
Kansas City, MO 64105

#### CONTACT US AT

800.231.0801

#### FIND US AT

[www.americo.com](http://www.americo.com)  
[customer.service@americo.com](mailto:customer.service@americo.com)





Today, all sales and marketing activities are facilitated through Americo in Kansas City, MO.

## PRODUCT CHOICES & SERVICE

We have a wide range of products to fit your needs. We offer life insurance, annuities, and Medicare Supplement in a broad range of markets. We focus on four markets:

- Mortgage Term
- Final Expense
- Medicare Supplement
- Annuities

## OUR HISTORY

The roots of the Americo family of companies date back more than 100 years. Americo Life, Inc., our holding company<sup>1</sup>, is currently one of the largest, independent, privately held insurance companies in the United States.<sup>1</sup>

The Americo family of companies includes:

- Americo Financial Life and Annuity Insurance Company (formerly known as The College Life Insurance Company, founded in 1946)
- Great Southern Life Insurance Company, founded in 1909
- United Fidelity Life Insurance Company, National Farmers Union Life Insurance Company, and Investors Life Insurance Company of North America

Each of these companies has a long, successful history on which Americo is building its future.



We appreciate our policyholders and strive to provide quality products and service. You have access to fast, knowledgeable customer service representatives, and online access. At Americo.com, you can locate a local agent, use an insurance calculator, learn about life insurance and annuities, and much more.

With Americo you will have a wide selection of life, annuity, and Medicare Supplement products to fit your needs that are backed by a financially strong, stable company that provides a tradition of excellent customer service.

### SOLID FINANCIAL RATINGS

We continue to receive high performance ratings from independent evaluators such as A.M. Best. As of 01/01/2021, our rating continue to be strong:

**"A" (Excellent)<sup>3</sup>**

### INSURANCE IN-FORCE

As of 12/31/2020<sup>4</sup>:

- Assets: \$7.9 billion
- Insurance In-Force:
  - 698,000 policies
  - \$31.4 billion

### INVESTMENT STRATEGIES

Our investment strategy is conservative. By controlling key risks, we maintain a high-quality liquid investment portfolio. Investment grade bonds make up 96% of our fixed income investments.<sup>5</sup>

<sup>1</sup>Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

<sup>2</sup>"Admitted Assets, Top Life Writers-2020," A.M. Best Co., as of September 2020.

<sup>3</sup>A.M. Best rating for Americo Financial Life and Annuity Insurance Company (AFL) and Great Southern Life Insurance Company (GSL), [www.ambest.com](http://www.ambest.com), September 2020. AFL and GSL have a financial strength rating of A (Excellent, 3rd out of 15 rating categories.) A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."

<sup>4</sup>Information is as of year-end 2020 on a consolidated basis for Americo and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

<sup>5</sup>Combined from the individual annual statements of the subsidiaries of Americo Life, Inc.