

New 2010 Guaranteed Rates

Elite Provider and Platinum Secure annuity contracts provide for a minimum guaranteed rate that is based upon rates reported by the Federal Reserve on December 15th of every year. For 2010, Americo will be changing the following guaranteed interest rates:

For Policies Issued in 2010

Platinum Secure	· The guaranteed minimum interest rate will be 1.10%.
Elite Provider	· The rate used to calculate the guaranteed minimum value will be 1.10%. · The guaranteed minimum interest rate for the Declared Interest Accounts will be 1.10%.

Fixed Annuity Rates

Platinum Assure 5

5-year guaranteed interest rate Check www.americo.com for the current rate.

Platinum Secure

First-year interest rate	5.00% ¹
First-year premium bonus	5.00%

Minimum Guaranteed Interest Rate: For policies issued in 2010 is 1.10%. It will be redetermined at the end of the 11th contract year to a rate no less than 1% and no greater than 3%.

Indexed Annuity Rates

Elite Provider Crediting Rate Options	Current Rate
S&P 500® Uncapped - Monthly Averaging	N/A
S&P 500® Capped - Monthly Averaging	
Participation Rate	100.00%
Spread	0.00%
Cap	6.50%
S&P 500® Uncapped - 1-year Point-to-Point	
Participation Rate	30.00%
Spread	0.00%
S&P 500® Capped - 1-year Point-to-Point	
Participation Rate	100.00%
Spread	0.00%
Cap	5.25%
Declared Interest Option	3.00%
Guaranteed Minimum Value (GMV) for policies issued in 2010: The GMV equals 87.5% of premiums less any partial surrenders accumulated at the guaranteed interest rate of 1.10% and less any applicable premium tax. ²	

Future Provider & Future Provider Bonus

Crediting Rate & Other Options	Current Rates	
	Future Provider	Future Provider Bonus
Monthly Averaging, S&P 500® without Cap		
Participation Rate	60.00% ³	59.00% ³
Spread	2.00%	2.00%
Point-to-Point, NASDAQ-100® without Cap		
Participation Rate	33.00% ³	32.00% ³
Spread	2.00%	2.00%
Point-to-Point, S&P 500® without Cap		
Participation Rate	38.00% ³	37.00% ³
Spread	2.00%	2.00%
Point-to-Point, S&P 500® with Cap		
Participation Rate	100.00%	100.00%
Spread	0.00%	0.00%
Cap	5.25% ⁴	5.00% ⁴
Point-to-Point, S&P 500®, The EZ Option	5.50%	5.25%
Death Benefit Payout Rider (Rider Series 2152)		
Option 1: 25-year	170.00%	170.00%
Option 2: 15-year	140.00%	140.00%
Declared Interest Option	3.00%	2.75%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.		

Indexed Annuity Rates

Americo Ultimate One Index Series

Crediting Rate Options	Current Rate
Ultimate One Index 7	
Point-to-Point w/ Participation Rate	28.00%
Point-to-Point w/ Cap	4.50%
Monthly Averaging w/ Participation Rate	45.00%
Monthly Averaging w/ Spread	N/A
Monthly Averaging w/ Cap	5.50%
Declared Interest Option	3.00%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 1.5% for 9 years and 3% thereafter, less surrender charges and any applicable premium tax.	
Ultimate One Index 9	
Point-to-Point with Participation Rate	29.00%
Point-to-Point with Cap	5.00%
Monthly Averaging with Participation Rate	47.00%
Monthly Averaging with Spread	N/A
Monthly Averaging with Cap	6.00%
Declared Interest Option	3.25%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	
Ultimate One Index 9 Bonus	
Point-to-Point with Participation Rate	25.00%
Point-to-Point with Cap	4.25%
Monthly Averaging with Participation Rate	42.00%
Monthly Averaging with Spread	N/A
Monthly Averaging with Cap	5.00%
Declared Interest Option	2.75%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	

Life Rates

General Life	Current Rate
LifeCrest Index	
Declared & Sweep Account	5.00%
Cap	12.00%
Minimum Rate on Indexed Account	1.00%
LifeCrest Quality 25	5.00%
	5.00%

¹The initial interest rate is guaranteed, subject to contractual provisions, for one contract year.

²1.10% represents the interest rate for contracts issued in 2010. Rate subject to change for policies issued after 2010 and guaranteed to be no less than 1%.

³Initial Participation Rate is guaranteed for the first 10 contract years.

⁴Initial Cap is guaranteed for the first 10 contract years.

Rates current as of January 1, 2010, and are subject to change.

Platinum Assure (271), Platinum Secure (276), LifeCrest (179), Quality 25 (119), LifeCrest Index (277), Elite Provider (255), Ultimate One Index Series (264/265/266), and Future Provider Series (267/268) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products, riders, benefits, and rates may not be available in all states or for all periods. Certain restrictions apply. Consult contract for all limitations and exclusions.

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