

**Indexed Annuity Rates**

**Important Interest Rate Announcement**

**New Annuity Rates Effective October 15, 2009**

The deadline to lock in current rates is October 14, 2009. Applications and money must be received in the Home Office by October 14, 2009, 5:00 PM central in order to lock in current rates. 1035 exchange and transfer money on applications received prior to October 15, 2009 must be received in the Home Office no later than November 30, 2009, 5:00 PM central to receive the current rate.

Rates in **RED** indicate a change from previous rates.

**Life Rates**

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

**Fixed Annuity Rates**

Platinum Assure 5	
5-year guaranteed interest rate	Check <a href="http://www.americo.com">www.americo.com</a> for the current rate.

Platinum Secure	
First-year interest rate	5.00% <sup>1</sup>
First-year premium bonus	5.00%
<b>Minimum Guaranteed Interest Rate:</b> For policies issued in 2009 is 1.00%. 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	Current Rate
Crediting Rate Options	
S&P 500 <sup>®</sup> Uncapped - Monthly Averaging*	N/A
S&P 500 <sup>®</sup> Capped - Monthly Averaging	
Participation Rate	100.00%
Spread	0.00%
Cap	<b>6.50%</b>
S&P 500 <sup>®</sup> Uncapped - 1-year Point-to-Point	
Participation Rate	30.00%
Spread	0.00%
S&P 500 <sup>®</sup> Capped - 1-year Point-to-Point	
Participation Rate	100.00%
Spread	0.00%
Cap	<b>5.25%</b>
Declared Interest Option	3.00%
<b>Guaranteed Minimum Value (GMV) for policies issued in 2009:</b> The GMV equals 87.5% of premiums less any partial surrenders accumulated at the guaranteed interest rate of 1.00% and less any applicable premium tax. <sup>2</sup>	

Future Provider & Future Provider Bonus	Current Rates	
	Future Provider	Future Provider Bonus
Crediting Rate & Other Options		
Monthly Averaging, S&P 500 <sup>®</sup> without Cap		
Participation Rate	60.00% <sup>3</sup>	59.00% <sup>3</sup>
Spread	<b>2.00%</b>	<b>2.00%</b>
Point-to-Point, NASDAQ-100 <sup>®</sup> without Cap		
Participation Rate	<b>33.00%</b> <sup>3</sup>	<b>32.00%</b> <sup>3</sup>
Spread	2.00%	2.00%
Point-to-Point, S&P 500 <sup>®</sup> without Cap		
Participation Rate	<b>38.00%</b> <sup>3</sup>	<b>37.00%</b> <sup>3</sup>
Spread	<b>2.00%</b>	<b>2.00%</b>
Point-to-Point, S&P 500 <sup>®</sup> with Cap		
Participation Rate	100.00%	100.00%
Spread	0.00%	0.00%
Cap	<b>5.25%</b> <sup>4</sup>	<b>5.00%</b> <sup>4</sup>
Point-to-Point, S&P 500 <sup>®</sup> , The EZ Option	<b>5.50%</b>	<b>5.25%</b>
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%
<b>GMV:</b> 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.		

Americo Ultimate One Index Series	Current Rate
Crediting Rate Options	
<b>Ultimate One Index 7</b>	
Point-to-Point w/ Participation Rate	<b>28.00%</b>
Point-to-Point w/ Cap	<b>4.50%</b>
Monthly Averaging w/ Participation Rate	<b>45.00%</b>
Monthly Averaging w/ Spread*	N/A
Monthly Averaging w/ Cap	<b>5.50%</b>
Declared Interest Option	3.00%
<b>GMV:</b> 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.	
<b>Ultimate One Index 9</b>	
Point-to-Point with Participation Rate	<b>29.00%</b>
Point-to-Point with Cap	<b>5.00%</b>
Monthly Averaging with Participation Rate	<b>47.00%</b>
Monthly Averaging with Spread*	N/A
Monthly Averaging with Cap	<b>6.00%</b>
Declared Interest Option	3.25%
<b>GMV:</b> 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.	
<b>Ultimate One Index 9 Bonus</b>	
Point-to-Point with Participation Rate	25.00%
Point-to-Point with Cap	<b>4.25%</b>
Monthly Averaging with Participation Rate	<b>42.00%</b>
Monthly Averaging with Spread*	N/A
Monthly Averaging with Cap	<b>5.00%</b>
Declared Interest Option	2.75%
<b>GMV:</b> 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.	

\*Effective April 29, 2009, Monthly Averaging with Spread indexing options will no longer be available on all first year sales. They will continue to be available as renewal options. Rates current as of October 15, 2009, 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. "Standard & Poor's<sup>®</sup>", "S&P<sup>®</sup>", "S&P 500<sup>®</sup>", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Americo. This product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representations regarding the advisability of purchasing this product. The S&P 500 Index is a market-valued weighted price index which reflects capital growth only and does not include dividends paid on stocks. NASDAQ<sup>®</sup>, NASDAQ-100<sup>®</sup>, and NASDAQ-100 Index<sup>®</sup> are trademarks of The Nasdaq Stock Market, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Americo Life, Inc. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

<sup>1</sup>The initial interest rate is guaranteed, subject to contractual provisions, for one contract year.  
<sup>2</sup>1.00% represents the interest rate for contracts issued in 2009. Rate subject to change for policies issued after 2009 and guaranteed to be no less than 1%.  
<sup>3</sup>Initial Participation Rate is guaranteed for the first 10 contract years.  
<sup>4</sup>Initial Cap is guaranteed for the first 10 contract years.