

Rates current as of December 1, 2009

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 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 [®] 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 2009: 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. 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%	59.00%
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.		

¹The initial interest rate is guaranteed, subject to contractual provisions, for one contract year.
²1.00% 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%.
³Initial Participation Rate is guaranteed for the first 10 contract years.
⁴Initial Cap is guaranteed for the first 10 contract years.

Indexed Annuity Rates

Americo Ultimate One Index Series		Current Rate
Crediting Rate Options		
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%

*Effective April 29, 2009, Monthly Averaging with Spread indexing options are no longer available on all first year sales. They will continue to be available as renewal options.
 Rates current as of December 1, 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.
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