

# Rates current as of April 1, 2009

## Fixed Annuity Rates

Platinum Assure 5	
5-year guaranteed interest rate	4.00%
<b>The rate on this product can change frequently.</b> Please check <a href="http://americo.com">americo.com</a> for the most 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 Participation Rate		100.00%
Spread		9.50%
S&P 500 <sup>®</sup> Capped - Monthly Averaging Participation Rate		100.00%
Spread		0.00%
Cap		11.00%
S&P 500 <sup>®</sup> Uncapped - 1-year Point-to-Point Participation Rate		45.00%
Spread		0.00%
S&P 500 <sup>®</sup> Capped - 1-year Point-to-Point Participation Rate		100.00%
Spread		0.00%
Cap		9.00%
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

Crediting Rate & Other Options		Current Rate
Monthly Averaging, S&P 500 <sup>®</sup> without Cap		
Participation Rate		100.00% <sup>3</sup>
Spread		9.00%
Point-to-Point, NASDAQ-100 <sup>®</sup> without Cap		
Participation Rate		40.00% <sup>3</sup>
Spread		2.00%
Point-to-Point, S&P 500 <sup>®</sup> without Cap		
Participation Rate		50.00% <sup>3</sup>
Spread		3.00%
Point-to-Point, S&P 500 <sup>®</sup> with Cap		
Participation Rate		100.00%
Spread		0.00% <sup>4</sup>
Cap		8.00%
Point-to-Point, S&P 500 <sup>®</sup> , The EZ Option		6.00%
Death Benefit Payout Rider (Rider Series 2152)		
Option 1: 25-year		170.00%
Option 2: 15-year		140.00%
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 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.		

<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.

## Indexed Annuity Rates

### Americo Ultimate One Index Series

Crediting Rate Options	Current Rate
<b>Ultimate One Index 7</b>	
Point-to-Point with Participation Rate	40.00%
Point-to-Point with Cap	8.00%
Monthly Averaging with Participation Rate	63.00%
Monthly Averaging with Spread	9.00%
Monthly Averaging with Cap	10.00%
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	42.00%
Point-to-Point with Cap	8.50%
Monthly Averaging with Participation Rate	65.00%
Monthly Averaging with Spread	8.50%
Monthly Averaging with Cap	10.50%
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	35.00%
Point-to-Point with Cap	7.00%
Monthly Averaging with Participation Rate	55.00%
Monthly Averaging with Spread	10.00%
Monthly Averaging with Cap	9.00%
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 1.5% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	

## 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%
		5.00%

Rates current as of April 1, 2009, and are subject to change.

Platinum Assure (271), Platinum Secure (276), LifeCrest (179), Quality 25 (119), LifeCrest Index (277), Elite Provider (235), 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).**