

Americo Rates

Rates current as of May 19, 2009

Important Interest Rate Announcement

New Platinum Assure 5 Rate Effective May 19, 2009

The deadline to lock in current rates was May 18, 2009.

New Indexed Annuity Rates Effective April 29, 2009

The deadline to lock in current rates was April 28, 2009.

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

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%

Fixed Annuity Rates

Platinum Assure 5	Current Rate
5-year guaranteed interest rate	3-15%
The rate on this product can change frequently. Please check www.americo.com for the most current rate.	

Platinum Secure	Current Rate
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	9.00%
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	7.50%
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	

Indexed Annuity Rates

Future Provider & Future Provider Bonus	Current Rates	
Crediting Rate & Other Options	Future Provider	Future Provider Bonus
Monthly Averaging, S&P 500 [®] without Cap		
Participation Rate	60.00%	59.00%
Spread	3.00%	3.00%
Point-to-Point, NASDAQ-100 [®] without Cap		
Participation Rate	30.00% ³	29.00% ³
Spread	2.00%	2.00%
Point-to-Point, S&P 500 [®] without Cap		
Participation Rate	35.00% ³	34.00% ³
Spread	3.00%	3.00%
Point-to-Point, S&P 500 [®] with Cap		
Participation Rate	100.00%	100.00%
Spread	0.00%	0.00%
Cap	7.00% ⁴	6.75% ⁴
Point-to-Point, S&P 500 [®] , The EZ Option	6.00%	5.75%
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.		

Americo Ultimate One Index Series	Current Rate
Crediting Rate Options	
Ultimate One Index 7	
Point-to-Point w/ Participation Rate	30.00%
Point-to-Point w/ Cap	7.00%
Monthly Averaging w/ Participation Rate	50.00%
Monthly Averaging w/ Spread*	N/A
Monthly Averaging w/ Cap	8.00%
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	31.00%
Point-to-Point with Cap	7.50%
Monthly Averaging with Participation Rate	51.00%
Monthly Averaging with Spread*	N/A
Monthly Averaging with Cap	8.50%
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	6.50%
Monthly Averaging with Participation Rate	45.00%
Monthly Averaging with Spread*	N/A
Monthly Averaging with Cap	7.50%
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.	

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.

*Effective April 29, 2009, Monthly Averaging with Spread indexing option will no longer be available on all first year sales. It will continue to be available on the renewal option.

Rates current as of May 4, 2009, and are subject to change.
Platinum Assure (271), Platinum Secure (276), LifeCrest (179), Quality 25 (119), LifeCrest Index (277), Elite Provider (233), Ultimate One Index Series (264/265/266), Future Provider Series (267/268), OmniPlus (257), OmniPlus Bonus (272), OmniPlus X (261), and OmniPlus X Bonus (273) 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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