

Americo Rates

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		5.00%
Declared Interest Option		2.75%
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		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 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		4.50%
Declared Interest Option		2.50%
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.		

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		6.00%
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		5.00%
Declared Interest Option		2.75%
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	4.50%	4.25%
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	2.75%	2.50%
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.		

Rates current as of July 1, 2010

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	
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%.	

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 July 1, 2010, and are subject to change.

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