

# Americo Rates

## New Annuity Rates Effective January 8, 2012

The deadline to lock in current rates is January 6, 2012.

Applications and money must be received in the Home Office by January 6, 2012, 5:00 P.M., central in order to lock in current rates.

1035 exchange and transfer money on applications received by end of day on January 6, 2012, must be received in the Home Office no later than February 21, 2012, 5:00 P.M., 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	4.50%
Cap	10.00%
Minimum Rate on Indexed Account	1.00%
<b>LifeCrest Quality 25</b>	
	4.50%
	4.50%

### Fixed Annuity Rates

Platinum Assure 5	Current Rate
5-year guaranteed interest rate	1.50%
Check <a href="http://www.americo.com">www.americo.com</a> for rate updates.	

Platinum Secure	Current Rate
First-year interest rate	<b>2.00%</b> <sup>1</sup>
First-year premium bonus	5.00%
<b>Minimum Guaranteed Interest Rate:</b> For policies issued in 2012 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%.	

Rates current as of January 8, 2012, and are subject to change. Platinum Assure (271), Platinum Secure (276), LifeCrest (179), Quality 25 (119), LifeCrest Index (277), 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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## Indexed Annuity Rates

Americo Ultimate One Index Series	Current Rate
<b>Crediting Rate Options</b>	
<b>Ultimate One Index 7</b>	
Point-to-Point w/ Participation Rate	20.00%
Point-to-Point w/ Cap	4.00%
Monthly Averaging w/ Participation Rate	35.00%
Monthly Averaging w/ Cap	<b>4.50%</b>
Declared Interest Option	<b>1.00%</b>
<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>20.00%</b>
Point-to-Point with Cap	4.00%
Monthly Averaging with Participation Rate	36.00%
Monthly Averaging with Cap	<b>4.50%</b>
Declared Interest Option	<b>1.00%</b>
<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	15.00%
Point-to-Point with Cap	<b>2.50%</b>
Monthly Averaging with Participation Rate	<b>25.00%</b>
Monthly Averaging with Cap	<b>3.00%</b>
Declared Interest Option	<b>1.00%</b>
<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.	

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	50.00%	45.00%
Spread	3.00%	3.00%
Point-to-Point, NASDAQ-100® without Cap		
Participation Rate	30.00%	26.00%
Spread	3.00%	3.00%
Point-to-Point, S&P 500® without Cap		
Participation Rate	32.00%	30.00%
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	3.30%	3.10%
Point-to-Point, S&P 500®, The EZ Option	3.20%	3.00%
Death Benefit Payout Rider (Rider Series 2152)		
Option 1: 25-year	150.00%	150.00%
Option 2: 15-year	130.00%	130.00%
Declared Interest Option	<b>1.00%</b>	<b>1.00%</b>
<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.