

Americo Rates

Rates current as of March 1, 2008. Rates in red indicate a change from previous rate.

Fixed Annuity Rates

Platinum Secure		First-Year Interest Rate
Platinum Secure		5.00% ¹
First-Year Premium Bonus		5.00%
Minimum Guaranteed Interest Rate for policies issued in 2008 is 2.30%. It will be redetermined at the end of the eleventh contract year to a rate no less than 1% and no greater than 3%.		

¹ The initial interest rate is guaranteed, subject to contractual provisions, for one contract year.

Indexed Annuity Rates

Elite Provider		Current Rate
Crediting Rate Options		
S&P 500® Uncapped - Monthly Averaging		
Participation Rate		100.00%
Spread		4.50%
S&P 500® Capped - Monthly Averaging		
Participation Rate		100.00%
Spread		0.00%
Cap		9.00%
S&P 500® Uncapped - 1-yr Point-to-Point		
Participation Rate		45.00%
Spread		0.00%
S&P 500® Capped - 1-yr Point-to-Point		
Participation Rate		100.00%
Spread		0.00%
Cap		8.00%
Declared Interest Option		3.00%
Guaranteed Minimum Value (GMV) for policies issued in 2008: The GMV equals 87.5% of premiums less any partial surrenders, accumulated at the guaranteed interest rate of 2.30%, and less any applicable premium tax. ¹		

¹ 2.30% represents the interest rate for contracts issued in 2008. Rate subject to change for policies issued after 2008 and guaranteed to be no less than 1%.

Future Provider & Future Provider Bonus		Current Rate
Crediting Rate Options		
Monthly Averaging, S&P 500®		
Participation Rate		100.0% ¹
Spread		4.50%
Point-to-Point, NASDAQ-100® without Cap		
Participation Rate		40.0% ¹
Spread		2.00%
Point-to-Point, S&P 500® without Cap		
Participation Rate		55.00% ¹
Spread		3.00%
Point-to-Point, S&P 500® with Cap		
Participation Rate		100.0%
Spread		0.00%
Cap		6.50% ²
Point-to-Point, S&P 500®, The EZ Option		5.50%
Death Benefit Payout Rider (Rider Series 2152)		
Option 1 - 25-year		170.00%
Option 2 - 15-year		140.00%
Declared Interest Option		3.00%
Guaranteed Minimum Value (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.		

¹ Initial participation rate is guaranteed for the first 10 contract years.

² Initial cap is guaranteed for the first 10 contract years.

Americo Ultimate One Index Series		Current Rate
Crediting Rate Options		
Ultimate One Index 7		
Point-to-Point with Participation Rate		40.00%
Point-to-Point with Cap		7.00%
Monthly Averaging with Participation Rate		63.00%
Monthly Averaging with Spread		4.00%
Monthly Averaging with Cap		8.50%
Declared Interest Option		3.00%
Guaranteed Minimum Value (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		42.00%
Point-to-Point with Cap		7.50%
Monthly Averaging with Participation Rate		65.00%
Monthly Averaging with Spread		3.80%
Monthly Averaging with Cap		9.00%
Declared Interest Option		3.25%
Guaranteed Minimum Value (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		35.00%
Point-to-Point with Cap		6.00%
Monthly Averaging with Participation Rate		55.00%
Monthly Averaging with Spread		5.00%
Monthly Averaging with Cap		7.50%
Declared Interest Option		2.75%
Guaranteed Minimum Value (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 current as of March 1, 2008

Life Products	Current Rate
LifeCrest Index	
Declared & Sweep Account	5.00%
Cap	12.00%
Minimum Rate on Indexed Account	1.00%
LifeCrest LT	5.00%
Classic Life	5.00%
LifeCrest	5.00%
Quality 25	5.00%

Rates current as of March 1, 2008 and are subject to change.

Platinum Secure (276), LifeCrest LT (259), Classic Life (075), LifeCrest (179), Quality 25 (119), LifeCrest Index (277), Elite Provider (255), Americo Ultimate One Index Series (264/265/266) and Future Provider Series (267/268) are underwritten by Americo Financial Life and Annuity Insurance Company, 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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