

New Annuity Rates Effective January 29, 2015

The deadline to lock in current rates is January 28, 2015. Applications and money must be received in the Home Office by January 28, 2015, 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 28, 2015, must be received in the Home Office no later than March 16, 2015, 5:00 P.M., Central, to receive the current rate.

Rates in **RED** indicate a change from the previous rate.

Life Rates

General Life	
LifeCrest Index	
Declared & Sweep Account	4.00%
Cap	10.25%
Minimum Rate on Indexed Account	1.00%
Illustrated Rate on Indexed Account	7.15%
LifeCrest	4.00%
LifeCrest SI	4.00%

Fixed Annuity Rates

Platinum Assure 5	
5-year guaranteed interest rate	1.50%
Check www.americo.com for rate updates.	

Rates are current as of January 29, 2015, and are subject to change. LifeCrest Index (277), LifeCrest (179), LifeCrest SI (405), Platinum Assure (271), Ultimate One Index Series (411), and Future Provider Series (411) 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. The Standard & Poor's 500 Composite Stock Price Index (S&P 500 Index). This index does not include dividends. "Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by Us. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. NASDAQ®, NASDAQ-100®, and NASDAQ-100 Index® 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).

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Americo Sales Support

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Indexed Annuity SPDA Rates

Americo Ultimate One Index Series (411)	
Crediting Rate Options	Rates
Ultimate One Index 7	
Point-to-Point with Participation Rate	25.00%
Point-to-Point with Cap	2.50%
Monthly Averaging w/ Participation Rate	38.00%
Monthly Averaging w/ Cap	3.00%
Declared Interest Option	1.00%
Ultimate One Index 9	
Point-to-Point with Participation Rate	28.00%
Point-to-Point with Cap	2.80%
Monthly Averaging with Participation Rate	42.00%
Monthly Averaging with Cap	3.40%
Declared Interest Option	1.25%
Ultimate One Index 9 Bonus	
Point-to-Point with Participation Rate	14.00%
Point-to-Point with Cap	1.25%
Monthly Averaging with Participation Rate	22.00%
Monthly Averaging with Cap	1.50%
Declared Interest Option	1.00%
GMV: The GMV equals 100% of premium less any partial surrenders, accumulated at an annual effective rate of 1% for policies issued in 2015, less surrender charges and any applicable premium tax.	

Future Provider Series (411)		Rates
Crediting Rate & Other Options	Future Provider	Future Provider Bonus
Monthly Averaging, S&P 500® without Cap		
Participation Rate	80.00%	65.00%
Spread	3.00%	3.00%
Point-to-Point, NASDAQ-100® without Cap		
Participation Rate	40.00%	32.00%
Spread	3.00%	3.00%
Point-to-Point, S&P 500® without Cap		
Participation Rate	50.00%	40.00%
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	2.75%	2.00%
Point-to-Point, S&P 500®, The EZ Option	2.50%	1.75%
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	1.25%	1.00%
GMV: The GMV equals 100% of premium less any partial surrenders, accumulated at an annual effective rate of 1% for policies issued in 2015, less surrender charges and any applicable premium tax.		