

Current Rates & Commissions Effective 6/1/08

Americo's Annuity Hot Picks

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Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions				
Americo Life Elite Provider	Best A- S&P A-									
<i>FPDA</i>	1-Yr. Uncapped point-to-point	45%	N/A	0%	\$5,000 NQ	Withdraw up to 10% without penalty after 1st yr.	10 Years	0-85	8.00%	
<i>Not available in:</i> AK, AL, IL, MN, MS, NY, OR, VT	1-Yr. Capped point-to-point	100%	8%	0%	\$2,000 Q	Monthly interest income after 30 days from Fixed Acct	12-11-10-9-8-7-6-5-4-2-0 (12 Years in PA)		5.50% ages 76-80 4.00% ages 81-85	
	1-Yr. Uncapped Monthly Average	100%	N/A	4.50%	Add'l Min: \$1,000					
	1-Yr. Capped Monthly Average	100%	9%	0%						
	Declared Interest Rate:	3.00%								
	Guar. Min. 3.00% on 87.5% Prem. where available and may vary by state									
	Guar. Max Averaging Spread 15%, Guar. Min. Cap 5%, Guar. Max. Point-to-Point Spread 4%, Guar. Min. Par. Rate S&P Point-to-Point 25%									
Ultimate One Index 9 Bonus	Par. Cap Spread	Minimum Deposits:	Withdraw up to 10%	9 Years	0-80	9.00%				
4% Premium Bonus for all premiums in Year 1	1-Yr. Point-to-Point with Par. Rate	35%	N/A	N/A	\$5,000 NQ	Withdraw up to 10% without penalty after 1st yr.	9 Years	0-80	9.00%	
<i>FPDA</i>	1-Yr. Capped point-to-point	100%	6.00%	N/A	\$2,000 Q	Monthly interest income after 30 days from Fixed Acct	13-12-11-10-9-8-7-6-5			
<i>Not available in:</i> AK, AL, CT, MN, MS, NJ, NY, OR, SC, UT, VT, WA	1-Yr. Monthly Average Par. Rate	55%	N/A	N/A	Add'l Min: \$1,000					
	1-Yr. Monthly Average with Spread	100%	N/A	5.00%						
	1-Yr. Capped Monthly Average	100%	7.50%	N/A						
	Declared Interest Rate:	2.75% (Guar. Min. 2%)								
	Guar. Min. 2.00% on 100% Prem. where available and may vary by state									
	Guar. Min. P2P Par. 15%, Guar Min P2P Cap 3.50%, Guar Min Month Avg Par. 30%, Guar Max Spread 12%, Guar Min Month Avg Cap 4%									
Ultimate One Index 9	Par. Cap Spread	Minimum Deposits:	Withdraw up to 10%	9 Years	0-85	9.00%				
<i>FPDA</i>	1-Yr. Point-to-Point with Par. Rate	42%	N/A	N/A	\$5,000 NQ	Withdraw up to 10% without penalty after 1st yr.	9 Years	0-85	9.00%	
<i>Not available in:</i> AK, AL, CT, MN, MS, NJ, NY, OR, SC, UT, VT, WA	1-Yr. Capped point-to-point	100%	7.50%	N/A	\$2,000 Q	Monthly interest income after 30 days from Fixed Acct	10-9.75-9.5-9-8.5-8-7-6-5		7.00% ages 81-85	
	1-Yr. Monthly Average Par. Rate	65%	N/A	N/A	Add'l Min: \$1,000					
	1-Yr. Monthly Average with Spread	100%	N/A	3.80%						
	1-Yr. Capped Monthly Average	100%	9.00%	N/A						
	Declared Interest Rate:	3.25% (Guar. Min. 2%)								
	Guar. Min. 2.00% on 100% Prem. where available and may vary by state									
	Guar. Min. P2P Par. 20%, Guar Min P2P Cap 4%, Guar Min Month Avg Par. 35%, Guar Max Spread 11%, Guar Min Month Avg Cap 5%									
Ultimate One Index 7	Par. Cap Spread	Minimum Deposits:	Withdraw up to 10%	9 Years	0-85	7.00%				
<i>FPDA</i>	1-Yr. Point-to-Point with Par. Rate	40%	N/A	N/A	\$5,000 NQ	Withdraw up to 10% without penalty after 1st yr.	9 Years	0-85	7.00%	
<i>Not available in:</i> AK, AL, MS, NY, OR, VT	1-Yr. Capped point-to-point	100%	7.00%	N/A	\$2,000 Q	Monthly interest income after 30 days from Fixed Acct	10-9.75-9.5-9-8.5-8-7-6-5		5.00% ages 81-85	
	1-Yr. Monthly Average Par. Rate	63%	N/A	N/A	Add'l Min: \$1,000					
	1-Yr. Monthly Average with Spread	100%	N/A	4.00%						
	1-Yr. Capped Monthly Average	100%	8.50%	N/A						
	Declared Interest Rate:	3.00% (Guar. Min. 2%)								
	Guar. Min. 1.50% on 100% Prem. where available and may vary by state									
	Guar. Min. P2P Par. 20%, Guar Min P2P Cap 4%, Guar Min Month Avg Par. 35%, Guar Max Spread 11%, Guar Min Month Avg Cap 5%									
Future Provider Bonus	Par. Cap Spread	Minimum Deposits:	Withdraw up to 10%	10 Years	0-85	6.25%				
4% Premium Bonus for all premiums in Year 1	1-Yr. Uncapped S&P point-to-point	55%**	N/A	3%	\$5,000 NQ	Withdraw up to 10% without penalty after 1st yr.	10 Years	0-85	6.25%	
<i>FPDA</i>	1-Yr. Uncapped NASDAQ point-to-point	40%**	N/A	2%	\$2,000 Q	Monthly interest income after 30 days from Fixed Acct	11.6-10.7-9.9-9-8.1-7.2-6.3-5.3-4-2		5.00% ages 81-85	
<i>Not available in:</i> AK, AL, CT, DE, IL, MN, MS, NJ, NY, OR, UT, VT, WA	1-Yr. Capped S&P point-to-point	100%	6.50%*	N/A	Add'l Min: \$1,000					
	1-Yr. Uncapped Monthly Average	100%	N/A	4.50%						
	1-Yr. EZ Option S&P	5.50%								
	Declared Interest Rate:	3.00%								
	Guar. Min. 2.00% on 100% Prem. where available and may vary by state									
	Guar. Max Spread: 9%, * Initial Cap Guar. First 10 Years, then Guar. Min. 5%, Guar Min. EZ Option Cap 3%, **Initial Par. Rate Guar. First 10 Years									
Future Provider	Par. Cap Spread	Minimum Deposits:	Withdraw up to 10%	10 Years (ages 0-85)	0-90	8.25%				
<i>FPDA</i>	1-Yr. Uncapped S&P point-to-point	55%**	N/A	3%	\$5,000 NQ	Withdraw up to 10% without penalty after 1st yr.	10 Years (ages 0-85)	0-90	8.25%	
<i>Not available in:</i> AK, AL, DE, MS, NY, OR, VT	1-Yr. Uncapped NASDAQ point-to-point	40%**	N/A	2%	\$2,000 Q	Monthly interest income after 30 days from Fixed Acct	11.6-10.7-9.9-9-8.1-7.2-6.3-5.3-4-2		6.50% ages 81-85 3.00% ages 86-90	
	1-Yr. Capped S&P point-to-point	100%	6.50%*	N/A	Add'l Min: \$1,000					
	1-Yr. Uncapped Monthly Average	100%	N/A	4.50%						
	1-Yr. EZ Option S&P	5.50%								
	Declared Interest Rate:	3.00%								
	Guar. Min. 2.00% on 100% Prem. where available and may vary by state									
	Guar. Max Spread: 9%, * Initial Cap Guar. First 10 Years, then Guar. Min. 5%, Guar Min. EZ Option Cap 3%, **Initial Par. Rate Guar. First 10 Years									

Rates and Commissions Subject to Change without Notice