

## Future Provider Product Description

A competitive line of indexed, flexible-premium annuities focused on simplicity and guarantees. Five indexed crediting rate options linked to the NASDAQ-100® and the S&P 500®. Enhanced Death Benefit Options with the Death Benefit Payout Rider (Rider Series 2152). Competitive Declared Interest Option – 2% minimum guaranteed. Guaranteed minimum value of 2% for 13 years and 3% thereafter on 100% of premiums (less surrender charges and any premium tax). 5x5 annuitization option – after the 5th policy year, surrender charges are waived if annuitization is over at least 5 years (not available in all states). Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement(Series 4139)(May not be available in all states). Systematic monthly interest income after 30 days, available on funds in declared interest account.

	Future Provider
Market	Senior
Product Type	Indexed Annuity
Effective Date	
Termination Date	
Min. Issue Age	0
Max. Issue Age	90
Notes	
Application	Series 5094
Free Withdrawals	10% free per year. Minimum withdrawal \$500.
Guaranteed Minimum Interest Rate	
Minimum Premium	Non-Qualified \$5,000, Qualified \$2,000, 403(b) \$,000 or \$83.33 monthly
Minimum Additional Premium	\$1,000
Maximum Premium	\$1,000,000 total without prior home office approval
Guaranteed Minimum Surrender Value	2% for 13 years, 3% thereafter on 100% of premiums (less surrender charges and any premium tax)
Death Benefit	Full accumulation value
Surrender Charges	11.6%, 10.7%, 9.9%, 9.0%, 8.1%, 7.2%, 6.3%, 5.3%, 4%, 2%

	Future Provider
Income Options	Life income only, Life income with guaranteed fixed period certain, Fixed period certain only, Joint and survivor
Premium Bonus	Not applicable

## Future Provider Bonus Product Description

A competitive line of indexed, flexible-premium annuities focused on simplicity and guarantees. Five indexed crediting rate options linked to the NASDAQ-100® and the S&P 500®. Enhanced Death Benefit Options with the Death Benefit Payout Rider (Rider Series 2152). 4% Bonus on all first-year premium. Competitive Declared Interest Option – 2% minimum guaranteed. Guaranteed minimum value of 2% for 13 years and 3% thereafter on 100% of premiums (less surrender charges and any premium tax). 5x5 annuitization option – after the 5th policy year, surrender charges are waived if annuitization is over at least 5 years (not available in all states). Full Accumulation Value death benefit. Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement(Series 4139)(May not be available in all states). Systematic monthly interest income after 30 days, available on funds in declared interest account.

	Future Provider Bonus
Market	Senior
Product Type	Indexed Annuity
Effective Date	
Termination Date	
Min. Issue Age	0
Max. Issue Age	85
Notes	
Application	Series 5094
Free Withdrawals	10% free per year
Guaranteed Minimum Interest Rate	
Minimum Premium	Non-qualified \$5,000, Qualified \$2,000, 403(b) \$1,000 or \$83.33 monthly
Minimum Additional Premium	\$1,000
Maximum Premium	\$1,000,000 total without prior home office approval
Guaranteed Minimum Surrender Value	2% for 13 years and 3% thereafter on 100% of premiums (less surrender charges and any premium tax)
Death Benefit	Full accumulation value
Surrender Charges	15%, 14.2%, 13.3%, 12.5%, 11.6%, 10.7%, 9.9%, 8%, 6%, 4%

	<u>Future Provider Bonus</u>
Income Options	Life income only, Life income with guaranteed fixed period certain, Fixed period certain only, Joint and survivor
Premium Bonus	4% first year premiums

## Ultimate One Index 7 Product Description

A competitive line of indexed, flexible-premium annuities focused on simplicity and guarantees. Five simple indexed crediting rate options linked to the S&P 500 Index®. No complicated formulas! Only one moving part: Participation Rate, Cap, or Spread. Available options: Monthly Averaging with Participation Rate, Monthly Averaging with Spread, Monthly Averaging with Cap, Point-to-Point with Participation Rate, Point-to-Point with Cap. Competitive Declared Interest Option – 2% minimum guaranteed. Guaranteed minimum value of 1.5% for 9 years and 3% thereafter on 100% of premiums (less surrender charges and any premium tax). 5x5 annuitization option – after the 5th policy year, surrender charges are waived if annuitization is over at least 5 years (not available in all states). Full Account Value death benefit. Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement(Series 4139)(May not be available in all states). Systematic monthly interest income after 30 days, available on funds in declared interest account.

	Ultimate One Index 7
Market	Senior
Product Type	Indexed Annuity
Effective Date	
Termination Date	
Min. Issue Age	0
Max. Issue Age	85
Notes	
Application	Series 5093
Free Withdrawals	10% free per year after the first year
Minimum Premium	Non-Qualified \$5,000, Qualified \$2,000, 403(b) \$1,000 or \$83.33 monthly
Minimum Additional Premium	\$1,000
Maximum Premium	\$1,000,000 total without prior home office approval.
Guaranteed Minimum Surrender Value	100% of premiums (less partial surrenders) at 1.5% for first 9 contract years;3.0% thereafter, less surrender charges.
Death Benefit	Full account value
Surrender Charges	9%, 8.5%, 8%, 7%, 6%, 5%, 3.8%

	Ultimate One Index 7
Income Options	Life income only, Life income with guaranteed fixed period certain, Fixed period certain only, Joint and survivor

## Ultimate One Index 9 Product Description

A competitive line of indexed, flexible-premium annuities focused on simplicity and guarantees. Five simple indexed crediting rate options linked to the S&P 500 Index®. No complicated formulas! Only one moving part: Participation Rate, Cap, or Spread. Available options: Monthly Averaging with Participation Rate, Monthly Averaging with Spread, Monthly Averaging with Cap, Point-to-Point with Participation Rate, Point-to-Point with Cap. Competitive Declared Interest Option – 2% minimum guaranteed). Guaranteed minimum value of 1.5% for 9 years and 3% thereafter on 100% of premiums (less surrender charges and any premium tax). 5x5 annuitization option – after the 5th policy year, surrender charges are waived if annuitization is over at least 5 years (not available in all states). Full Account Value death benefit). Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement(Series 4139)(May not be available in all states). Systematic monthly interest income after 30 days, available on funds in declared interest account.

	Ultimate One Index 9
Market	Senior
Product Type	Indexed Annuity
Effective Date	
Termination Date	
Min. Issue Age	0
Max. Issue Age	85
Notes	
Application	Series 5093
Free Withdrawals	10% free per year after the first year
Minimum Premium	Non-Qualified \$5,000, Qualified \$2,000, 403(b) \$1000 or \$83.33 monthly
Minimum Additional Premium	\$1,000
Maximum Premium	\$1,000,000 total without prior home office approval.
Guaranteed Minimum Surrender Value	100% of premiums (less partial surrenders) at 2.0% for the first 13 years; 3.0% thereafter, less surrender charges.
Death Benefit	Full account value
Surrender Charges	10%, 9.75%, 9.5%, 9%, 8.5%, 8%, 7%, 6%, 5%

	Ultimate One Index 9
Income Options	Life income only, Life income with guaranteed fixed period certain, Fixed period certain only, Joint and survivor



## Ultimate One Index 9 Bonus Product Description

A competitive line of indexed, flexible-premium annuities focused on simplicity and guarantees. Five simple indexed crediting rate options linked to the S&P 500 Index®. 4% Bonus on all first-year premium. No complicated formulas! Only one moving part: Participation Rate, Cap, or Spread. Available options: Monthly Averaging with Participation Rate, Monthly Averaging with Spread, Monthly Averaging with Cap, Point-to-Point with Participation Rate, Point-to-Point with Cap. Competitive Declared Interest Option – 2% minimum guaranteed. Guaranteed minimum value of 1.5% for 9 years and 3% thereafter on 100% of premiums (less surrender charges and any premium tax). 5x5 annuitization option – after the 5th policy year, surrender charges are waived if annuitization is over at least 5 years (not available in all states). Full Account Value death benefit. Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139) (May not be available in all states). Systematic monthly interest income after 30 days, available on funds in declared interest account.

	Ultimate One Index 9 Bonus
Market	Senior
Product Type	Indexed Annuity
Effective Date	
Termination Date	
Min. Issue Age	0
Max. Issue Age	80
Notes	
Application	Series 5093
Free Withdrawals	10% free per year after the first year
Minimum Premium	Non-Qualified \$5,000, Qualified \$2,000, 403(b) \$1,000 or \$83.33 monthly
Minimum Additional Premium	\$1,000
Maximum Premium	\$1,000,000 total without prior home office approval.
Guaranteed Minimum Surrender Value	100% of premiums (less partial surrenders) at 2.0% for first 13 contract years; 3.0% thereafter, less surrender charges.
Death Benefit	Full account value
Surrender Charges	13%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%

	Ultimate One Index 9 Bonus
Income Options	Life income only, Life income with guaranteed fixed period certain, Fixed period certain only, Joint and survivor



## Elite Provider Product Description

An indexed, flexible-premium annuity with multiple crediting options linked to the S&P 500 Index®. 10-year surrender period Systematic monthly interest after 30 days, available on funds in declared interest accounts Averaging and point-to-point options linked to S&P 500 Index® available with annual reset Loans available on qualified plans (non-IRAs) 5 x 5 annuitization option (keep your annuity in force for five years and annuitize for at least five years with no surrender charges) Full account value death benefit at all ages May not be available in all states. Certain restrictions apply. Policy Series 255

	Elite Provider
Market	Senior
Product Type	Indexed Annuity
Effective Date	
Termination Date	
Min. Issue Age	0
Max. Issue Age	85
Notes	



## Platinum Assure 5 Product Description

Multi-year guaranteed annuity with a guaranteed 2.30% interest rate for five years! Effective 8/24/09. Rate subject to change, check [www.americo.com](http://www.americo.com) for current rates. True "walk-away" surrender charge periods. 10% penalty-free withdrawals each year including the first year. 45-day rate lock. Nursing home waiver included at no additional cost. Full account value death benefit at no additional charge. Systematic monthly interest option.

	Platinum Assure 5
Market	Senior
Product Type	Annuity
Effective Date	12/15/2008
Termination Date	
Min. Issue Age	0
Max. Issue Age	90
Notes	



## Platinum Provider Product Description

Platinum Provider is a single premium deferred annuity that provides your clients with the opportunity to lock in future income today - guaranteed! Income payments can begin two years after issue. Optional cost of living increase available. Life income only or life income with death benefit options available

	Platinum Provider
Market	Senior
Product Type	Annuity
Effective Date	2/12/2007
Termination Date	
Min. Issue Age	18
Max. Issue Age	80
Notes	

# Platinum Secure

## Platinum Secure Product Description

Flexible premium deferred annuity with Fund Value death benefit. 5% first-year premium bonus on all first-year premiums. No MVA. 10% penalty-free withdrawals annually after first contract year. Optional monthly interest income after 30 days. Account Value paid at death, less any applicable premium taxes. Issue ages 0-85, qualified and non-qualified. 5x5 annuitization option (not available in all states). Checkbook access (not available in all states).

	Platinum Secure
Market	Senior
Product Type	Annuity
Effective Date	3/5/2007
Termination Date	
Min. Issue Age	0
Max. Issue Age	85
Notes	