

Life Rates

| General Life | Current Rate |
|---------------------------------|--------------|
| LifeCrest Index | |
| Declared & Sweep Account | 4.00% |
| Cap | 10.00% |
| Minimum Rate on Indexed Account | 1.00% |
| LifeCrest | 4.00% |
| LifeCrest SI | 3.20% |

Fixed Annuity Rates

| Platinum Assure 5 | |
|---|--------------------|
| 5-year guaranteed interest rate | 1.50% |
| Check www.americo.com for rate updates. | |
| Platinum Secure | |
| First-year interest rate | 2.00% ¹ |
| First-year premium bonus | 5.00% |
| Minimum Guaranteed Interest Rate: For policies issued in 2013 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 April 1, 2013, and are subject to change. Platinum Assure (271), Platinum Secure (276), LifeCrest (179), LifeCrest Index (277), Ultimate One Index Series (264/265), and Future Provider (267) 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 | |
|--|--------------|
| Crediting Rate Options | Current Rate |
| Ultimate One Index 7 | |
| Point-to-Point w/ Participation Rate | 20.00% |
| Point-to-Point w/ Cap | 2.50% |
| Monthly Averaging w/ Participation Rate | 35.00% |
| Monthly Averaging w/ Cap | 2.75% |
| Declared Interest Option | 1.00% |
| 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 | 20.00% |
| Point-to-Point with Cap | 2.50% |
| Monthly Averaging with Participation Rate | 35.00% |
| Monthly Averaging with Cap | 2.75% |
| Declared Interest Option | 1.00% |
| 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. | |
| Future Provider | |
| Crediting Rate & Other Options | Current Rate |
| Monthly Averaging, S&P 500® without Cap | |
| Participation Rate | 50.00% |
| Spread | 3.00% |
| Point-to-Point, NASDAQ-100® without Cap | |
| Participation Rate | 30.00% |
| Spread | 3.00% |
| Point-to-Point, S&P 500® without Cap | |
| Participation Rate | 32.00% |
| Spread | 3.00% |
| Point-to-Point, S&P 500® with Cap | |
| Participation Rate | 100.00% |
| Spread | 0.00% |
| Cap | 2.50% |
| Point-to-Point, S&P 500®, The EZ Option | 2.20% |
| Death Benefit Payout Rider (Rider Series 2152) | |
| Option 1: 25-year | 150.00% |
| Option 2: 15-year | 130.00% |
| Declared Interest Option | 1.00% |
| 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. | |

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