

## New Annuity Rates Effective June 29, 2019

The deadline to lock in current rates is June 28, 2019.

Applications and money must be received in the Home Office by June 28, 2019, 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 June 28, 2019, must be received in the Home Office no later than August 13, 2019, 5:00 P.M., Central, to receive the current rate.

Rates in **RED** indicate a decrease from the previous rate and rates in **GREEN** indicate an increase.

### Life Rates

General Life	
LifeCrest Index (277)	
Declared & Sweep Account	4.00%
Cap	8.75%
Minimum Rate on Indexed Account	1.00%
Illustrated Rate on Indexed Account	6.27%
LifeCrest (179)	4.00%
LifeCrest SI (405)	4.00%

### Fixed Annuity Rates

Platinum Assure 5 (271)	
5-year guaranteed interest rate	<b>3.40%</b>
Check <a href="http://www.americo.com">www.americo.com</a> for rate updates.	

Rates are current as of June 29, 2019, 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 S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI") and has been licensed for use by Americo Financial Life and Annuity Insurance Company ("Americo"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Americo. Americo's annuity product is not sponsored, endorsed, sold, or promoted by SPDJI, S&P, Dow Jones, or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such product, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. 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 Agent Services  
800.231.0801  
[www.americo.com](http://www.americo.com)

## Indexed Annuity SPDA Rates

Americo Ultimate One Index Series (411)	
Crediting Rate Options	Rates
<b>Ultimate One Index 7</b>	
Point-to-Point with Participation Rate	32.00%
Point-to-Point with Cap	<b>4.00%</b>
Monthly Averaging with Participation Rate	<b>50.00%</b>
Monthly Averaging with Cap	4.40%
Declared Interest Option	<b>1.85%</b>
<b>Ultimate One Index 9</b>	
Point-to-Point with Participation Rate	36.00%
Point-to-Point with Cap	<b>4.50%</b>
Monthly Averaging with Participation Rate	<b>60.00%</b>
Monthly Averaging with Cap	5.00%
Declared Interest Option	<b>2.10%</b>
<b>Ultimate One Index 9 Bonus</b>	
Point-to-Point with Participation Rate	24.00%
Point-to-Point with Cap	<b>3.10%</b>
Monthly Averaging with Participation Rate	<b>40.00%</b>
Monthly Averaging with Cap	3.25%
Declared Interest Option	<b>1.40%</b>
GMV: The GMV equals 100% of premium less any partial surrenders, accumulated at an annual effective rate of 1.60% for policies issued in 2019, less surrender charges and any applicable premium tax.	

Future Provider Series (411)		Rates	
Crediting Rate & Other Options	Future Provider	Future Provider Bonus	
		Future Provider	Future Provider Bonus
Monthly Averaging, S&P 500® without Cap			
Participation Rate	<b>85.00%</b>	<b>65.00%</b>	
Spread	2.00%	2.00%	
Point-to-Point, NASDAQ-100® without Cap			
Participation Rate	<b>40.00%</b>	<b>30.00%</b>	
Spread	2.00%	2.00%	
Point-to-Point, S&P 500® without Cap			
Participation Rate	<b>52.00%</b>	<b>40.00%</b>	
Spread	2.00%	2.00%	
Point-to-Point, S&P 500® with Cap			
Participation Rate	100.00%	100.00%	
Spread	0.00%	0.00%	
Cap	<b>4.60%</b>	<b>3.10%</b>	
Point-to-Point, S&P 500®, The EZ Option	3.75%	<b>2.50%</b>	
<b>Death Benefit Payout Rider (Rider Series 2152)</b>			
Option 1: 25-year	150.00%	150.00%	
Option 2: 15-year	130.00%	130.00%	
Declared Interest Option	<b>2.10%</b>	<b>1.40%</b>	
GMV: The GMV equals 100% of premium less any partial surrenders, accumulated at an annual effective rate of 1.60% for policies issued in 2019, less surrender charges and any applicable premium tax.			