Americo Rates

New Platinum Assure 5 Rate Effective February 18, 2022

Americo has made a positive rate adjustment to our Platinum Assure 5 annuity product. New contracts issued on or after February 18, 2022, will receive the new rate.

Rates in GREEN indicate a change from the previous rate.

Fixed Annuity Rates

Platinum Assure 5 (Series 271)	
5-year guaranteed interest rate Check www.americo.com for rate updates.	3.05%

Platinum Assure rate is current as of February 18, 2022, and is subject to change. Elite 5 and Ultimate One Index Series rates are current as of February 22, 2022, and are subject to change. Platinum Assure (Series 271), Americo Elite 5 (Series 318), and Ultimate One Index Series (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).

We're here to help.

Americo Agent Services 800.231.0801 www.americo.com

New Indexed Annuity Rates Effective February 22, 2022

Americo has made a positive rate adjustment to our indexed annuity products. New contracts issued on or after February 22, 2022, will receive the new rate.

Rates in GREEN indicate a change from the previous rate.

Indexed Annuity SPDA Rates

Americo Elite 5 (Series 318) Crediting Rate Options	Rates
Health Care Select Sector 1-Year Pt-to-Pt with PR 5-Year Pt-to-Pt with Final Average with PR	24.00% 71.00%
Technology Select Sector 1-Year Pt-to-Pt with PR 5-Year Pt-to-Pt with Final Average with PR	16.00% 45.00%
NASDAQ Biotechnology 1-Year Pt-to-Pt with PR 5-Year Pt-to-Pt with Final Average with PR	17.00% 49.00%
S&P 500 1-Year Pt-to-Pt with PR 5-Year Pt-to-Pt with Final Average with PR	24. 00 % 56.00%
Dow Jones US Real Estate 1-Year Pt-to-Pt with PR 5-Year Pt-to-Pt with Final Average with PR	24.00% 87.00%
Declared Interest Option	1.70%

GMV: The GMV equals 87.5% of premium less any partial surrenders, accumulated at an annual effective rate of 1.00% for policies issued in 2022, less any applicable premium tax.

Americo Ultimate One Index Series (Series 411) Crediting Rate Options

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Ultimate One Index 7	
Point-to-Point with Participation Rate	23.00%
Point-to-Point with Cap	3.25%
Monthly Averaging with Participation Rate	37.00%
Monthly Averaging with Cap	3.60%
Declared Interest Option	1.55%
Ultimate One Index 9	
Point-to-Point with Participation Rate	26.00%
Point-to-Point with Cap	3.75%
Monthly Averaging with Participation Rate	43.00%
Monthly Averaging with Cap	4.25%
Declared Interest Option	1.70%
Ultimate One Index 9 Bonus	
Point-to-Point with Participation Rate	15.00%
Point-to-Point with Cap	2.30%
Monthly Averaging with Participation Rate	25.00%
Monthly Averaging with Cap	2.50%
Declared Interest Option	1.00%

GMV: The GMV equals 100% of premium less any partial surrenders, accumulated at an annual effective rate of 1.00% for policies issued in 2022, less surrender charges and any applicable premium tax.

