

## New Annuity Rates Effective December 22, 2023

Americo has made some positive rate adjustments to our indexed annuity products. New contracts issued on or after December 22, 2023, will receive the new rate.

Rates in **GREEN** indicate an increase from the previous rate.

### Fixed Annuity Rates

#### Platinum Assure Series

|   |       |
|---|-------|
| 2-year guarantee period interest rate                               | 5.05% |
| 3-year guarantee period interest rate                               | 5.35% |
| 4-year guarantee period interest rate                               | 5.85% |
| 5-year guarantee period interest rate                               | 5.95% |
| 6-year guarantee period interest rate (not available in California) | 5.95% |
| 7-year guarantee period interest rate (not available in California) | 5.95% |

*Check the agent portal for rate updates.*

Rates are current as of December 22, 2023, and are subject to change. Platinum Assure 5 (Series 271; California only), Platinum Assure Series (Series 320), 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).

## Indexed Annuity SPDA Rates

### Americo Elite 5 (Series 318)

| Crediting Rate Options                     | Rates   |
|--|---------|
| <b>Health Care Select Sector</b>           |         |
| 1-Year Pt-to-Pt with PR                    | 62.00%  |
| 5-Year Pt-to-Pt with Final Average with PR | 126.00% |
| <b>Technology Select Sector</b>            |         |
| 1-Year Pt-to-Pt with PR                    | 45.00%  |
| 5-Year Pt-to-Pt with Final Average with PR | 90.00%  |
| <b>NASDAQ Biotechnology</b>                |         |
| 1-Year Pt-to-Pt with PR                    | 45.00%  |
| 5-Year Pt-to-Pt with Final Average with PR | 90.00%  |
| <b>S&amp;P 500</b>                         |         |
| 1-Year Pt-to-Pt with PR                    | 56.00%  |
| 5-Year Pt-to-Pt with Final Average with PR | 110.00% |
| <b>Dow Jones US Real Estate</b>            |         |
| 1-Year Pt-to-Pt with PR                    | 54.00%  |
| 5-Year Pt-to-Pt with Final Average with PR | 142.00% |
| <b>Declared Interest Option</b>            | 5.25%   |

GMV: The GMV equals 87.5% of premium less any partial surrenders, accumulated at an annual effective rate of 2.45% for policies issued in 2023, less any applicable premium tax.

### Americo Ultimate One Index Series (Series 411)

| Crediting Rate Options                    | Rates  |
|---|--------|
| <b>Ultimate One Index 7</b>               |        |
| Point-to-Point with Participation Rate    | 55.00% |
| Point-to-Point with Cap                   | 8.60%  |
| Monthly Averaging with Participation Rate | 92.00% |
| Monthly Averaging with Cap                | 16.00% |
| Declared Interest Option                  | 4.40%  |
| <b>Ultimate One Index 9</b>               |        |
| Point-to-Point with Participation Rate    | 58.00% |
| Point-to-Point with Cap                   | 8.85%  |
| Monthly Averaging with Participation Rate | 98.00% |
| Monthly Averaging with Cap                | 18.00% |
| Declared Interest Option                  | 4.55%  |
| <b>Ultimate One Index 9 Bonus</b>         |        |
| Point-to-Point with Participation Rate    | 49.00% |
| Point-to-Point with Cap                   | 7.55%  |
| Monthly Averaging with Participation Rate | 82.00% |
| Monthly Averaging with Cap                | 11.50% |
| Declared Interest Option                  | 3.80%  |

GMV: The GMV equals 87.5% of premium less any partial surrenders and any applicable premium tax, plus interest accumulated the GMV rate. The GMV rate is currently 2.55% and is subject to change quarterly.

We're here to help.

Americo Agent Services  
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