

# Annuities at a Glance

Agent Portal: [www.Americo.com](http://www.Americo.com)

Agent Services: 800.231.0801

	Ultimate One Index Series	Platinum Assure Series	Americo Elite 5
Type	Fixed Indexed Annuity	Multi-Year Guarantee Annuity	Fixed Indexed Annuity
Competitive Features	<ul style="list-style-type: none"> <li>Only one moving part: Participation Rate or Cap</li> <li>Four simple indexed crediting rate options based on the performance of the S&amp;P 500<sup>®</sup> <ul style="list-style-type: none"> <li>Monthly Averaging w/ PR</li> <li>Monthly Averaging w/ Cap</li> <li>Point-to-Point w/ PR</li> <li>Point-to-Point w/ Cap</li> </ul> </li> <li>Full Accumulation Value at Death</li> <li>5x5 Annuitization Option<sup>1</sup></li> <li>Systematic Monthly Interest Income - after 30 days from Declared Interest Account</li> <li>Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>2, 3, 4, 5, 6, and 7-year guarantee periods with competitive rates</li> <li>Penalty-free Withdrawals - available every year, including the first year (3% for guarantee periods 2-3; 5% for guarantee periods 4-7)</li> <li>Systematic Monthly Interest Option</li> <li>45-day rate lock</li> <li>Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)<sup>1</sup></li> <li>Full Account Value Death Benefit</li> <li>Platinum Assure Series (Policy Series 320) is currently not available in California. Platinum Assure 5 (Policy Series 271) is available in California.</li> </ul>	<ul style="list-style-type: none"> <li>10 index options available, each based on the combination of one of 5 indexes with a 1-year or 5-year point-to-point crediting method</li> <li>Declared Interest Account</li> <li>Full Accumulation Value death benefit</li> <li>Accumulation Value Adjustment on the 5th anniversary: if there have been no prior partial surrenders, the accumulation value is guaranteed to be no less than the single premium accumulated for five years at 0.25%.</li> <li>Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)<sup>1</sup></li> </ul>
Issue Ages	Ultimate One Index 7: 0-90 (Minnesota: 0-85) Ultimate One Index 9: 0-85 Ultimate One Index 9 Bonus: 0-80 Age last birthday	0-90, Age last birthday (guarantee periods 2-5) 0-85, Age last birthday (guarantee periods 6-7)	0-90, Age last birthday
Issue Limits	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$20,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000
Premium Bonus	Ultimate One Index 9 Bonus: 5% premium bonus fully vested day one (4% in CA)	N/A	N/A
Withdrawals	Minimum \$500; a \$2,000 minimum surrender value must remain; 10% penalty-free each year after the first year; interest only allowed after 30 days (from Declared Interest Account only).	Minimum \$500; a \$2,000 minimum surrender value must remain; 3% penalty-free available first year for guarantee periods 2-3; 5% penalty-free available first year for guarantee periods 4-7.	Minimum \$500; a \$2,000 minimum surrender value must remain; 10% penalty-free available first year and penalty-free partial and total surrender is available within 30 days following the end of the renewal period.
Surrender Charges (state variations exist)	Ultimate One Index 7 (0-85) - 7 Years: 9, 8.5, 8, 7, 6, 5, 4% Ultimate One Index 7 (86-90): 7, 6, 5, 4, 2% Ultimate One Index 9 - 9 Years: 11, 10.5, 10, 9.5, 9, 8, 7, 6, 5% Ultimate One Index 9 Bonus - 9 Years: 13, 13, 12, 11, 10, 9, 8, 7, 6% Surrender charges waived after five years if annuitized for at least five years	2-Year Guarantee: 9, 8% 3-Year Guarantee: 9, 8, 7% 4-Year Guarantee: 9, 8, 7, 6% 5-Year Guarantee: 9, 8, 7, 6, 5% 6-Year Guarantee: 9, 8, 7, 6, 5, 4% 7-Year Guarantee: 9, 8, 7, 6, 5, 4, 3%	5 Years (except Florida): 8, 8, 7, 6, 5% After each term ends, the contract owner has 30 days to surrender penalty-free before new surrender charges apply. The last term before maturity the surrender charges grade as follows: 5%, 4%, 3%, 2%, 1%, with 0% at the maturity date.  10 Years (Florida): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1% Contract has a 30-day penalty-free withdrawal window at the beginning of year 6.
Death Benefit	Full Accumulation Value upon death of Owner	Full Account Value upon death of Owner	Full Accumulation Value upon death of Owner
Guarantees	Guaranteed Minimum Value equal to the single premium received, less any partial surrenders and any applicable premium tax, accumulated at the Guaranteed Minimum Value interest rate (guaranteed to be no less than 1% and no more than 3%), less surrender charges  Declared Interest Account 1% minimum guarantee	Guaranteed Minimum Value equal to 87.5% of the single premium received, less any partial surrenders (including surrender charges), less any premium tax with daily interest compounded at the minimum guaranteed interest rate.	Guaranteed minimum value equals 87.5% of the single premium received, less any partial surrenders (excluding surrender charges) and less any premium tax paid by the company, all accumulated at the nonforfeiture interest rate.  Declared Interest Account 0.25% minimum guarantee

<sup>1</sup>Not available in all states. State variations may exist.

Ultimate One Index 7, Ultimate One Index 9 (Policy Series 411), Ultimate One Index 9 Bonus (Policy Series 411/4179), Platinum Assure Series (Policy Series 320), Platinum Assure 5 (Policy Series 271), and Americo Elite 5 (Policy Series 318) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO and may vary in accordance with state laws. Certain restrictions and variations apply. Products and riders may not be available in all states. Some riders are optional and may be available at an additional cost. Consult contract and riders for all limitations and exclusions. The Standard & Poor's 500 Composite Stock Price Index (S&P 500 Index). This index does not include dividends. "Standard & Poor's<sup>®</sup>", "S&P<sup>®</sup>", "S&P 500<sup>®</sup>", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Us. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. NASDAQ<sup>®</sup>, NASDAQ-100<sup>®</sup>, and NASDAQ-100 Index<sup>®</sup>, 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). Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.