

New Annuity Rates Effective July 20, 2023

Americo has made some rate adjustments to our Elite 5 annuity. New contracts issued on or after July 20, 2023, will receive the new rate.

To lock in current rates, applications must be received in the Home Office by July 19, 2023, 5:00 P.M., Central.

All funds on applications received by end of day on July 19, 2023, must be received in the Home Office no later than September 5, 2023, 5:00 P.M., Central, to receive the current rates.

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

Fixed Annuity Rates

Platinum Assure Series

2-year guarantee period interest rate	4.40%
3-year guarantee period interest rate	4.70%
4-year guarantee period interest rate	5.05%
5-year guarantee period interest rate	5.25%
6-year guarantee period interest rate (not available in California)	5.30%
7-year guarantee period interest rate (not available in California)	5.40%

Check the agent portal for rate updates.

Rates are current as of July 20, 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).

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Indexed Annuity SPDA Rates

Americo Elite 5 (Series 318)

Crediting Rate Options	Rates
Health Care Select Sector	
1-Year Pt-to-Pt with PR	58.00%
5-Year Pt-to-Pt with Final Average with PR	113.00%
Technology Select Sector	
1-Year Pt-to-Pt with PR	40.00%
5-Year Pt-to-Pt with Final Average with PR	82.00%
NASDAQ Biotechnology	
1-Year Pt-to-Pt with PR	41.00%
5-Year Pt-to-Pt with Final Average with PR	82.00%
S&P 500	
1-Year Pt-to-Pt with PR	47.00%
5-Year Pt-to-Pt with Final Average with PR	96.00%
Dow Jones US Real Estate	
1-Year Pt-to-Pt with PR	50.00%
5-Year Pt-to-Pt with Final Average with PR	132.00%
Declared Interest Option	4.60%

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
Ultimate One Index 7	
Point-to-Point with Participation Rate	46.00%
Point-to-Point with Cap	7.85%
Monthly Averaging with Participation Rate	77.00%
Monthly Averaging with Cap	11.30%
Declared Interest Option	4.05%
Ultimate One Index 9	
Point-to-Point with Participation Rate	49.00%
Point-to-Point with Cap	8.00%
Monthly Averaging with Participation Rate	82.00%
Monthly Averaging with Cap	11.80%
Declared Interest Option	4.20%
Ultimate One Index 9 Bonus	
Point-to-Point with Participation Rate	40.00%
Point-to-Point with Cap	6.70%
Monthly Averaging with Participation Rate	66.00%
Monthly Averaging with Cap	8.75%
Declared Interest Option	3.45%

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 2.50% and is subject to change quarterly.

