

AMERIGO
Americo Financial Life and
Annuity Insurance Company
PO BOX 410288
Kansas City, MO 64141-0288

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Updated Rate Information Inside!

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Helping you *Build Your Business*
with *free* online training!

Join us for an informative 45-minute training session!

September

September 7th – Home Mortgage Series

September 13th – Ultra Protector & Advantage WL

September 22nd – Home Mortgage Series

September 27th – Home Mortgage Series

All training sessions will be held at 10:00 A.M., central.

**To sign up for a WebEx presentation,
log on to americo.webex.com.**

If you have questions, please call Americo
Sales Support at 800.231.0801.



Important Interest Rate Announcement

New Annuity Rates Effective September 15, 2011

The deadline to lock in current rates is September 15th, 2011. Applications and money must be received in the Administrative Office by September 14, 2011, 5:00 P.M., central in order to lock in current rates. 1035 exchange and transfer money on annuity applications received prior to September 15, 2011, must be received in the Administrative Office no later than October 28, 2011, 5:00 P.M., central to receive the current rate.

New Life Rates Effective September 15, 2011

Rate changes for life products are effective September 15th, 2011. Please do an internet update of your Amerigo Insurance Desk Software to receive the new life rates. Rates in **RED** indicate a change from previous rate.

Life Rates

General Life	Current Rate
LifeCrest Index	
Declared & Sweep Account	4.50%
Cap	10.00%
Minimum Rate on Indexed Account	1.00%
LifeCrest Quality 25	
	4.50%
	4.50%

Fixed Annuity Rates

Platinum Assure 5	Current Rate
5-year guaranteed interest rate	1.50%
Check www.americo.com for rate updates.	
Platinum Secure	Current Rate
First-year interest rate	2.50% ¹
First-year premium bonus	5.00%
Minimum Guaranteed Interest Rate: For policies issued in 2011 is 1.00%. It will be redetermined at the end of the 11th contract year to a rate no less than 1% and no greater than 3%.	

Rates current as of September 15, 2011, and are subject to change. Platinum Assure (271), Platinum Secure (276), LifeCrest (179), Quality 25 (119), LifeCrest Index (277), Ultimate One Index Series (264/265/266), and Future Provider Series (267/268) are underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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. "Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Amerigo. This product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representations regarding the advisability of purchasing this product. The S&P 500 Index is a market-valued weighted price index which reflects capital growth only and does not include dividends paid on stocks. 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 Amerigo 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 Rates

Americo Ultimate One Index Series

Crediting Rate Options	Current Rate
Ultimate One Index 7	
Point-to-Point w/ Participation Rate	20.00%
Point-to-Point w/ Cap	4.00%
Monthly Averaging w/ Participation Rate	35.00%
Monthly Averaging w/ Spread	N/A
Monthly Averaging w/ Cap	5.00%
Declared Interest Option	2.05%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 1.5% for 9 years and 3% thereafter, less surrender charges and any applicable premium tax.	
Ultimate One Index 9	
Point-to-Point with Participation Rate	22.00%
Point-to-Point with Cap	4.00%
Monthly Averaging with Participation Rate	36.00%
Monthly Averaging with Spread	N/A
Monthly Averaging with Cap	5.00%
Declared Interest Option	2.10%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	
Ultimate One Index 9 Bonus	
Point-to-Point with Participation Rate	15.00%
Point-to-Point with Cap	3.50%
Monthly Averaging with Participation Rate	30.00%
Monthly Averaging with Spread	N/A
Monthly Averaging with Cap	4.00%
Declared Interest Option	2.00%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.	

Future Provider & Future Provider Bonus

Crediting Rate & Other Options	Future Provider	Future Provider Bonus
Monthly Averaging, S&P 500® without Cap		
Participation Rate	50.00% ²	45.00% ²
Spread	2.00%	2.00%
Point-to-Point, NASDAQ-100® without Cap		
Participation Rate	30.00% ²	26.00% ²
Spread	2.00%	2.00%
Point-to-Point, S&P 500® without Cap		
Participation Rate	32.00% ²	30.00% ²
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	3.30% ³	3.10% ³
Point-to-Point, S&P 500®, The EZ Option	3.20%	3.00%
Death Benefit Payout Rider (Rider Series 2152)		
Option 1: 25-year	170.00%	170.00%
Option 2: 15-year	140.00%	140.00%
Declared Interest Option	2.05%	2.00%
GMV: The GMV equals 100% of premiums less any partial surrenders, accumulated at an annual effective rate of 2% for 13 years and 3% thereafter, less surrender charges and any applicable premium tax.		

¹The initial interest rate is guaranteed, subject to contractual provisions, for one contract year.

²Initial Participation Rate is guaranteed for the first 10 contract years.

³Initial Cap is guaranteed for the first 10 contract years.