Americo Rates

New Platinum Assure 5 Rate Effective December 7, 2020

Americo will be lowering the interest rate on our Platinum Assure 5 fixed annuity. The deadline to lock in current rate is December 4, 2020.

Applications and money must be received in the Home Office by December 4, 2020, 5:00 P.M., Central, in order to lock in current rates.

All funds on applications received by end of day on December 4, 2020, must be received in the Home Office no later than January 18, 2021, 5:00 P.M., Central, to receive the current rate.

Rates in RED indicate a change from the previous rate.

Rates are current as of December 7, 2020, and are subject to change.

Fixed Annuity Rates

| Platinum Assure 5 (271) | |
|--|-------|
| 5-year guaranteed interest rate Check www.americo.com for rate updates. | 2.50% |

Platinum Assure (271) and Ultimate One Index 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,

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Indexed Annuity SPDA Rates

| Americo Ultimate One Index Series (411) | | |
|---|---|--|
| Crediting Rate Options | Rates | |
| Ultimate One Index 7 Point-to-Point with Participation Rate Point-to-Point with Cap Monthly Averaging with Participation Rate Monthly Averaging with Cap Declared Interest Option | 18.00% 2.65% 29.00% 3.40% 1.45% | |
| Ultimate One Index 9 Point-to-Point with Participation Rate Point-to-Point with Cap Monthly Averaging with Participation Rate Monthly Averaging with Cap Declared Interest Option | 21.00% 3.75% 34.00% 4.00% 1.55% | |
| Ultimate One Index 9 Bonus Point-to-Point with Participation Rate Point-to-Point with Cap Monthly Averaging with Participation Rate Monthly Averaging with Cap Declared Interest Option | 11.00% 1.75% 18.00% 2.40% 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 2020, less surrender charges and any applicable premium tax.

We're here to help.

Americo Agent Services 800.231.0801 www.americo.com

PRODUCT(S).

