Americo Rates

New Annuity Rates Effective February 1, 2023

The deadline to lock in current rates is January 31, 2023.

Applications and money must be received in the Home Office by January 31, 2023, 5:00 P.M., Central, in order to lock in current rates.

All funds on applications received by end of day on January 31, 2023, must be received in the Home Office no later than March 17, 2023, 5:00 P.M., Central, to receive the current rates.

Rates in RED indicate a decrease from the previous rate.

Rates are current as of February 1, 2023, and are subject to change. 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
Health Care Select Sector	
1-Year Pt-to-Pt with PR	44.00%
5-Year Pt-to-Pt with Final Average with PR	106.00%
Technology Select Sector	
1-Year Pt-to-Pt with PR	32.00%
5-Year Pt-to-Pt with Final Average with PR	79.00%
NASDAQ Biotechnology	
1-Year Pt-to-Pt with PR	33.00%
5-Year Pt-to-Pt with Final Average with PR	76.00%
S&P 500	
1-Year Pt-to-Pt with PR	44.00%
5-Year Pt-to-Pt with Final Average with PR	94.00%
Dow Jones US Real Estate	
1-Year Pt-to-Pt with PR	40.00%
5-Year Pt-to-Pt with Final Average with PR	121.00%
Declared Interest Option	4.50%

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	43.00%
Point-to-Point with Cap	7.30%
Monthly Averaging with Participation Rate	71.00%
Monthly Averaging with Cap	9.70%
Declared Interest Option	3.80%
Ultimate One Index 9	
Point-to-Point with Participation Rate	45.00%
Point-to-Point with Cap	7.35%
Monthly Averaging with Participation Rate	76.00%
Monthly Averaging with Cap	9.80%
Declared Interest Option	3.95%
Ultimate One Index 9 Bonus	
Point-to-Point with Participation Rate	37.00%
Point-to-Point with Cap	6.15%
Monthly Averaging with Participation Rate	62.00%
Monthly Averaging with Cap	7.70%
Declared Interest Option	3.20%

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 3.00% and is subject to change quarterly.

We're here to help.

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