



300 West 11<sup>th</sup> Street  
Kansas City, MO 64105

March 26, 2008

**RE: Home Mortgage Series (HMS) Rate Changes**

Dear Americo Agent:

Americo is making changes to Home Mortgage Series rates and the monthly PAC modal factor. These changes will be effective on all applications that are **signed and dated on or after April 17, 2008**.

The enclosed flyer shows the new annual rates per \$1,000 for each product type and base rates combined with Return of Premium/Cash Value/Endowment rates. The monthly modal factor will increase from .0875 to .095.

**Policies already in force, both 5-year and fully guaranteed, will not be affected by this rate or modal factor change.**

New Agent Guides will be available to order and download from Agent Café, [www.americo.com](http://www.americo.com) after April 1, 2008. Americo Insurance Desk Software will be updated on April 1, 2008. Make sure to do an Internet update on April 1 in order to download the new rates.

It is our goal to make these product changes as seamless as possible for you. Should you have any questions, please contact Americo Sales Support at 800.231.0801, ext. 8410.

As always, thank you for your continued commitment to Americo.

Sincerely,

Rod Foster  
Senior Vice President &  
Chief Marketing Officer

Home Mortgage Series (Policy Series 174/234), Additional Insured Rider (Rider Series 2136), Return of Premium Rider (Rider Series 2121/2132/2133), Endowment Rider (Rider Series 2143), and Cash Value Rider (Rider Series 2153) are underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Riders are optional and available at an additional cost. Consult base policy and rider for limitations and exclusions. Certain restrictions apply. Return of Premium is not available in IN, KS, OR and TX, use Endowment Rider (Rider Series 2143), and in PA use Cash Value Rider (Rider Series 2153).

**Base and Additional Insured Initial Current and Guaranteed Rates**

Annual Rates per \$1000

Home Mortgage Series - 5 year guarantee									
Base coverage only, no riders									
Issue Age	HMS 15/5		HMS 20/5		HMS 25/5		HMS 30/5		
	NS	SM	NS	SM	NS	SM	NS	SM	
20	1.06	2.00	1.25	2.18	1.47	2.42	1.68	2.64	
21	1.06	2.00	1.25	2.18	1.47	2.42	1.68	2.64	
22	1.06	2.00	1.25	2.18	1.47	2.42	1.68	2.64	
23	1.06	2.00	1.25	2.18	1.47	2.42	1.68	2.64	
24	1.06	2.00	1.25	2.18	1.47	2.42	1.68	2.64	
25	1.06	2.00	1.25	2.18	1.47	2.42	1.68	2.64	
26	1.14	2.07	1.33	2.26	1.55	2.42	1.75	2.71	
27	1.14	2.07	1.33	2.29	1.55	2.48	1.75	2.80	
28	1.14	2.13	1.36	2.36	1.62	2.56	1.80	2.88	
29	1.14	2.13	1.36	2.44	1.62	2.72	1.80	3.05	
30	1.14	2.28	1.47	2.50	1.68	2.79	1.87	3.22	
31	1.21	2.35	1.47	2.65	1.68	3.03	1.87	3.38	
32	1.21	2.49	1.54	2.87	1.75	3.18	2.01	3.63	
33	1.29	2.63	1.63	3.02	1.82	3.41	2.07	3.79	
34	1.36	2.83	1.75	3.23	1.93	3.64	2.12	4.04	
35	1.46	2.98	1.86	3.45	2.05	3.94	2.24	4.37	
36	1.60	3.33	1.99	3.81	2.28	4.33	2.42	4.78	
37	1.76	3.61	2.13	4.18	2.43	4.79	2.65	5.19	
38	1.91	3.96	2.33	4.61	2.66	5.23	2.90	5.69	
39	2.06	4.38	2.53	5.06	2.89	5.70	3.16	6.26	
40	2.27	4.73	2.74	5.56	3.09	6.24	3.41	6.84	
41	2.50	5.21	2.92	5.99	3.39	6.85	3.72	7.49	
42	2.72	5.63	3.18	6.57	3.67	7.47	4.06	8.16	
43	2.95	6.13	3.43	7.09	3.96	8.08	4.46	8.90	
44	3.21	6.61	3.68	7.67	4.31	8.76	4.78	9.64	
45	3.36	7.11	3.96	8.32	4.72	9.46	5.21	10.46	
46	3.80	7.81	4.40	9.04	5.16	10.29	5.70	11.42	
47	4.17	8.51	4.90	9.85	5.69	11.21	6.22	12.49	
48	4.60	9.21	5.35	10.72	6.22	12.12	6.74	13.31	
49	4.96	9.91	5.85	11.52	6.81	13.04	7.30	14.50	
50	5.39	10.68	6.37	12.39	7.40	14.04	7.87	15.33	
51	5.90	11.45	6.94	13.34	7.97	15.11	8.45	16.76	
52	6.41	12.22	7.52	14.20	8.60	16.27	9.06	17.87	
53	6.98	13.06	8.11	15.22	9.26	17.52	9.68	18.80	
54	7.58	13.91	8.68	16.17	10.02	18.86	10.32	20.00	
55	8.14	14.74	9.33	17.18	10.85	20.30	11.00	21.68	
56	8.73	15.66	10.76	19.73	---	---	11.76	23.20	
57	9.34	16.56	12.40	22.65	---	---	12.59	24.82	
58	9.92	17.48	13.27	25.00	---	---	13.46	26.56	
59	10.52	18.46	14.21	27.12	---	---	14.40	28.42	
60	11.12	19.36	15.21	29.39	---	---	15.40	30.33	
61	12.62	22.81	---	---	---	---	---	---	
62	14.39	26.89	---	---	---	---	---	---	
63	16.41	31.68	---	---	---	---	---	---	
64	18.71	37.34	---	---	---	---	---	---	
65	20.20	44.00	---	---	---	---	---	---	

Home Mortgage Series - Full guarantee									
Base coverage only, no riders									
Issue Age	HMS 15/15		HMS 20/20		HMS 25/25		HMS 30/30		
	NS	SM	NS	SM	NS	SM	NS	SM	
20	1.20	2.26	1.37	2.45	1.89	2.86	2.01	3.26	
21	1.20	2.26	1.37	2.45	1.89	2.86	2.01	3.26	
22	1.20	2.26	1.37	2.45	1.89	2.86	2.01	3.26	
23	1.20	2.26	1.37	2.45	1.89	2.86	2.01	3.26	
24	1.20	2.26	1.37	2.45	1.89	2.86	2.01	3.26	
25	1.20	2.26	1.37	2.45	1.89	2.86	2.01	3.26	
26	1.29	2.34	1.45	2.57	1.99	3.00	2.10	3.47	
27	1.29	2.34	1.53	2.69	2.09	3.14	2.18	3.69	
28	1.29	2.41	1.60	2.82	2.19	3.29	2.27	3.91	
29	1.29	2.41	1.69	2.94	2.30	3.44	2.36	4.13	
30	1.29	2.57	1.78	3.07	2.40	3.59	2.45	4.35	
31	1.37	2.65	1.88	3.30	2.51	3.88	2.55	4.65	
32	1.37	2.82	1.98	3.53	2.61	4.18	2.66	4.96	
33	1.46	2.97	2.08	3.76	2.72	4.48	2.77	5.27	
34	1.55	3.20	2.18	3.99	2.82	4.78	2.87	5.58	
35	1.65	3.36	2.28	4.22	2.95	5.08	3.02	5.89	
36	1.80	3.76	2.50	4.68	3.26	5.68	3.35	6.57	
37	1.97	4.07	2.71	5.15	3.57	6.28	3.67	7.25	
38	2.14	4.47	2.94	5.61	3.87	6.89	3.99	7.94	
39	2.29	4.95	3.16	6.08	4.16	7.50	4.32	8.62	
40	2.52	5.34	3.37	6.53	4.47	8.11	4.64	9.31	
41	2.76	5.89	3.67	7.28	4.92	8.94	5.12	10.29	
42	3.00	6.37	3.96	8.03	5.37	9.77	5.61	11.27	
43	3.24	6.93	4.25	8.78	5.82	10.60	6.09	12.25	
44	3.56	7.47	4.54	9.52	6.26	11.43	6.57	13.23	
45	3.80	8.03	4.88	10.27	6.80	12.27	7.08	14.22	
46	4.31	8.82	5.40	11.12	7.62	13.46	7.79	15.39	
47	4.73	9.61	5.92	11.97	8.43	14.65	8.57	16.66	
48	5.25	10.41	6.44	12.83	9.26	15.84	9.42	18.03	
49	5.67	11.20	6.96	13.69	10.07	17.03	10.37	19.52	
50	6.18	12.07	7.48	14.56	10.90	18.23	11.40	21.13	
51	6.79	12.94	8.28	15.88	11.82	19.80	---	---	
52	7.40	13.80	9.08	17.20	12.82	21.50	---	---	
53	7.90	14.76	9.89	18.53	13.91	23.35	---	---	
54	8.60	15.71	10.70	19.85	15.09	25.36	---	---	
55	9.20	16.66	11.51	21.19	16.38	27.55	---	---	
56	9.87	17.69	13.01	23.84	---	---	---	---	
57	10.55	18.72	14.70	26.82	---	---	---	---	
58	11.22	19.75	16.60	30.18	---	---	---	---	
59	11.88	20.86	18.76	33.95	---	---	---	---	
60	12.56	21.88	21.20	38.20	---	---	---	---	
61	14.11	25.39	---	---	---	---	---	---	
62	15.86	29.45	---	---	---	---	---	---	
63	17.82	34.17	---	---	---	---	---	---	
64	20.02	39.65	---	---	---	---	---	---	
65	21.20	46.00	---	---	---	---	---	---	

NS-Non-nicotine, SM-Nicotine • Add \$80 Annual Policy Fee • Additional Insured has No Annual Fee • All Rates Unisex • Not available in all states. Certain restrictions apply.

**Base and Additional Insured with Return of Premium/Endowment/Cash Value Initial Current and Guaranteed Rates**  
Annual Rates per \$1,000

Home Mortgage Series - 5 year guarantee									
With Return of Premium/Endowment/Cash Value									
Issue Age	HMS 15/5		HMS 20/5		HMS 25/5		HMS 30/5		
	NS	SM	NS	SM	NS	SM	NS	SM	
20	4.32	5.75	2.31	4.00	2.21	3.62	2.15	3.40	
21	4.32	5.75	2.31	4.00	2.21	3.62	2.15	3.40	
22	4.32	5.75	2.31	4.00	2.21	3.62	2.15	3.40	
23	4.32	5.75	2.31	4.00	2.21	3.62	2.15	3.40	
24	4.32	5.75	2.31	4.00	2.21	3.62	2.15	3.40	
25	4.32	5.75	2.31	4.00	2.21	3.62	2.15	3.40	
26	4.40	6.04	2.44	4.13	2.33	3.62	2.26	3.49	
27	4.49	6.34	2.44	4.19	2.33	3.72	2.26	3.61	
28	4.60	6.66	2.51	4.33	2.43	3.83	2.33	3.71	
29	4.69	7.00	2.51	4.46	2.43	4.06	2.33	3.93	
30	4.80	7.35	2.67	4.58	2.52	4.18	2.42	4.14	
31	4.90	7.72	2.67	4.85	2.52	4.53	2.42	4.34	
32	5.02	8.11	2.82	5.26	2.63	4.76	2.59	4.66	
33	5.12	8.52	2.98	5.53	2.74	5.09	2.67	4.87	
34	5.24	8.95	3.19	5.92	2.90	5.44	2.73	5.19	
35	5.43	9.40	3.39	6.32	3.08	5.90	2.88	5.61	
36	5.80	10.20	3.66	7.01	3.42	6.46	3.13	6.15	
37	6.18	11.06	3.93	7.71	3.64	7.15	3.42	6.68	
38	6.59	12.00	4.33	8.56	4.00	7.84	3.74	7.32	
39	7.03	13.01	4.71	9.40	4.33	8.52	4.08	8.05	
40	7.49	14.12	5.10	10.38	4.63	9.33	4.40	8.81	
41	7.99	15.31	5.48	11.24	5.09	10.25	4.80	9.64	
42	8.53	16.61	5.98	12.37	5.51	11.15	5.24	10.50	
43	9.09	18.02	6.47	13.39	5.94	12.07	5.76	11.44	
44	9.58	19.54	6.96	14.54	6.47	13.10	6.16	12.03	
45	10.02	21.20	7.54	15.83	7.08	14.14	6.71	12.64	
46	10.89	22.69	8.36	17.22	7.74	15.39	7.36	13.70	
47	11.83	24.28	9.34	18.75	8.54	16.76	8.03	14.99	
48	12.84	25.99	10.18	20.40	9.33	18.14	8.69	15.98	
49	13.94	27.81	11.13	21.92	10.21	19.50	9.42	17.40	
50	15.14	29.77	12.11	23.58	11.10	21.01	10.16	18.40	
51	16.44	31.86	13.21	25.38	11.96	22.68	10.90	20.11	
52	17.84	34.10	14.32	27.05	12.90	24.48	11.68	21.44	
53	19.79	36.49	15.43	28.98	13.90	26.43	12.48	22.56	
54	21.49	39.06	16.53	30.78	15.03	28.53	13.31	24.00	
55	23.45	41.80	17.77	32.71	16.28	30.80	14.17	26.20	
56	24.99	43.68	19.35	35.64	---	---	15.17	28.07	
57	26.63	45.64	21.07	38.82	---	---	16.24	30.03	
58	28.37	47.68	22.94	42.30	---	---	17.36	32.14	
59	30.23	49.82	24.98	46.08	---	---	18.58	34.39	
60	32.21	52.06	27.20	50.20	---	---	19.87	36.70	
61	36.55	61.35	---	---	---	---	---	---	
62	41.67	72.30	---	---	---	---	---	---	
63	47.51	85.20	---	---	---	---	---	---	
64	54.18	100.40	---	---	---	---	---	---	
65	58.50	118.32	---	---	---	---	---	---	

Home Mortgage Series - Full guarantee									
With Return of Premium/Endowment/Cash Value									
Issue Age	HMS 15/15		HMS 20/20		HMS 25/25		HMS 30/30		
	NS	SM	NS	SM	NS	SM	NS	SM	
20	4.50	6.00	2.40	4.26	2.70	4.06	2.45	4.01	
21	4.50	6.00	2.40	4.26	2.70	4.06	2.45	4.01	
22	4.50	6.00	2.40	4.26	2.70	4.06	2.45	4.01	
23	4.50	6.00	2.40	4.26	2.70	4.06	2.45	4.01	
24	4.50	6.00	2.40	4.26	2.70	4.06	2.45	4.01	
25	4.50	6.00	2.40	4.26	2.70	4.06	2.45	4.01	
26	4.60	6.30	2.53	4.47	2.83	4.27	2.58	4.27	
27	4.71	6.62	2.67	4.70	2.97	4.48	2.69	4.53	
28	4.81	6.95	2.93	4.92	3.11	4.69	2.79	4.79	
29	4.93	7.30	3.08	5.14	3.26	4.91	2.90	5.06	
30	5.04	7.67	3.11	5.35	3.41	5.12	3.01	5.33	
31	5.16	8.06	3.27	5.75	3.56	5.54	3.14	5.71	
32	5.27	8.47	3.44	6.15	3.71	5.96	3.27	6.09	
33	5.40	8.90	3.60	6.56	3.84	6.38	3.40	6.47	
34	5.53	9.35	3.77	6.96	4.00	6.81	3.53	6.85	
35	5.71	9.80	3.95	7.37	4.20	7.24	3.70	7.23	
36	6.06	10.64	4.36	8.33	4.63	8.10	4.12	8.07	
37	6.44	11.55	4.78	9.29	5.06	8.96	4.52	8.91	
38	6.84	12.53	5.19	10.25	5.49	9.82	4.91	9.75	
39	7.27	13.60	5.59	11.22	5.91	10.68	5.31	10.59	
40	7.71	14.76	5.99	12.19	6.35	11.54	5.70	11.44	
41	8.19	16.02	6.55	13.47	6.98	12.73	6.30	12.43	
42	8.70	17.39	7.12	14.75	7.63	13.92	6.90	13.42	
43	9.24	18.87	7.68	16.03	8.26	15.11	7.49	14.41	
44	9.82	20.48	8.22	17.31	8.89	16.30	8.08	15.41	
45	10.46	22.20	8.86	18.60	9.70	17.49	8.70	16.41	
46	11.40	23.76	9.93	20.42	10.81	19.18	9.58	17.76	
47	12.43	25.42	11.00	22.24	11.97	20.87	10.54	19.22	
48	13.54	27.20	12.07	24.06	13.15	22.57	11.59	20.80	
49	14.75	29.11	13.15	25.88	14.30	24.27	12.75	22.51	
50	16.06	31.15	14.23	27.71	15.48	25.97	14.02	24.38	
51	17.50	33.33	15.55	29.85	16.78	27.95	---	---	
52	19.05	35.67	16.88	31.99	18.20	30.08	---	---	
53	20.73	38.17	18.21	34.13	19.75	32.37	---	---	
54	22.58	40.84	19.54	36.27	21.43	34.84	---	---	
55	24.51	43.70	20.87	38.42	22.99	37.50	---	---	
56	26.17	46.15	22.26	41.31	---	---	---	---	
57	27.94	48.74	23.74	44.41	---	---	---	---	
58	29.83	51.47	25.32	47.75	---	---	---	---	
59	31.84	54.36	27.00	51.34	---	---	---	---	
60	34.01	57.40	28.80	55.20	---	---	---	---	
61	38.78	67.64	---	---	---	---	---	---	
62	44.23	79.71	---	---	---	---	---	---	
63	50.44	93.93	---	---	---	---	---	---	
64	57.51	110.69	---	---	---	---	---	---	
65	61.78	130.44	---	---	---	---	---	---	

NS-Non-nicotine, SM-Nicotine • Add \$80 Annual Policy Fee • Additional Insured has No Annual Fee • All Rates Unisex • Not available in all states. Certain restrictions apply. Return of Premium Rider (Rider Series 2121/2132/2133) Endowment Rider (Rider Series 2143) available only in IN,KS,OR,TX. Cash Value Rider (Rider Series 2153) available only in PA.