

Platinum Secure

Take steps to guarantee tomorrow.

Client Brochure

Policy Series 276




AMERICO

Guaranteed *5% Premium Bonus.* **Guaranteed** *Lifetime*
Income. **Guaranteed** *First-Year Interest Rate.*

If you are planning for or are already at retirement, you may want to consider an annuity as part of your financial plan. Annuities provide tax-deferred growth, liquidity options, and a death benefit that may bypass the costs and delays of probate.

Platinum Secure from Americo Financial Life and Annuity Insurance Company (Americo) is a flexible premium deferred annuity that allows you to grow your money through your retirement years, providing you valuable benefits today and tomorrow.





Platinum Secure may be the solution for you.

Platinum Secure Offers:

- ▶ Tax-deferred growth
- ▶ 5% first-year premium bonus
- ▶ Competitive interest rates
- ▶ Access to your money
- ▶ Guaranteed retirement income

First-Year Premium Bonus

A 5% first-year premium bonus is automatic with Platinum Secure. Any additional premiums you pay in the first year will also receive the 5% bonus.

Interest Rate Guarantees

The initial interest rate is guaranteed for the first contract year. A current interest rate will be credited to your account after that and is guaranteed to be no lower than 1%.

Flexible Premiums

After your initial premium, you can continue to add premiums into your Platinum Secure annuity at any time. The minimum additional premium is \$50 per month.

Bypassing Probate

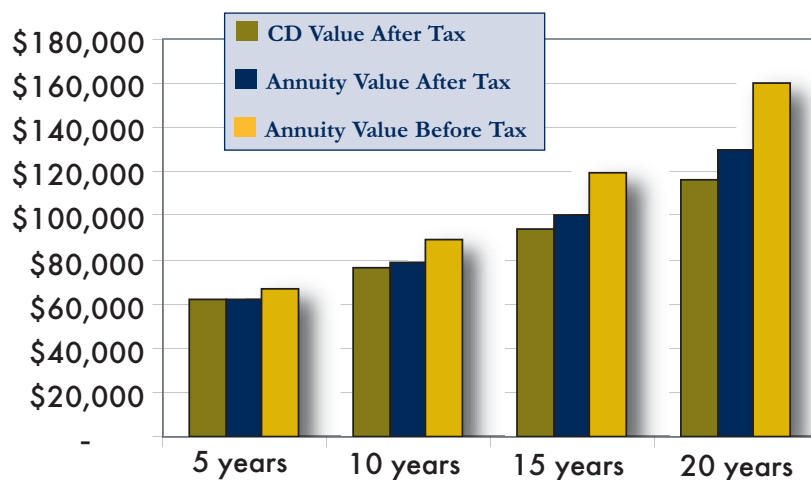
At death, annuities may enable you to bypass probate. This may allow more of your money to go to your beneficiaries faster by eliminating additional fees and delays.

When you are trying to accumulate wealth for retirement, a tax-deferred tool can be a powerful advantage...

the power of tax deferral

All earnings in your Platinum Secure annuity will grow income tax-deferred until withdrawn. That means money that would have otherwise been used to pay taxes can remain in your annuity and compound over time. The difference between interest compounding within a tax-deferred annuity versus a conventional taxable plan can be very large, especially over the long-term.

This hypothetical illustration shows the difference between a taxable vehicle and a tax-deferred vehicle. The illustration shown assumes no withdrawals, and uses an effective tax rate of 28%, interest rate of 6% for the duration of each illustration, and an initial contribution of \$50,000.



All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypotheticals are not guaranteed or indications of actual coverage amounts. Withdrawals of interest from an annuity will be subject to income tax. A 10% federal tax penalty may apply if the withdrawal occurs prior to age 59 1/2.



Benefits that offer additional liquidity.

Nursing Home Waiver

Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Series 4139)

Access your entire Account Value with no surrender charges if you are confined to a qualified nursing home or hospital for at least 90 consecutive days after your contract has been issued. Not available in all states. Certain restrictions apply.

Access to Your Money

Platinum Secure offers you the following liquidity options to easily access your money should you need it for any reason.

10% Annual Penalty-Free Withdrawals

You can withdraw up to 10% of your account value once in each contract year without penalty. The withdrawal privilege is available after the first contract year and is subject to minimum withdrawals and remaining contract values. Amounts taken in excess of the 10% may be subject to surrender charges.

Monthly Interest Option

You may choose to receive the current month's credited interest income after only 30 days. Interest paid under this option is considered a withdrawal and subject to the 10% annual penalty-free withdrawal privilege.



Checkbook Access

For your convenience, Americo can provide you with checks that you can use after the first year and before annuitization begins. These checks, in the form of drafts, can be presented to your financial institution for any reason. Withdrawals taken through this check-writing benefit apply toward your annual 10% penalty-free withdrawal privilege. Of course, any amounts taken in excess are subject to surrender charges. The minimum withdrawal amount is \$500. Checkbook access is not available in all states.

Income Options

Platinum Secure provides an option to convert your values into guaranteed income. Various income options are available, including life income options that provide guaranteed income payments that you cannot outlive. If you select an income option after the fifth contract year that provides an income for at least five years, surrender charges will be waived and your full account value, less any applicable premium taxes, may be converted into a guaranteed income.

Death Benefit

As owner of the contract, a death benefit is paid to your beneficiaries should you die during the accumulation period. This death benefit may bypass the costs and delays of probate. The full account value of your annuity, less any applicable premium taxes, will be paid to your beneficiaries.

Surrender Charges

Should you need to terminate your policy early, or take a withdrawal in excess of the 10% annual penalty-free withdrawal privilege, a surrender charge may apply. Declining surrender charge percentages are applied from the contract issue date, not from the date of any additional premium payments.

How Your Money Grows

Joe is a 65-year-old man, who like many of us, is trying to accumulate money for his retirement. He has money saved and decides he would like to put it in an annuity. Joe contributes \$100,000 to his Platinum Secure annuity. At the beginning of each month, Joe puts an additional \$1,000 in his annuity. After one year, Joe accumulated \$11,000 of gain which equates to a 10.52% annual effective yield.

Flexible Premium Schedule

Month	Premium Paid	5% First-Year Premium Bonus	Cumulative Bonus	End of Month Account Value
Jan.	\$100,000	\$5000	\$5000	\$105,428
Feb.	\$1,000	\$50	\$5050	\$106,912
Mar.	\$1,000	\$50	\$5100	\$108,401
Apr.	\$1,000	\$50	\$5150	\$109,897
May	\$1,000	\$50	\$5200	\$111,399
June	\$1,000	\$50	\$5250	\$112,908
July	\$1,000	\$50	\$5300	\$114,422
Aug.	\$1,000	\$50	\$5350	\$115,942
Sept.	\$1,000	\$50	\$5400	\$117,469
Oct.	\$1,000	\$50	\$5450	\$119,002
Nov.	\$1,000	\$50	\$5500	\$120,541
Dec.	\$1,000	\$50	\$5550	\$122,086

10.52% Annual Effective Yield

Assumptions: 5% first year interest rate, 5% premium bonus, additional premiums are made at the beginning of each month. All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypotheticals are not guaranteed or indications of actual coverage amounts.





Americo Financial Life and
Annuity Insurance Company
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About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States², with over 836,000 policies, over \$44 billion of life insurance in force, and \$5.8 billion in assets for year-end 2008.³

¹Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²Admitted Assets, Top Life Writers-2008, "A.M. Best Co., as of July 2008.

³Information is as of year end 2008 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia except NY and VT.

Products are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. For further information, please refer to the contract.

This annuity is intended to be a long-term retirement instrument. If you keep this annuity only a few years, contract values may be less than the total contributions due to surrender charges, income tax and IRS penalties.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Tax information is subject to interpretation of current tax laws. Please consult a qualified, professional legal or tax advisor regarding the information and concepts contained in this material.

Any illustrations of future values used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

The policy does not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your policy, for the governing contractual provisions.