Product Availability Guide

Includes Market Value Adjustment (MVA) and minimum guaranteed interest rate information for annuities.

AMERICO

Americo Financial Life and Annuity Insurance Company

Legend

- X Ready for Sale
- X Newly Available
- No longer available

**** = Prior version of the product is available in this state.**

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

Americo does not accept applications for AL and MS residents.

***Great Southern Life Insurance Company is authorized to do business in AK and NJ.**

Great Southern Life Insurance Company

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Home Mortgage Series (Group)	234	X	X	X	X		X	X	X	X	X	X	X		X		X		X			X				X	X		X			X				X	X		X			X		X	X	X		X	X	X	X
Home Mortgage Series (Individual)	174					X								X		X		X		X	X		X	X				X		X	X		X	X	X			X		X	X		X†				X				
Accidental Death Benefit	2111 / 2111-c	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Additional Insured Term (Spouse only)	2136 / 2136-c	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Children's Term	2018 / 2135	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Critical Illness Accelerated Death Benefit	2139 / 2139-c	X	X	X	X		X	X		X	X	X	X	X	X	X	X	X	X	X		X	X	X		X	X		X	X		X	X			X	X		X	X		X	X	X	X	X	X	X		X	X
Disability Income (1 year / 2 year)	2145 / 2145-c	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X
Return of Premium (15, 20, 25, 30 yr)	2132 / 2133	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X	X		X		X	X	X	X	X		X	X			X	X	X	X			X		X	X	X	X	X	X	X	X
Return of Premium 15, 30	2121																						X																				X								
Endowment (20,25,30 yr)	2143													X		X																		X						X											
Cash Value Rider	2153																																		X																
Waiver of Premium	2100 / 2130	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Involuntary Unemployment Waiver of Premium	2140 / 2140-c	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X		X	X		X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X		X	X
Home Mortgage Series Whole Life	228																														X				X																
Waiver of Premium	2100																														X				X																
Waiver of Premium for Unemployment	2140																														X				X																
Children's Term	2018																														X				X																
Disability Income (1 year / 2year)	2145																														X				X																

†25 and 30 Year Terms not available in Washington

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
LifeTerm Series (Group)	263-C	X	X	X	X		X	X	X	X	X	X	X		X		X		X			X		X		X	X		X			X				X	X		X			X		X	X	X		X	X	X	X
LifeTerm Series (Individual)	262					X								X		X		X		X	X							X		X	X		X	X	X			X		X	X		X				X				
Return of Premium	2132 / 2133	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X		X	X		X		X	X	X	X	X		X	X			X	X	X	X		X	X		X	X	X	X	X	X	X	X
Return of Premium (15 & 30)	2121																																										X								
Endowment	2143													X		X																		X						X											
Cash Value Rider	2153																																		X																
Disability Income	2145 / 2145-C	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X	X	X
Accidental Death Benefit	2111 / 2111-C	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Children's Term	2018 / 2135	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Premium	2100 / 2130	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Involuntary Unemployment Waiver of Premium	2140 / 2140-C	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X		X	X		X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
SecuriTerm 1, 10, 15, 20, 30	241	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
SecuriTerm 1,10,15,20	174																																																	X	
Group SecuriTerm 1,10,15,20,30	242																																																		X
Children's Term	2018	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Waiver of Premium	2100	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Guaranteed Exchange Option	2104	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X		X	X	
Disability Income	2115	X	X	X	X	X	X	X		X	X	X	X		X	X	X	X	X	X	X	X	X	X		X	X	X		X		X	X	X	X	X	X	X	X	X		X		X	X	X	X			X	
Return of Premium (15,20,30)	2132	X	X		X	X	X	X		X	X	X	X		X		X	X	X	X	X	X		X		X	X	X	X	X		X	X			X	X	X	X			X		X	X	X	X	X	X		
Return of Premium (15 & 30)	2121																						X																				X								
Endowment	2143			X										X		X																		X						X											
Children's Term	2135																																																		X
Waiver of Premium	2130																																																		X
Disability Income	2134																																																		X
Return of Premium	2133																																																		X

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Lifetime Legacy	258	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accelerated Benefit Payment	2149	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Classic Life	75	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	**	X	X	X	X	X	X	X	X	X	X	X			X	**	
Waiver of COI	2060	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Accidental Death Benefit	2061	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X			X	X	
Children's Term	2018	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Guaranteed Insurability Benefit	2080	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Spouse Level Term	2059	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Life Insurance Protection	2066	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Accelerated Benefit Payment	2127	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X		

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Quality 25	119	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	**	X	X	X	X	X	X	X	X	X	X	X	X	X	X	**	
Accidental Death Benefit	2019	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Annual R&C Term	2020	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Business Insurance Exchange	2021	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Children's Level Term	2022	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Decreasing Term to Age 65	2023	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Family Insurance	2024	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Guaranteed Insurability Benefit	2025	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Spouse's Level Term	2027	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
10 Year R&C Term Life	2028	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Waiver of Monthly Charges (COI)	2029	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Waiver of Specified Premium	2030	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Accelerated Benefit Payment	2127	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X		

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
LifeCrest	179	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	**	X	X	X	X	X	X	X	X	X	X	X	X			X	**	
Accidental Death Benefit	2019	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Children's Level Term	2022	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Waiver of Monthly Charges (COI)	2029	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Spouse's Level Term	2107	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X	X	
Disability Income	2115	X	X	X	X		X	X		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X			X		X	X	X	X	X	X	X	X	X	X	X			X	X	X	X			X	X	
Accelerated Benefit Payment	2127	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X			X		

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
LifeCrest LT	259	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accidental Death Benefit	2019	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Children's Level Term	2022	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiver of Specified Premium	2030	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Accelerated Benefit Payment	2127	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

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Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Whole Life	182	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X
Accidental Death Benefit	2111	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x
Waiver of Premium	2112	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x
Children's Term	2113	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Freedom Life	215	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X		
Children's Term	2018	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x		
Accidental Death Benefit	2061	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x		x	x	x	x	x	x	x	x	x	x	x	x		
Guaranteed Insurability Benefit	2080	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x		
Waiver of Premium	2084	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x		
Family Term	2086	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x		x	x	x	x	x	x	x	x	x	x	x	x		

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Eagle Series Simplified Issue	207	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X					
Deletion of Maturity Date Endorsement	4114	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x					
Child Rider	2147	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x					
Eagle Series Guaranteed Issue	233	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X					
Accidental Death Benefit (11/01/04)	2148	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x					

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Ultra Protector I	248	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X					X
Terminal Illness Rider	2146	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x					x
Ultra Protector II	250	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X			X	X					X

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Future Provider	267	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X				X
Death Benefit Payout Rider	2152	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x				x
Waiver of Surrender Charge Endorsement (Nursing Home)	4139	x	x	x	x	x		x	x	x	x	x		x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x				x

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Future Provider Bonus	268	X	X	X	X			X	X	X	X	X		X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X		X		X	X	X	X				
Death Benefit Payout Rider	2152	x	x	x	x			x	x	x	x	x		x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x		x		x	x	x	x				
Waiver of Surrender Charge Endorsement (Nursing Home)	4139	x	x	x	x			x	x	x	x	x		x	x	x	x	x	x	x		x		x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x		x		x	x	x	x				

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Ultimate One Index 7	264	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X	X				
Waiver of Surrender Charge Endorsement (Nursing Home)	4139	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x				

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Ultimate One Index 9	265	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X		X		X	X	X	X	X	X	X	X	X	X		X	X		X	X	X		X		X	X	X	X				
Waiver of Surrender Charge Endorsement (Nursing Home)	4139	x	x	x	x		x	x	x	x	x	x		x	x	x	x	x	x	x		x		x	x	x	x	x	x	x	x	x	x		x	x		x	x	x		x		x	x	x	x				

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Ultimate One Index 9 Bonus	266	X	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X		X		X	X	X	X	X	X	X	X	X	X		X	X		X	X	X		X		X	X	X	X				
Waiver of Surrender Charge Endorsement (Nursing Home)	4139	x	x	x	x		x	x	x	x	x	x		x	x	x	x	x	x	x		x		x	x	x	x	x	x	x	x	x	x		x	x		x	x	x		x		x	x	x	x				

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Platinum Income	274/274-DB	X	X	X	X		X	X		X	X	X				X	X	X	X	X		X		X	X	X		X		X	X	X	X			X	X	X	X	X				X	X	X	X	X	X		

Product Availability Guide

Includes Market Value Adjustment (MVA) and minimum guaranteed interest rate information for annuities.

Legend

X	Ready for Sale
X	Newly Available
	No longer available

** = Prior version of the product is available in this state.

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

Americo Financial Life and Annuity Insurance Company

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
FlexPlus	236 / 254																																																		
Waiver of Surrender Charge Endorsement (Nursing Home)	4067																																																		
Minimum Guaranteed Interest Rate																																																		

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
FlexPlus X	237 / 255								X																											X															
Waiver of Surrender Charge Endorsement (Nursing Home)	4067								x																											x															
Minimum Guaranteed Interest Rate									*x*																											*idx*															

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
FlexPlus VII	238 / 256																						X																												
Waiver of Surrender Charge Endorsement (Nursing Home)	4067																						x																												
Minimum Guaranteed Interest Rate																							*idx*																												

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Platinum 2005	175 / 252	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X	X	X	X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4067	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x			x		x	x	x	x	x	x		
Guaranteed Minimum Death Benefit Endorsement	4085	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x		x	x	x	x	x	x	x	x		
Market Value Adjustment		*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*		*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*		*x*	*x*	*x*	*x*	*x*		*x*		*x*	*x*	*x*	*x*	*x*	*x*		
Minimum Guaranteed Interest Rate %		*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*1.5*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*3.0*	*idx*	*idx*	*3.0*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*		*idx*	*idx*	*idx*	*idx*	*idx*		*idx*	*idx*	*idx*	*idx*	*idx*	*3.00*	*1.5*	*1.5*		

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Ultra Provider	175 / 252	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X	X	X	X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4067	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x		x	x	x	x	x	x	x		x	x			x	x	x	x			x		x	x	x	x	x	x		
Guaranteed Minimum Death Benefit Endorsement	4085	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x		x	x	x	x	x		x	x	x	x	x	x	x	x		
Market Value Adjustment		*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*		*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*		*x*	*x*	*x*	*x*	*x*		*x*		*x*	*x*	*x*	*x*	*x*	*x*		
Minimum Guaranteed Interest Rate		*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*1.5*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*3.0*	*idx*	*idx*	*3.0*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*		*idx*	*idx*	*idx*	*idx*	*idx*		*idx*	*idx*	*idx*	*idx*	*idx*	*3.00*	*1.5*	*1.5*		

Product	Series	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MT	NE	NV	NH	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	PR	VI	CY	AK*	NJ*
Senior Legacy	177 / 253	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X		X	X	X	X	X	X	X	X		
Waiver of Surrender Charge Endorsement (Nursing Home)	4067	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x		x	x	x	x	x	x	x		x	x			x	x	x	x			x		x	x	x	x	x	x		
Guaranteed Minimum Death Benefit Endorsement	4085	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		x	x	x	x	x		x	x	x	x	x	x	x	x		
Market Value Adjustment		*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*		*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*	*x*		*x*	*x*	*x*	*x*	*x*		*x*		*x*	*x*	*x*	*x*	*x*	*x*		
Minimum Guaranteed Interest Rate		*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*1.5*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*3.0*	*idx*	*idx*	*3.0*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*	*idx*		*idx*	*idx*	*idx*	*idx*	*idx*		*idx*	*idx*	*idx*	*idx*	*idx*	*3.00*	*1.5*	*1.5*		

idx - minimum guaranteed interest rate for policy forms with an indexed guarantee is 3.00% for 2006

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