

Male Non-Smoker Monthly PAC Rates – Ultra Protector I

Issue Age	FACE AMOUNTS											
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	15,000	20,000	25,000	30,000
55	19.14	22.27	25.40	28.54	31.67	34.80	37.93	41.06	50.46	66.12	81.78	97.44
56	20.01	23.32	26.62	29.93	33.23	36.54	39.85	43.15	53.07	69.60	86.13	102.66
57	20.45	23.84	27.23	30.62	34.02	37.41	40.80	44.20	54.38	71.34	88.31	105.27
58	21.32	24.88	28.45	32.02	35.58	39.15	42.72	46.28	56.99	74.82	92.66	110.49
59	22.19	25.93	29.67	33.41	37.15	40.89	44.63	48.37	59.60	78.30	97.01	115.71
60	23.06	26.97	30.89	34.80	38.72	42.63	46.55	50.46	62.21	81.78	101.36	120.93
61	23.93	28.01	32.10	36.19	40.28	44.37	48.46	52.55	64.82	85.26	105.71	126.15
62	25.23	29.58	33.93	38.28	42.63	46.98	51.33	55.68	68.73	90.48	112.23	133.98
63	26.10	30.62	35.15	39.67	44.20	48.72	53.24	57.77	71.34	93.96	116.58	139.20
64	27.41	32.19	36.98	41.76	46.55	51.33	56.12	60.90	75.26	99.18	123.11	147.03
65	28.71	33.76	38.80	43.85	48.89	53.94	58.99	64.03	79.17	104.40	129.63	154.86
66	30.02	35.32	40.63	45.94	51.24	56.55	61.86	67.16	83.09	109.62	136.16	162.69
67	31.76	37.41	43.07	48.72	54.38	60.03	65.69	71.34	88.31	116.58	144.86	173.13
68	33.50	39.50	45.50	51.50	57.51	63.51	69.51	75.52	93.53	123.54	153.56	183.57
69	35.24	41.59	47.94	54.29	60.64	66.99	73.34	79.69	98.75	130.50	162.26	194.01
70	37.41	44.20	50.98	57.77	64.55	71.34	78.13	84.91	105.27	139.20	173.13	207.06
71	39.59	46.81	54.03	61.25	68.47	75.69	82.91	90.13	111.80	147.90	184.01	220.11
72	42.20	49.94	57.68	65.42	73.17	80.91	88.65	96.40	119.63	158.34	197.06	235.77
73	44.81	53.07	61.34	69.60	77.87	86.13	94.40	102.66	127.46	168.78	210.11	251.43
74	47.42	56.20	64.99	73.78	82.56	91.35	100.14	108.92	135.29	179.22	223.16	267.09
75	50.46	59.86	69.25	78.65	88.04	97.44	106.84	116.23	144.42	191.40	238.38	285.36
76	54.99	65.29	75.59	85.90	96.20	106.50	116.80	127.10	158.01	209.52	261.03	312.54
77	59.52	70.73	81.93	93.14	104.35	115.56	126.76	137.97	171.60	227.63	283.67	339.71
78	64.05	76.16	88.27	100.39	112.50	124.62	136.73	148.84	185.18	245.75	306.32	366.89
79	68.58	81.60	94.62	107.63	120.65	133.67	146.69	159.71	198.77	263.87	328.96	394.06
80	73.11	87.03	100.96	114.88	128.81	142.73	156.66	170.58	212.36	281.98	351.61	421.24
81	77.72	92.56	107.41	122.26	137.11	151.95	166.80	181.65	226.19	300.43	374.67	448.90
82	82.79	98.65	114.51	130.37	146.24	162.10	177.96	193.82	241.41	320.72	400.03	479.34
83	88.32	105.29	122.26	139.23	156.20	173.16	190.13	207.10	258.01	342.85	427.69	512.53
84	93.86	111.93	130.01	148.08	166.16	184.23	202.31	220.38	274.61	364.98	455.36	545.73
85	99.85	119.12	138.40	157.67	176.95	196.22	215.49	234.77	292.59	388.96	485.33	581.70

\$40 annual policy fee included.

Quarterly Premium = Monthly PAC Premium *3.22
 Semi-annual Premium = Monthly PAC Premium * 5.98
 Annual Premium = Monthly PAC Premium * 11.49



Americo Financial Life and Annuity Insurance Company

Male Smoker Monthly PAC Rates – Ultra Protector I

Issue Age	FACE AMOUNTS											
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	15,000	20,000	25,000	30,000
55	25.15	29.49	33.82	38.15	42.49	46.82	51.16	55.49	68.50	90.17	111.84	133.51
56	26.07	30.59	35.11	39.63	44.15	48.67	53.19	57.71	71.26	93.86	116.45	139.04
57	27.00	31.70	36.40	41.11	45.81	50.51	55.22	59.92	74.03	97.54	121.06	144.58
58	28.38	33.36	38.34	43.32	48.30	53.28	58.26	63.24	78.18	103.08	127.98	152.88
59	29.30	34.47	39.63	44.79	49.96	55.12	60.29	65.45	80.94	106.77	132.59	158.41
60	30.68	36.13	41.57	47.01	52.45	57.89	63.33	68.77	85.09	112.30	139.50	166.71
61	31.61	37.23	42.86	48.48	54.11	59.73	65.36	70.99	87.86	115.99	144.12	172.24
62	32.99	38.89	44.79	50.70	56.60	62.50	68.40	74.30	92.01	121.52	151.03	180.54
63	34.83	41.11	47.38	53.65	59.92	66.19	72.46	78.73	97.54	128.90	160.25	191.61
64	36.22	42.77	49.31	55.86	62.41	68.96	75.50	82.05	101.69	134.43	167.17	199.91
65	38.06	44.98	51.90	58.81	65.73	72.65	79.56	86.48	107.23	141.81	176.39	210.98
66	39.91	47.19	54.48	61.76	69.05	76.33	83.62	90.90	112.76	149.19	185.61	222.04
67	42.21	49.96	57.71	65.45	73.20	80.94	88.69	96.44	119.68	158.41	197.14	235.87
68	44.06	52.17	60.29	68.40	76.52	84.63	92.75	100.86	125.21	165.79	206.36	246.94
69	46.36	54.94	63.52	72.09	80.67	89.24	97.82	106.40	132.13	175.01	217.89	260.77
70	49.13	58.26	67.39	76.52	85.65	94.78	103.91	113.04	140.43	186.08	231.72	277.37
71	51.90	61.58	71.26	80.94	90.63	100.31	109.99	119.68	148.73	197.14	245.56	293.97
72	54.66	64.90	75.13	85.37	95.61	105.84	116.08	126.32	157.03	208.21	259.39	310.57
73	57.43	68.22	79.01	89.80	100.59	111.38	122.17	132.96	165.33	219.27	273.22	327.17
74	60.20	71.54	82.88	94.22	105.57	116.91	128.25	139.60	173.63	230.34	287.06	343.77
75	63.42	75.41	87.40	99.39	111.38	123.37	135.35	147.34	183.31	243.25	303.20	363.14
76	66.65	79.28	91.92	104.55	117.19	129.82	142.46	155.09	192.99	256.16	319.33	382.50
77	69.88	83.16	96.44	109.72	123.00	136.28	149.56	162.84	202.68	269.07	335.47	401.87
78	73.11	87.03	100.96	114.88	128.81	142.73	156.66	170.58	212.36	281.98	351.61	421.24
79	76.79	91.46	106.12	120.78	135.45	150.11	164.77	179.44	223.42	296.74	370.05	443.37
80	80.48	95.88	111.29	126.69	142.09	157.49	172.89	188.29	234.49	311.49	388.50	465.50

\$40 annual policy fee included.

Quarterly Premium = Monthly PAC Premium *3.22
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Americo Financial Life and Annuity Insurance Company

Male Monthly PAC Rates – Ultra Protector II

Issue Age	FACE AMOUNTS											
	5,000	6,000	7,000	8,000	9,000	10,000	11,000	12,000	15,000	20,000	25,000	30,000
55	28.17	33.10	38.04	42.98	47.92	52.85	57.79	62.73	77.54	102.23	126.91	151.60
56	28.82	33.89	38.95	44.02	49.09	54.16	59.23	64.29	79.50	104.84	130.17	155.51
57	30.78	36.24	41.69	47.15	52.61	58.07	63.53	68.99	85.37	112.67	139.96	167.26
58	31.86	37.54	43.22	48.89	54.57	60.25	65.92	71.60	88.63	117.02	145.40	173.78
59	33.28	39.24	45.20	51.16	57.12	63.08	69.03	74.99	92.87	122.67	152.47	182.27
60	34.37	40.54	46.72	52.90	59.07	65.25	71.43	77.60	96.14	127.02	157.91	188.79
61	36.21	42.76	49.31	55.85	62.40	68.95	75.49	82.04	101.68	134.42	167.15	199.88
62	37.85	44.72	51.59	58.46	65.34	72.21	79.08	85.96	106.58	140.94	175.31	209.67
63	39.59	46.81	54.03	61.25	68.47	75.69	82.91	90.13	111.80	147.90	184.01	220.11
64	41.43	49.02	56.62	64.21	71.80	79.39	86.98	94.57	117.34	155.30	193.25	231.20
65	43.39	51.37	59.36	67.34	75.32	83.30	91.28	99.27	123.21	163.13	203.04	242.95
66	45.68	54.11	62.55	70.99	79.43	87.87	96.31	104.75	130.07	172.26	214.46	256.65
67	48.07	56.99	65.90	74.82	83.74	92.66	101.57	110.49	137.24	181.83	226.42	271.01
68	50.79	60.25	69.71	79.17	88.63	98.09	107.55	117.02	145.40	192.71	240.01	287.32
69	51.55	61.16	70.77	80.39	90.00	99.62	109.23	118.84	147.68	195.75	243.82	291.89
70	56.66	67.29	77.93	88.57	99.20	109.84	120.47	131.11	163.02	216.20	269.37	322.55
71	60.14	71.47	82.80	94.13	105.47	116.80	128.13	139.46	173.46	230.12	286.77	343.43
72	64.05	76.17	88.28	100.40	112.51	124.63	136.74	148.86	185.20	245.78	306.35	366.92
73	67.97	80.87	93.76	106.66	119.56	132.46	145.36	158.25	196.95	261.44	325.92	390.41
74	72.21	85.96	99.70	113.45	127.19	140.94	154.69	168.43	209.67	278.40	347.13	415.86
75	76.89	91.57	106.25	120.93	135.61	150.29	164.97	179.66	223.70	297.11	370.51	443.92
76	81.89	97.57	113.25	128.93	144.62	160.30	175.98	191.66	238.71	317.12	395.52	473.93
77	87.22	103.97	120.71	137.46	154.21	170.96	187.70	204.45	254.69	338.43	422.17	505.91
78	92.55	110.36	128.17	145.99	163.80	181.61	199.43	217.24	270.68	359.75	448.81	537.88
79	98.31	117.28	136.24	155.21	174.17	193.14	212.11	231.07	287.97	382.80	477.63	572.46
80	104.51	124.71	144.92	165.13	185.33	205.54	225.74	245.95	306.57	407.60	508.62	609.65

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