

SERFF Tracking Number: AFLC-126312151 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance Company State Tracking Number: 43617
Company Tracking Number: 287/2136 (08/09): TERM TO 95 W/CASH VALUE
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: 287/2136 (08/09): Term to 95 w/Cash Value
Project Name/Number: 287/2136 (08/09): Term to 95 w/Cash Value/1091

Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company

Product Name: 287/2136 (08/09): Term to 95 w/Cash Value SERFF Tr Num: AFLC-126312151 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved-Closed State Tr Num: 43617

Sub-TOI: L04I.500 Other

Co Tr Num: 287/2136 (08/09): TERM TO 95 W/CASH VALUE State Status: Approved-Closed

Filing Type: Form

Author: Ronni Jones Reviewer(s): Linda Bird
Date Submitted: 09/28/2009 Disposition Date: 10/27/2009
Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: 287/2136 (08/09): Term to 95 w/Cash Value
Project Number: 1091
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Policy series 287 and Rider series 2136 (08/09) are being submitted to our Domicile State, Texas, simultaneously to this filing.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 10/27/2009

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 09/30/2009
Created By: Ronni Jones
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Ronni Jones
Filing Description:

Enclosed, for review and approval, is an individual Term to 95 Life Insurance Policy that includes a Cash Value Endowment Benefit (Series 287), and an individual Additional Insured Term Insurance Rider (Series 2136 (08/09)). These forms are new, and they do not replace any previously approved forms in your jurisdiction. In addition, these

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forms contain no unusual or controversial elements, and they comply with the insurance laws and regulations of your jurisdiction.

Policy series 287 is an individual Term to 95 Life Insurance Policy that includes a Cash Value Endowment Benefit. The premiums for this Policy are fully guaranteed level premiums during the Policy's Level Premium Period, which the Level Premium Period is elected by the Insured at the time of application. The Cash Value Endowment may provide cash value prior to the Policy's Expiry Date. This Policy demonstrates compliance with Actuarial Guideline XLV as required for all such policies issued on or after January 01, 2010. This Policy will not be illustrated; therefore, only guarantees are shown.

Rider series 2136 (08/09) is an individual Additional Insured Term Insurance Rider that provides term life insurance on a person in addition to the Insured named in the base Policy. This Rider will be used with Policy Series 287, and with other life insurance policies approved for use in your jurisdiction.

These forms will be used in the individual term life insurance market and will be utilized by licensed independent agents doing business with our Company.

Texas is our Domicile State. Policy Series 287 and Rider Series 2136 (08/09) are being submitted to the Texas Department of Insurance simultaneously to this filing.

To the best of our knowledge and belief, this filing is complete and intended to comply with the insurance laws and regulations of your jurisdiction. Thank you in advance for your time and consideration.

Company and Contact

Filing Contact Information

Ronni Jones, Associate Compliance Analyst ronni.jones@americo.com
300 W. 11th Street 816-512-2831 [Phone]
Kansas City, MO 64105 816-391-2083 [FAX]

Filing Company Information

Americo Financial Life and Annuity Insurance CoCode: 61999 State of Domicile: Texas
Company
300 West 11th Street Group Code: 449 Company Type:

SERFF Tracking Number: AFLC-126312151 State: Arkansas
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 Kansas City, MO 64105 Group Name: State ID Number:
 (800) 231-0801 ext. [Phone] FEIN Number: 35-0810610

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 x 1 = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Americo Financial Life and Annuity Insurance Company	\$50.00	09/28/2009	30892582

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/27/2009	10/27/2009
Approved-Closed	Linda Bird	09/30/2009	09/30/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Term to 95 Life Insurance Policy w/Cash Value Endowment	Ronni Jones	10/26/2009	10/26/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Correct Forms	Note To Filer	Linda Bird	10/26/2009	10/26/2009
Request to Correct Forms	Note To Reviewer	Rebecca Aguirre	10/23/2009	10/23/2009

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Disposition

Disposition Date: 10/27/2009

Implementation Date:

Status: Approved-Closed

Comment: Company has made corrections on the original form AAR287 filing.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Sample Rider Data Page		Yes
Supporting Document	Statement of Policy Cost & Benefit Information		Yes
Supporting Document	Statements of Variability		Yes
Form (revised)	Term to 95 Life Insurance Policy w/Cash Value Endowment		Yes
Form	Term to 95 Life Insurance Policy w/Cash Value Endowment	Replaced	Yes
Form	Additional Insured Term Insurance Rider		Yes

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Disposition Date: 09/30/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Supporting Document	Statement of Policy Cost & Benefit Information		Yes
Supporting Document	Statements of Variability		Yes
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Amendment Letter

Submitted Date: 10/26/2009

Comments:

We discovered that the Death Benefit Payable provision incorrectly excludes Indebtedness. The form has been revised.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AAR287	Policy/Contr act/Fraternal Life Certificate	Term to 95 Insurance Policy w/Cash Value Endowment	Initial				50.000	AAR287 [Correction 10-26- 2009].pdf

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Note To Filer

Created By:

Linda Bird on 10/26/2009 09:41 AM

Last Edited By:

Linda Bird

Submitted On:

10/26/2009 09:41 AM

Subject:

Request to Correct Forms

Comments:

Filing has been reopened in order for correction to be made.

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Note To Reviewer

Created By:

Rebecca Aguirre on 10/23/2009 09:20 AM

Last Edited By:

Rebecca Aguirre

Submitted On:

10/23/2009 09:21 AM

Subject:

Request to Correct Forms

Comments:

We have discovered since the approval of form AAR287, that the Death Benefit Payable provision incorrectly excludes Indebtedness. This form has not been implemented or offered for sale since the approval on 9/30/2009. We would like to request that the filing be reopened so we can correct the error.

Your consideration is appreciated.

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Form Schedule

Lead Form Number: AAR287

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AAR287	Policy/Cont Term to 95 Life ract/Fratern Insurance Policy al w/Cash Value Certificate Endowment	Initial		50.000	AAR287 [Correction 10-26-2009].pdf
	AEE2136 (08/09)	Policy/Cont Additional Insured ract/Fratern Term Insurance al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	AEE2136 (08-09).pdf

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

A STOCK COMPANY

Home Office:

[Dallas, Texas]

Administrative Office:

[300 W. 11th Street / P.O. Box 410288 / Kansas City, Missouri 64141-0288]

(Herein called "We", "Us", "Our" or the "Company")

READ YOUR POLICY CAREFULLY

This Policy is a legal contract between the Company and the Owner. Under its terms, "You" and "Your" refer to the Owner of the Policy.

We agree to pay the Death Benefit provided by this Policy subject to its terms and conditions.

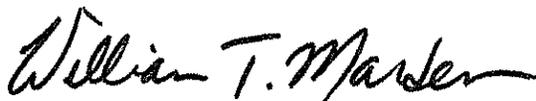
NOTICE OF 30 DAY RIGHT TO EXAMINE THE POLICY

This Policy may be cancelled by delivering or mailing the Policy to Americo Financial Life and Annuity Insurance Company or to the insurance agent through whom it was effected before midnight of the thirtieth (30th) day after receipt of such Policy by the applicant. Upon such delivery or mailing, the Policy shall be void from the beginning. Notice given by mail and return of the Policy by mail is effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Policy within ten (10) days after it receives notice of cancellation and the returned Policy.

COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Policy, You may call Our toll-free number [1-800-231-0801]. You may write to the Company at Our Administrative Office address: Americo Financial Life and Annuity Insurance Company, Attention: Policyowner Service, [P.O. Box 410288, Kansas City, Missouri 64141-0288]. You may also e-mail Us at [customer.service@americo.com.]

Signed for the Company at its Administrative Office:



President



Secretary

TERM TO 95 LIFE INSURANCE POLICY

CASH VALUE ENDOWMENT AT AGE 95

ANNUALLY RENEWABLE TO EXPIRY DATE

INSURANCE PAYABLE AT DEATH OF INSURED PRIOR TO EXPIRY DATE

PREMIUMS PAYABLE AS SHOWN ON A POLICY DATA PAGE

PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL EXPIRY DATE

NONPARTICIPATING -- NO DIVIDENDS

INDEX

POLICY SPECIFICATIONS.....	[3]	PREMIUM PAYMENTS	[10]
SCHEDULE OF MODAL FACTORS	[4]	General.....	[10]
TABLE OF CASH VALUES	[5]	Grace Period	[10]
SCHEDULE OF PREMIUMS FOR THE BASE		Reinstatement	[10]
POLICY.....	[6]	CASH VALUE ENDOWMENT	[10]
DEFINITIONS	[7]	NONFORFEITURE OPTIONS.....	[11]
THE CONTRACT.....	[7]	Cash Value and Cash Surrender Value	[11]
General.....	[7]	Reduced Paid-up Insurance	[11]
Entire Contract	[7]	Automatic Nonforfeiture Option	[11]
Change of Contract Terms.....	[8]	POLICY LOAN	[11]
GENERAL PROVISIONS	[8]	ACCELERATION OF BENEFITS	[12]
Nonparticipating	[8]	PAYMENT OF DEATH BENEFIT	[12]
Misstatement of Age or Sex	[8]	Death Benefit Payable	[12]
Termination	[8]	Interest on Death Benefit.....	[12]
Incontestability.....	[8]	Settlement	[12]
Suicide Exclusion	[8]	CLAIMS OF CREDITORS	[12]
Tax Status	[9]		
Conformity to State Laws	[9]		
CONTROL OF THE POLICY.....	[9]		
Owner.....	[9]		
Rights of Ownership	[9]		
Change of Ownership.....	[9]		
Assignment.....	[9]		
BENEFICIARY	[9]		
General.....	[9]		
Change of Beneficiary	[9]		

Riders and endorsements, if any, follow.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
FACE AMOUNT: [\$100,000] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] EXPIRY DATE: [FEBRUARY 24, 2070]
ISSUE DATE: [FEBRUARY 24, 2010] MODE PREMIUM: [\$1,042.00]
POLICY NUMBER: [01111115] MODE: [ANNUAL]
CASH VALUE ENDOWMENT AT AGE 95: [\$30,544.35]

COST OF INSURANCE SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	TERM	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD:
Term Life Insurance Base Policy	[\$100,000]	[60 Years]	[\$1,042.00**]	[15] years

**During the first [fifteen (15)] Policy Years, the premiums will be guaranteed as shown on a Policy Data Page. After the [fifteenth (15th)] Policy Year, the premium may increase each year for this Policy, but will never be more than the Guaranteed Annual Premium.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

POLICY DATA PAGE
(continued)

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE] [35]
POLICY NUMBER: [01111115] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy and riders, if any, are based on the annual premium payment Mode. If premiums are paid on a Mode other than annual, then the amount of each periodic premium will be the amount of the annual premium for the base Policy and any riders multiplied by the applicable Modal Factor below:

<u>Mode</u>	<u>Modal Factor</u>
Monthly Direct Bill	0.10
Quarterly Direct Bill	0.30
Semi-annually	0.52
Monthly (automatic bank draft)	0.095

IMPORTANT NOTE: The total amount of premium paid each year will be higher if the premiums are paid by any Mode other than annual Mode.

**POLICY DATA PAGE
(continued)**

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE] [35]
POLICY NUMBER: [01111115] PREMIUM CLASS: [STANDARD NON-NICOTINE]

TABLE OF CASH VALUES

The values shown in the table below are guaranteed values provided by the Policy and are based on the assumption that the full annual premium shown on a Policy Data Page is paid each year. The values shown are without any adjustment for Indebtedness secured by this Policy and are subject to applicable provisions of this Policy.

End of Policy Year	Cash Value	Reduced Paid-up Insurance
1	0.00	0.00
2	0.00	0.00
3	666.41	4,045.44
4	1,590.91	9,256.74
5	2,563.14	14,295.16
6	3,585.82	19,172.35
7	4,661.87	23,900.40
8	5,794.53	28,493.23
9	6,987.30	32,965.60
10	8,243.95	37,331.14
11	9,568.56	41,603.19
12	10,965.34	45,790.97
13	12,438.25	49,894.44
14	13,991.35	53,910.94
15	15,630.00	57,852.90
16	15,864.45	56,417.67
17	16,102.42	55,034.18
18	16,343.95	53,705.62
19	16,589.11	52,432.54
20	16,837.95	51,220.91

Cash Values and Reduced Paid-up Insurance values are based on the [Commissioner's 2001 Standard Ordinary nonsmoker/smoker mortality table, age last birthday] and the Insured's sex, with interest at [5.0%].

The Cash Value available under this Policy is not less than the minimum values required by, or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance, Model #808 and Actuarial Guideline XLV.

Values for years not shown will be furnished upon request.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

POLICY DATA PAGE

(continued)

INSURED: [JOHN DOE]

ISSUE AGE & SEX: [MALE, 35]

POLICY NUMBER: [1111115]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF PREMIUMS FOR THE BASE POLICY

Age	Guaranteed Annual Premium	Age	Guaranteed Annual Premium
35	1,042.00	65	4,869.00
36	1,042.00	66	5,334.00
37	1,042.00	67	5,820.00
38	1,042.00	68	6,333.00
39	1,042.00	69	6,909.00
40	1,042.00	70	7,581.00
41	1,042.00	71	8,397.00
42	1,042.00	72	9,351.00
43	1,042.00	73	10,356.00
44	1,042.00	74	11,436.00
45	1,042.00	75	12,612.00
46	1,042.00	76	13,938.00
47	1,042.00	77	15,480.00
48	1,042.00	78	17,271.00
49	1,042.00	79	19,278.00
50	1,035.00	80	21,516.00
51	1,131.00	81	23,949.00
52	1,248.00	82	26,526.00
53	1,383.00	83	29,340.00
54	1,554.00	84	32,469.00
55	1,746.00	85	35,949.00
56	1,944.00	86	39,777.00
57	2,136.00	87	43,914.00
58	2,328.00	88	48,312.00
59	2,553.00	89	52,926.00
60	2,826.00	90	57,522.00
61	3,159.00	91	62,046.00
62	3,546.00	92	66,786.00
63	3,969.00	93	71,784.00
64	4,410.00	94	77,049.00

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

DEFINITIONS

In this Policy:

Age means the Insured's age on the most recent Policy Anniversary.

Death Benefit is the amount We are required to pay under the terms of this Policy if the Insured dies while it is in force.

Due Proof of Death means a certified copy of the death certificate of the Insured, or other lawful evidence providing equivalent information, and proof of the claimant's interest in the Death Benefit.

Evidence of Insurability is information about a person which We may require to approve, change, or reinstate a Policy or Rider.

Expiry Date means the date all rights and options provided by this Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

In force means "in effect" or "not terminated."

In writing means in a written form satisfactory to Us and filed at Our Administrative Office in [Kansas City, Missouri].

Insured refers to the person, named on a Policy Data Page, whose life is insured under this Policy.

Issue Date means the date We issued this Policy. The Issue Date is shown on a Policy Data Page.

Policy Date refers to the date this Policy was first put in force. The Policy Date is shown on a Policy Data Page.

Policy Anniversary occurs once each year on the same month and day as the Policy Date.

Policy Year is a one year period beginning on the Policy Date or a Policy Anniversary, and ending on the day before the next Policy Anniversary.

Policy Month is a one month period beginning on the same day of the month as the Policy Date.

THE CONTRACT

General

We have issued this Policy in consideration of Your application and the payment of premiums.

Entire Contract

The Entire Contract consists of:

- 1) This Policy;
- 2) The original application attached;
- 3) Any attached amendments and supplements to the application;
- 4) Any attached riders and endorsements; and
- 5) Any attached application for reinstatement.

In the absence of fraud, We will consider all statements made by or for the Insured, to be representations and not warranties. We can use no such statement to void this Policy, or to defend against a claim under it, unless that statement is in the attached application or in an amendment or supplement to the application when issued or delivered.

Change in Contract Terms

Only Our President or one of Our Vice Presidents can agree to change the terms of this contract or to waive Our rights under it. Such agreements must be in writing and signed by that Officer. No agent, nor any other person, can change the terms of or waive Our rights under this contract in any way.

GENERAL PROVISIONS

Nonparticipating

This Policy is nonparticipating. It does not share in Our surplus earnings. You will not receive any dividends under the terms of this Policy.

Misstatement of Age or Sex

If a Misstatement of Age or Sex is found at any time prior to the final settlement of the Policy, all Policy benefits and values will be adjusted to the amount that the premiums paid would have purchased at the correct age and sex of the Insured, as of the Policy Issue Date

Termination

This Policy will terminate on the earliest of:

- 1) The date We receive Your request in writing to surrender the Policy;
- 2) The date the Insured dies;
- 3) The Expiry Date;
- 4) The end of the Grace Period, if a past due premium remains unpaid; or
- 5) The date the total Indebtedness equals or exceeds the Cash Value.

Incontestability

We cannot contest this Policy after it has been in force for two (2) years from the Issue Date and during the Insured's lifetime except for nonpayment of premium or in the case of fraud.

If there is a change in coverage which requires underwriting, this Policy will become incontestable after it has been reinstated for two (2) years from the date of the change and during the Insured's lifetime.

Reinstated coverage will become incontestable after it has been reinstated for two (2) years from the date of reinstatement and during the Insured's lifetime, except for fraud in the procurement of the reinstated Policy.

Policy contests will be limited to material misstatements in the application. Contests of reinstated coverage will be limited to material misstatements in the application for such reinstatement.

This provision does not apply to any rider providing disability or accidental death benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while this Policy is in force and within two (2) years after the Issue Date, the Death Benefit Payable will be limited to the sum of premiums paid, less any Indebtedness.

Tax Status

This Policy is intended to meet the requirements imposed by federal and state law on life insurance as of the Policy Date. We cannot accept responsibility for the tax treatment of this or any insurance Policy. Please consult Your tax advisor for individual assistance.

Conformity to State Laws

Any terms of this policy which, on the policy date, conflict with the laws of the jurisdiction in which it is issued for delivery, are hereby amended to conform to the minimum requirements of such laws.

CONTROL OF THE POLICY

Owner

The Insured is the Owner of this Policy unless:

- 1) A different Owner is named in the application; or
- 2) A new Owner is later named, subject to the terms of the Change of Ownership provision.

Rights of Ownership

While the Insured is living, You, as Owner, may exercise any right provided to You by this Policy. If this Policy is assigned, Your rights are subject to the rights of any assignee.

If You die before the Insured, Ownership passes to Your estate.

Change of Ownership

While the Insured is living and this Policy is in force, You may name a new Owner by giving Us notice of the change in writing. The change will become effective on the date You sign the notice, subject to any payment or action We may have performed before recording it at Our Administrative Office.

Assignment

This Policy may be assigned. No assignment will be recognized by Us unless a copy is filed with Us. We will not be responsible for the validity of any assignment.

The claim of any assignee is subordinate to Ours, including any Indebtedness to Us.

The rights of a revocable Beneficiary and Owner are subject to the rights of the assignee. The rights of an irrevocable Beneficiary are not subject to the rights of the assignee.

BENEFICIARY

General

The Beneficiary receives the Death Benefit of this Policy upon the death of the Insured. The Beneficiary of this Policy is as named in the application unless a new Beneficiary is later named, subject to the terms of the Change of Beneficiary provision.

If no named Beneficiary survives the Insured, then You, or in the event of Your death, Your estate will be named as the Beneficiary.

Change of Beneficiary

While the Insured is living and this Policy is in force, You may name a new Beneficiary by submitting to Us notice of the change in writing. The change will become effective on the date You sign the notice, subject to any payment or action We may have performed before recording it at Our Home Office.

An irrevocable Beneficiary must consent in writing to any request to change the named Beneficiary. If the irrevocable Beneficiary dies before the Insured, You may name a new Beneficiary as explained above.

PREMIUM PAYMENTS

General

All premiums are payable in advance in U.S. funds:

- 1) At Our Administrative Office in [Kansas City, Missouri]; or
- 2) To Our authorized agent in exchange for a receipt signed by one of Our Officers and countersigned by the agent.

The Schedule of Premiums for this Policy, and any attached riders, are shown on a Policy Data Page.

After the first premium is paid, We will allow a Grace Period of thirty-one (31) days after the due date for payment of each subsequent premium.

Grace Period

We will allow a Grace Period of thirty-one (31) days after the due date for payment of each premium after the first. This Policy will continue in force during the Grace Period. If the Insured dies during the Grace Period, We will deduct from the Death Benefit the premium needed to cover the period from the beginning of the Grace Period to the end of the Policy Month. If a premium is not paid by the end of the Grace Period, this Policy will terminate.

We will send a written notice to Your last known address and that of any assignee of record at least thirty (30) days before such termination.

Reinstatement

If this Policy terminates under the terms of the Grace Period provision, We will reinstate Your Policy if the request is received within three (3) years from the date of the first unpaid premium and You provide evidence of insurability acceptable to Us.

You must also:

- 1) Pay all past due premiums, plus 6% interest per year, compounded annually, from the premium due date(s) to the date of Reinstatement;
- 2) Pay any Cash Surrender Value paid to You, plus 6% interest, compounded annually from the end of the Grace Period to the date of Reinstatement; and
- 3) Pay any Indebtedness that existed at the end of the Grace Period, or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the end of the Grace Period to the date of Reinstatement. Interest on any reinstated Policy Loan will begin on the date of Reinstatement.

The effective date of Reinstatement will be the date We approve the application for Reinstatement.

This Policy will not be reinstated if You request a surrender for the Cash Surrender Value prior to the Expiry Date.

CASH VALUE ENDOWMENT

The Policy provides for a Cash Value Endowment shown on a Policy Data Page to be paid at the Policy's Expiry Date.

Prior to the Policy's Expiry Date, this Policy may have Cash Values and Cash Surrender Value. The Cash Value provided under this Policy is shown in the Table of Cash Values on a Policy Data Page. If You surrender this Policy or stop paying premiums after this Policy has Cash Value, You may elect one of the Nonforfeiture Options described below .

NONFORFEITURE OPTIONS

Cash Value and Cash Surrender Value

During the base Policy's Level Premium Period, the Cash Value is equal to the Cash Value shown on a Policy Data Page.

At the end of the base Policy's Level Premium Period, the Cash Value will be the greater of the Cash Value shown in the Table of Cash Values on a Policy Data Page or the sum of all premiums paid for the Policy, less any rider premiums, and less any substandard premiums.

After the base Policy's Level Premium Period, the Cash Value will be the Cash Value as of the end of the base Policy's Level Premium Period, increased by interest at 1.5% per annum.

The Cash Surrender Value is equal to the Cash Value less any Indebtedness. If the Owner elects to surrender this Policy for the Cash Surrender Value prior to the Policy's Expiry Date, the Cash Surrender Value available at the time of surrender will be paid in one lump sum. If the Policy is surrendered for the Cash Surrender Value, the Policy will terminate and cannot be reinstated.

Reduced Paid-up Insurance

The Owner may elect to receive Reduced Paid-up Insurance in lieu of the Cash Surrender Value. If Reduced Paid-up Insurance is elected, the insurance under this Policy will continue in force as a paid-up life insurance policy. The Reduced Paid-up Insurance will be in the amount which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Age. The amount of the Reduced Paid-up Insurance must be at least one thousand dollars (\$1,000); if not, the Cash Surrender Value will be paid in one lump sum.

Automatic Nonforfeiture Option

If We do not receive a written request from the Owner by the end of the Grace Period electing one of the Nonforfeiture Options, the Automatic Nonforfeiture Option will be assigned. The Automatic Nonforfeiture Option is the Cash Surrender Value paid in one lump sum.

POLICY LOAN

The Owner may obtain a loan while this Policy is in force and before the Expiry Date on the sole security of the Policy's Cash Value. The available loan value is the Cash Surrender Value as of the date of the Policy Loan. The Company may defer making a Policy Loan for not more than six (6) months after application for the loan is made unless the loan is to pay premiums on policies with the Company.

If, at any time, the total Indebtedness equals or exceeds the Cash Value, the Policy will terminate without value. At least thirty (30) days before the date the Policy terminates without value, the Company will send a notice of its intention to void the Policy benefit to the last known address of the Owner and any assignee of record.

Policy Loan interest will accrue from the date each loan is made. Policy Loan interest is payable in advance at the beginning of each Policy Year or when a Policy Loan is made or increased. If the Policy Loan interest is not paid when due, it will be added to the Policy Loan, and bear interest on the same terms as the Policy Loan. A Policy Loan will bear interest at the rate of 7.4% per year in advance (8.0% annual effective rate).

A Policy Loan may be repaid at any time prior to the Expiry Date. A Policy Loan that exists at the end of the Grace Period may not be repaid unless the Policy is reinstated.

ACCELERATION OF BENEFITS

If an accelerated death benefit is attached to this Policy, the Death Benefit, the Cash Values, and the premiums will be reduced if an accelerated death benefit is paid. The reduction will be consistent with the terms of the accelerated death benefit form.

PAYMENT OF DEATH BENEFIT

Death Benefit Payable

If the Insured dies while this Policy is in force or during the Grace Period, We will pay the Death Benefit when We receive the Insured's Due Proof of Death. The Death Benefit Payable upon death of the Insured will be:

- 1) The face amount shown on a Policy Data Page; plus
- 2) The death benefit of any riders on the life of the Insured; plus
- 3) Any part of the premium paid which applies to the unexpired term of this Policy beyond the Policy Month of the Insured's death; minus
- 4) Any Indebtedness; minus
- 5) Any past due premiums; plus
- 6) Interest as provided in the Interest on Death Benefit provision below.

The Death Benefit Payable will be subject to the terms of the Suicide Exclusion, the Misstatement of Age or Sex and the Incontestability provisions.

Interest on Death Benefit

Interest will be paid from the date of the Insured's death until the date of settlement. Interest will be computed daily at a rate of interest no less than 1.5% per year.

If the law of the state in which this Policy is delivered requires Us to pay interest on the Death Benefit differently, We will pay interest on the Death Benefit according to the requirements of the state.

Settlement

Settlement will be made in one lump sum.

CLAIMS OF CREDITORS

All payments under this Policy are exempt from the claims of creditors to the extent permitted by law. Payments may not be assigned or withdrawn without Our consent before becoming payable.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 95 LIFE INSURANCE POLICY
CASH VALUE ENDOWMENT AT AGE 95
ANNUALLY RENEWABLE TO EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED PRIOR TO EXPIRY DATE
PREMIUMS PAYABLE AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL EXPIRY DATE
NONPARTICIPATING -- NO DIVIDENDS

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

Home Office

[Dallas, Texas]

Administrative Office

[300 W. 11th Street / P.O. Box 410288 / Kansas City, Missouri 64141-0288]

ADDITIONAL INSURED TERM INSURANCE RIDER

Americo Financial Life and Annuity Insurance Company has issued this Rider as a part of the Policy to which it is attached. All terms of the Policy which are not inconsistent with this Rider apply to this Rider.

This Rider has no cash value or loan value.

Rider Benefit - The amount of insurance provided by this Rider is shown on a Policy Data Page as the Rider Benefit. The Company will pay such benefit to the Beneficiary upon receipt of due proof that the Additional Insured died while this Rider was in force.

Additional Insured – The Additional Insured is the person named in the application as shown on the Rider Data Page of the Policy.

Beneficiary - The Beneficiary of this Rider is the Owner, if living. Otherwise, the Beneficiary is the estate of the Additional Insured.

Effective Date - The Effective Date of this Rider will be the Policy Date as shown on a Policy Data Page.

Insured – The Insured is the person named in the application as shown on a Policy Data Page.

Issue Date – The Issue Date of this Rider is the Issue Date as shown on a Policy Data Page.

Owner – The Insured is the Owner of the Policy unless a different Owner is named in the application, or a new Owner is later named, subject to the terms of the Change of Ownership provision as shown in the Policy.

Premium - The Premium for this Rider is shown on the Rider Data Page of the Policy.

Death of Insured - If the Insured dies while this Rider is in force, this Rider will terminate. The Additional Insured will have thirty-one (31) days in which to convert this Rider to a permanent plan of life insurance. If the Additional Insured does not elect to convert to a permanent plan of insurance, any unearned paid Rider premium will be returned to the Owner or the Insured's beneficiary with the Death Benefit.

The permanent plan of life insurance will be limited to the conversion product being issued by the Company at the time of conversion. The request for conversion to a permanent plan of life insurance must take place prior to the date the Additional Insured is age 65. The converted permanent plan of life insurance may not be more than the Rider Benefit at the time of conversion without providing evidence of insurability. The premium for the new permanent plan of life insurance will be based on the Additional Insured's sex and age on the conversion date.

The conversion will be made upon receipt of a written request. The new permanent plan of life insurance will not be effective until the Company receives the first premium for it. Riders may be included only with the Company's consent.

Incontestability - This Rider will be incontestable, as to statements made in the application, after it has been in force for two (2) years from the Issue Date of this Rider as to the life of the Additional Insured, except in the case of fraud or for non-payment of premium.

Reinstated coverage will be incontestable as to statements made in the reinstatement application after it has been in force for two (2) years from the date of reinstatement, except in the case of fraud or for non-payment of premium.

Rider Reinstatement – If the Policy lapsed under the Policy's Grace Period provision and the Policy is reinstated subject to the terms of the Policy's Reinstatement provision, We will reinstate this Rider if this Rider was in effect when the Policy lapsed.

Suicide of Additional Insured - If the Additional Insured, while sane or insane, dies by suicide within two (2) years after the Issue Date of this Rider, the amount payable will be limited to the Rider premiums paid for this Rider Benefit.

Termination - This Rider will terminate on the earliest of the following dates:

- (a) the Policy Anniversary on which the Additional Insured is age 95;
- (b) the date the Policy is terminated for any reason; or
- (c) the date of receipt by the Company of a written request to terminate the Rider.

Consideration - This Rider is issued in consideration of the application, a copy of which is attached to the Policy, and payment of the Premium for the Rider Benefit.



Secretary

SERFF Tracking Number: AFLC-126312151 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 43617
Company
Company Tracking Number: 287/2136 (08/09): TERM TO 95 W/CASH VALUE
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: 287/2136 (08/09): Term to 95 w/Cash Value
Project Name/Number: 287/2136 (08/09): Term to 95 w/Cash Value/1091

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Readability Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application Comments: Application AAA5089 (2008), that will be used to apply for enclosed Policy series 287 and Rider series 2136 (08/09), was previously approved in your jurisdiction on 10/1/2008, under state tracking #40305.		

	Item Status:	Status Date:
Satisfied - Item: Sample Rider Data Page Comments: Attachment: RDP AEE2136 (08-09) SAMPLE.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Policy Cost & Benefit Information Comments: Attachment: SPCB 287 15 YR.pdf		

	Item Status:	Status Date:
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SERFF Tracking Number: AFLC-126312151 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 43617
Company
Company Tracking Number: 287/2136 (08/09): TERM TO 95 W/CASH VALUE
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: 287/2136 (08/09): Term to 95 w/Cash Value
Project Name/Number: 287/2136 (08/09): Term to 95 w/Cash Value/1091

Satisfied - Item: Statements of Variability

Comments:

Attachments:

287 POLICY - Statement of Variability.pdf

2136 (08-09) RIDER - Statement of Variability.pdf

READABILITY CERTIFICATION

COMPANY: Americo Financial Life and Annuity Insurance Company

NAIC #: 0449-61999

I hereby certify that the form(s) listed below have the following readability score(s) as calculated by the Flesch Reading Ease Test.

Form Number	Form Description	Readability Score
AAR287	Term to 95 Life Insurance policy w/Cash Value Endowment Benefit	50.0
AEE2136 (08/09)	Additional Insured Term Insurance rider	50.0

Eric H. Petersen, FSA, MAAA

Assistant Vice President – Product Development
Title

September 28, 2009

Date

RIDER DATA PAGE

ADDITIONAL INSURED RIDER

A[EE]2136 (08/09)

INSURED: JIM DOE ISSUE AGE AND SEX 35, MALE
POLICY NUMBER ABC12345 PREMIUM CLASS STANDARD NON-NICOTINE

Schedule of Premiums for the Additional Insured Rider

Age	Guaranteed Annual Premium	Age	Guaranteed Annual Premium
35	245.00	65	4,869.00
36	245.00	66	5,334.00
37	245.00	67	5,820.00
38	245.00	68	6,333.00
39	245.00	69	6,909.00
40	245.00	70	7,581.00
41	245.00	71	8,397.00
42	245.00	72	9,351.00
43	245.00	73	10,356.00
44	245.00	74	11,436.00
45	245.00	75	12,612.00
46	245.00	76	13,938.00
47	245.00	77	15,480.00
48	245.00	78	17,271.00
49	245.00	79	19,278.00
50	1,035.00	80	21,516.00
51	1,131.00	81	23,949.00
52	1,248.00	82	26,526.00
53	1,383.00	83	29,340.00
54	1,554.00	84	32,469.00
55	1,746.00	85	35,949.00
56	1,944.00	86	39,777.00
57	2,136.00	87	43,914.00
58	2,328.00	88	48,312.00
59	2,553.00	89	52,926.00
60	2,826.00	90	57,522.00
61	3,159.00	91	62,046.00
62	3,546.00	92	66,786.00
63	3,969.00	93	71,784.00
64	4,410.00	94	77,049.00

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
P.O. BOX 410288
KANSAS CITY, MO 64141-0288

Presented By: ABC AGENCY
AUTHORIZED PERSON
PO BOX 219040
DALLAS, TX 75201

Policy Number: ABCDE12345 Age: 35, Male Class: Standard Non-nicotine
 Prepared For: John Doe
 Date Prepared: 01/10/2010

Description of Coverage: **Amount:**
 Level Term \$100,000.00

Year	Age	Guaranteed Annual Premiums			Death Benefit	End of Year Cash Surrender Value
		Policy	Rider	Rider		
1	36	\$245.00	\$0	\$0	\$100,000.00	\$0.00
2	37	\$245.00	\$0	\$0	\$100,000.00	\$0.00
3	38	\$245.00	\$0	\$0	\$100,000.00	\$0.00
4	39	\$245.00	\$0	\$0	\$100,000.00	\$0.00
5	40	\$245.00	\$0	\$0	\$100,000.00	\$0.00
6	41	\$245.00	\$0	\$0	\$100,000.00	\$0.00
7	42	\$245.00	\$0	\$0	\$100,000.00	\$0.00
8	43	\$245.00	\$0	\$0	\$100,000.00	\$0.00
9	44	\$245.00	\$0	\$0	\$100,000.00	\$0.00
10	45	\$245.00	\$0	\$0	\$100,000.00	\$0.00
11	46	\$245.00	\$0	\$0	\$100,000.00	\$0.00
12	47	\$245.00	\$0	\$0	\$100,000.00	\$0.00
13	48	\$245.00	\$0	\$0	\$100,000.00	\$0.00
14	49	\$245.00	\$0	\$0	\$100,000.00	\$0.00
15	50	\$245.00	\$0	\$0	\$100,000.00	\$0.00
16	51	\$1,035.00	\$0	\$0	\$100,000.00	\$0.00
17	52	\$1,131.00	\$0	\$0	\$100,000.00	\$0.00
18	53	\$1,248.00	\$0	\$0	\$100,000.00	\$0.00
19	54	\$1,383.00	\$0	\$0	\$100,000.00	\$0.00
20	55	\$1,554.00	\$0	\$0	\$100,000.00	\$0.00
	60	\$2,826.00	\$0	\$0	\$100,000.00	\$0.00
	65	\$4,869.00	\$0	\$0	\$100,000.00	\$0.00
	90	\$57,522.00	\$0	\$0	\$100,000.00	\$0.00

IMPORTANT NOTE: The guaranteed annual premiums stated above are based on the annual premium payment mode. If a payment mode other than annual is used, the guaranteed premiums under such mode will be equal to the guaranteed annual premiums stated above multiplied by the applicable modal factors shown in the Schedule of Modal Factors found in your policy.

The Guaranteed Cash Values for this Policy are based upon the Commissioner's 2001 Standard Ordinary Mortality Table, Age Last Birthday, sex and smoker distinct with interest at 5%. Coverage is provided until age 95 if the guaranteed premiums are paid each time when due, and no changes are made to this policy and no loans are made.

Policy Loan interest rate is 7.4% per year payable in advance (8.0% annual effective).

THIS DISCLOSURE IS FOR YOUR PROTECTION. IT PROVIDES BASIC INFORMATION ABOUT THE COST AND COVERAGE OF THIS POLICY. READ IT CAREFULLY. IT IS NOT AN OFFER TO CONTRACT AND DOES NOT ALTER OR MODIFY ANY POLICY OR RIDER.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY
Form Series 287

The following items vary according to the specification set by the insured at time of application, and are not typically regulated variables. No explanation is needed for these items:

Data Pages

INSURED
ISSUE AGE AND SEX
FACE AMOUNT
LEVEL PREMIUM PERIOD

The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company, and are not typically regulated variables. No explanation, outside of the actuarial memorandum is needed for these items:

Data Pages

POLICY DATE
ISSUE DATE
POLICY NUMBER
EXPIRY DATE
MODE PREMIUM

In Form Text

Company's Home Office and Administrative Office Contact information (throughout form)
Index – page numbers
Officer signatures

The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company, and are typically regulated variables. All are fixed at issue, but may vary for new issues only.

Data Pages

PREMIUM CLASS

The product is underwritten according to company standards using the following classes:

- Standard nicotine
- Standard non-nicotine

Modal Factors

These factors may change to offset the Company's administrative costs.

Table of Cash Value - Cash Values

Vary by level premium period, duration, issue age, classification (smoker/nonsmoker), interest and gender

Table of Cash Values - Reduced Paid-up Values

Vary by Cash Value, attained age, class (smoker/nonsmoker), interest rate and gender.

Schedule of Premiums

This item will vary according to the level premium period elected by the application. Example:

- 30 years
- 25 years
- 20 years
- 15 years

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY
Form Series 287

The following item will vary according to specifications set by Americo Financial Life and Annuity Insurance Company and are typically regulated variables. All are fixed at issue and may vary for new issues only.

Data Page – Mortality Table

Commissioner's 2001 Standard Ordinary nonsmoker/smoker mortality table, age last birthday and interest at 5.0% Required effective January 1, 2009.

In the event the required table is changed, we will not revise our forms without advising the state of any such change and providing the effective date for same.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY
Form Series 2136 (08/09)

The following items vary according to specifications set by Americo Financial Life and Annuity Insurance Company, and are not typically regulated variables. No explanation (outside of the actuarial memorandum) is needed for these items:

IN FORM TEXT

- Company's Home Office and Administrative Office contact information (throughout form)
- Officer Signatures

SERFF Tracking Number: AFLC-126312151 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 43617
 Company
 Company Tracking Number: 287/2136 (08/09): TERM TO 95 W/CASH VALUE
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
 Product Name: 287/2136 (08/09): Term to 95 w/Cash Value
 Project Name/Number: 287/2136 (08/09): Term to 95 w/Cash Value/1091

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/28/2009	Form	Term to 95 Life Insurance Policy w/Cash Value Endowment	10/26/2009	AAR287.pdf (Superceded)

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

A STOCK COMPANY

Home Office:

[Dallas, Texas]

Administrative Office:

[300 W. 11th Street / P.O. Box 410288 / Kansas City, Missouri 64141-0288]

(Herein called "We", "Us", "Our" or the "Company")

READ YOUR POLICY CAREFULLY

This Policy is a legal contract between the Company and the Owner. Under its terms, "You" and "Your" refer to the Owner of the Policy.

We agree to pay the Death Benefit provided by this Policy subject to its terms and conditions.

NOTICE OF 30 DAY RIGHT TO EXAMINE THE POLICY

This Policy may be cancelled by delivering or mailing the Policy to Americo Financial Life and Annuity Insurance Company or to the insurance agent through whom it was effected before midnight of the thirtieth (30th) day after receipt of such Policy by the applicant. Upon such delivery or mailing, the Policy shall be void from the beginning. Notice given by mail and return of the Policy by mail is effective on being postmarked, properly addressed and postage prepaid. The Company must return all payments made for this Policy within ten (10) days after it receives notice of cancellation and the returned Policy.

COMPLAINT NOTICE

To obtain information or to make further inquiries regarding this Policy, You may call Our toll-free number [1-800-231-0801]. You may write to the Company at Our Administrative Office address: Americo Financial Life and Annuity Insurance Company, Attention: Policyowner Service, [P.O. Box 410288, Kansas City, Missouri 64141-0288]. You may also e-mail Us at [customer.service@americo.com.]

Signed for the Company at its Administrative Office:



President



Secretary

TERM TO 95 LIFE INSURANCE POLICY

CASH VALUE ENDOWMENT AT AGE 95

ANNUALLY RENEWABLE TO EXPIRY DATE

INSURANCE PAYABLE AT DEATH OF INSURED PRIOR TO EXPIRY DATE

PREMIUMS PAYABLE AS SHOWN ON A POLICY DATA PAGE

PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL EXPIRY DATE

NONPARTICIPATING -- NO DIVIDENDS

INDEX

POLICY SPECIFICATIONS.....	[3]	PREMIUM PAYMENTS	[10]
SCHEDULE OF MODAL FACTORS	[4]	General.....	[10]
TABLE OF CASH VALUES	[5]	Grace Period	[10]
SCHEDULE OF PREMIUMS FOR THE BASE		Reinstatement	[10]
POLICY.....	[6]	CASH VALUE ENDOWMENT	[10]
DEFINITIONS	[7]	NONFORFEITURE OPTIONS.....	[11]
THE CONTRACT.....	[7]	Cash Value and Cash Surrender Value	[11]
General.....	[7]	Reduced Paid-up Insurance	[11]
Entire Contract	[7]	Automatic Nonforfeiture Option	[11]
Change of Contract Terms.....	[8]	POLICY LOAN	[11]
GENERAL PROVISIONS	[8]	ACCELERATION OF BENEFITS	[12]
Nonparticipating	[8]	PAYMENT OF DEATH BENEFIT	[12]
Misstatement of Age or Sex	[8]	Death Benefit Payable	[12]
Termination	[8]	Interest on Death Benefit.....	[12]
Incontestability.....	[8]	Settlement	[12]
Suicide Exclusion	[8]	CLAIMS OF CREDITORS	[12]
Tax Status	[9]		
Conformity to State Laws	[9]		
CONTROL OF THE POLICY.....	[9]		
Owner.....	[9]		
Rights of Ownership	[9]		
Change of Ownership.....	[9]		
Assignment.....	[9]		
BENEFICIARY	[9]		
General.....	[9]		
Change of Beneficiary	[9]		

Riders and endorsements, if any, follow.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
FACE AMOUNT: [\$100,000] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] EXPIRY DATE: [FEBRUARY 24, 2070]
ISSUE DATE: [FEBRUARY 24, 2010] MODE PREMIUM: [\$1,042.00]
POLICY NUMBER: [01111115] MODE: [ANNUAL]
CASH VALUE ENDOWMENT AT AGE 95: [\$30,544.35]

COST OF INSURANCE SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	TERM	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD:
Term Life Insurance Base Policy	[\$100,000]	[60 Years]	[\$1,042.00**]	[15] years

**During the first [fifteen (15)] Policy Years, the premiums will be guaranteed as shown on a Policy Data Page. After the [fifteenth (15th)] Policy Year, the premium may increase each year for this Policy, but will never be more than the Guaranteed Annual Premium.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

POLICY DATA PAGE
(continued)

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE] [35]
POLICY NUMBER: [01111115] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy and riders, if any, are based on the annual premium payment Mode. If premiums are paid on a Mode other than annual, then the amount of each periodic premium will be the amount of the annual premium for the base Policy and any riders multiplied by the applicable Modal Factor below:

<u>Mode</u>	<u>Modal Factor</u>
Monthly Direct Bill	0.10
Quarterly Direct Bill	0.30
Semi-annually	0.52
Monthly (automatic bank draft)	0.095

IMPORTANT NOTE: The total amount of premium paid each year will be higher if the premiums are paid by any Mode other than annual Mode.

**POLICY DATA PAGE
(continued)**

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE] [35]
POLICY NUMBER: [01111115] PREMIUM CLASS: [STANDARD NON-NICOTINE]

TABLE OF CASH VALUES

The values shown in the table below are guaranteed values provided by the Policy and are based on the assumption that the full annual premium shown on a Policy Data Page is paid each year. The values shown are without any adjustment for Indebtedness secured by this Policy and are subject to applicable provisions of this Policy.

End of Policy Year	Cash Value	Reduced Paid-up Insurance
1	0.00	0.00
2	0.00	0.00
3	666.41	4,045.44
4	1,590.91	9,256.74
5	2,563.14	14,295.16
6	3,585.82	19,172.35
7	4,661.87	23,900.40
8	5,794.53	28,493.23
9	6,987.30	32,965.60
10	8,243.95	37,331.14
11	9,568.56	41,603.19
12	10,965.34	45,790.97
13	12,438.25	49,894.44
14	13,991.35	53,910.94
15	15,630.00	57,852.90
16	15,864.45	56,417.67
17	16,102.42	55,034.18
18	16,343.95	53,705.62
19	16,589.11	52,432.54
20	16,837.95	51,220.91

Cash Values and Reduced Paid-up Insurance values are based on the [Commissioner's 2001 Standard Ordinary nonsmoker/smoker mortality table, age last birthday] and the Insured's sex, with interest at [5.0%].

The Cash Value available under this Policy is not less than the minimum values required by, or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance, Model #808 and Actuarial Guideline XLV.

Values for years not shown will be furnished upon request.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

POLICY DATA PAGE

(continued)

INSURED: [JOHN DOE]

ISSUE AGE & SEX: [MALE, 35]

POLICY NUMBER: [1111115]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF PREMIUMS FOR THE BASE POLICY

Age	Guaranteed Annual Premium	Age	Guaranteed Annual Premium
35	1,042.00	65	4,869.00
36	1,042.00	66	5,334.00
37	1,042.00	67	5,820.00
38	1,042.00	68	6,333.00
39	1,042.00	69	6,909.00
40	1,042.00	70	7,581.00
41	1,042.00	71	8,397.00
42	1,042.00	72	9,351.00
43	1,042.00	73	10,356.00
44	1,042.00	74	11,436.00
45	1,042.00	75	12,612.00
46	1,042.00	76	13,938.00
47	1,042.00	77	15,480.00
48	1,042.00	78	17,271.00
49	1,042.00	79	19,278.00
50	1,035.00	80	21,516.00
51	1,131.00	81	23,949.00
52	1,248.00	82	26,526.00
53	1,383.00	83	29,340.00
54	1,554.00	84	32,469.00
55	1,746.00	85	35,949.00
56	1,944.00	86	39,777.00
57	2,136.00	87	43,914.00
58	2,328.00	88	48,312.00
59	2,553.00	89	52,926.00
60	2,826.00	90	57,522.00
61	3,159.00	91	62,046.00
62	3,546.00	92	66,786.00
63	3,969.00	93	71,784.00
64	4,410.00	94	77,049.00

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

DEFINITIONS

In this Policy:

Age means the Insured's age on the most recent Policy Anniversary.

Death Benefit is the amount We are required to pay under the terms of this Policy if the Insured dies while it is in force.

Due Proof of Death means a certified copy of the death certificate of the Insured, or other lawful evidence providing equivalent information, and proof of the claimant's interest in the Death Benefit.

Evidence of Insurability is information about a person which We may require to approve, change, or reinstate a Policy or Rider.

Expiry Date means the date all rights and options provided by this Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

In force means "in effect" or "not terminated."

In writing means in a written form satisfactory to Us and filed at Our Administrative Office in [Kansas City, Missouri].

Insured refers to the person, named on a Policy Data Page, whose life is insured under this Policy.

Issue Date means the date We issued this Policy. The Issue Date is shown on a Policy Data Page.

Policy Date refers to the date this Policy was first put in force. The Policy Date is shown on a Policy Data Page.

Policy Anniversary occurs once each year on the same month and day as the Policy Date.

Policy Year is a one year period beginning on the Policy Date or a Policy Anniversary, and ending on the day before the next Policy Anniversary.

Policy Month is a one month period beginning on the same day of the month as the Policy Date.

THE CONTRACT

General

We have issued this Policy in consideration of Your application and the payment of premiums.

Entire Contract

The Entire Contract consists of:

- 1) This Policy;
- 2) The original application attached;
- 3) Any attached amendments and supplements to the application;
- 4) Any attached riders and endorsements; and
- 5) Any attached application for reinstatement.

In the absence of fraud, We will consider all statements made by or for the Insured, to be representations and not warranties. We can use no such statement to void this Policy, or to defend against a claim under it, unless that statement is in the attached application or in an amendment or supplement to the application when issued or delivered.

Change in Contract Terms

Only Our President or one of Our Vice Presidents can agree to change the terms of this contract or to waive Our rights under it. Such agreements must be in writing and signed by that Officer. No agent, nor any other person, can change the terms of or waive Our rights under this contract in any way.

GENERAL PROVISIONS

Nonparticipating

This Policy is nonparticipating. It does not share in Our surplus earnings. You will not receive any dividends under the terms of this Policy.

Misstatement of Age or Sex

If a Misstatement of Age or Sex is found at any time prior to the final settlement of the Policy, all Policy benefits and values will be adjusted to the amount that the premiums paid would have purchased at the correct age and sex of the Insured, as of the Policy Issue Date

Termination

This Policy will terminate on the earliest of:

- 1) The date We receive Your request in writing to surrender the Policy;
- 2) The date the Insured dies;
- 3) The Expiry Date;
- 4) The end of the Grace Period, if a past due premium remains unpaid; or
- 5) The date the total Indebtedness equals or exceeds the Cash Value.

Incontestability

We cannot contest this Policy after it has been in force for two (2) years from the Issue Date and during the Insured's lifetime except for nonpayment of premium or in the case of fraud.

If there is a change in coverage which requires underwriting, this Policy will become incontestable after it has been reinstated for two (2) years from the date of the change and during the Insured's lifetime.

Reinstated coverage will become incontestable after it has been reinstated for two (2) years from the date of reinstatement and during the Insured's lifetime, except for fraud in the procurement of the reinstated Policy.

Policy contests will be limited to material misstatements in the application. Contests of reinstated coverage will be limited to material misstatements in the application for such reinstatement.

This provision does not apply to any rider providing disability or accidental death benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while this Policy is in force and within two (2) years after the Issue Date, the Death Benefit Payable will be limited to the sum of premiums paid, less any Indebtedness.

Tax Status

This Policy is intended to meet the requirements imposed by federal and state law on life insurance as of the Policy Date. We cannot accept responsibility for the tax treatment of this or any insurance Policy. Please consult Your tax advisor for individual assistance.

Conformity to State Laws

Any terms of this policy which, on the policy date, conflict with the laws of the jurisdiction in which it is issued for delivery, are hereby amended to conform to the minimum requirements of such laws.

CONTROL OF THE POLICY

Owner

The Insured is the Owner of this Policy unless:

- 1) A different Owner is named in the application; or
- 2) A new Owner is later named, subject to the terms of the Change of Ownership provision.

Rights of Ownership

While the Insured is living, You, as Owner, may exercise any right provided to You by this Policy. If this Policy is assigned, Your rights are subject to the rights of any assignee.

If You die before the Insured, Ownership passes to Your estate.

Change of Ownership

While the Insured is living and this Policy is in force, You may name a new Owner by giving Us notice of the change in writing. The change will become effective on the date You sign the notice, subject to any payment or action We may have performed before recording it at Our Administrative Office.

Assignment

This Policy may be assigned. No assignment will be recognized by Us unless a copy is filed with Us. We will not be responsible for the validity of any assignment.

The claim of any assignee is subordinate to Ours, including any Indebtedness to Us.

The rights of a revocable Beneficiary and Owner are subject to the rights of the assignee. The rights of an irrevocable Beneficiary are not subject to the rights of the assignee.

BENEFICIARY

General

The Beneficiary receives the Death Benefit of this Policy upon the death of the Insured. The Beneficiary of this Policy is as named in the application unless a new Beneficiary is later named, subject to the terms of the Change of Beneficiary provision.

If no named Beneficiary survives the Insured, then You, or in the event of Your death, Your estate will be named as the Beneficiary.

Change of Beneficiary

While the Insured is living and this Policy is in force, You may name a new Beneficiary by submitting to Us notice of the change in writing. The change will become effective on the date You sign the notice, subject to any payment or action We may have performed before recording it at Our Home Office.

An irrevocable Beneficiary must consent in writing to any request to change the named Beneficiary. If the irrevocable Beneficiary dies before the Insured, You may name a new Beneficiary as explained above.

PREMIUM PAYMENTS

General

All premiums are payable in advance in U.S. funds:

- 1) At Our Administrative Office in [Kansas City, Missouri]; or
- 2) To Our authorized agent in exchange for a receipt signed by one of Our Officers and countersigned by the agent.

The Schedule of Premiums for this Policy, and any attached riders, are shown on a Policy Data Page.

After the first premium is paid, We will allow a Grace Period of thirty-one (31) days after the due date for payment of each subsequent premium.

Grace Period

We will allow a Grace Period of thirty-one (31) days after the due date for payment of each premium after the first. This Policy will continue in force during the Grace Period. If the Insured dies during the Grace Period, We will deduct from the Death Benefit the premium needed to cover the period from the beginning of the Grace Period to the end of the Policy Month. If a premium is not paid by the end of the Grace Period, this Policy will terminate.

We will send a written notice to Your last known address and that of any assignee of record at least thirty (30) days before such termination.

Reinstatement

If this Policy terminates under the terms of the Grace Period provision, We will reinstate Your Policy if the request is received within three (3) years from the date of the first unpaid premium and You provide evidence of insurability acceptable to Us.

You must also:

- 1) Pay all past due premiums, plus 6% interest per year, compounded annually, from the premium due date(s) to the date of Reinstatement;
- 2) Pay any Cash Surrender Value paid to You, plus 6% interest, compounded annually from the end of the Grace Period to the date of Reinstatement; and
- 3) Pay any Indebtedness that existed at the end of the Grace Period, or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the end of the Grace Period to the date of Reinstatement. Interest on any reinstated Policy Loan will begin on the date of Reinstatement.

The effective date of Reinstatement will be the date We approve the application for Reinstatement.

This Policy will not be reinstated if You request a surrender for the Cash Surrender Value prior to the Expiry Date.

CASH VALUE ENDOWMENT

The Policy provides for a Cash Value Endowment shown on a Policy Data Page to be paid at the Policy's Expiry Date.

Prior to the Policy's Expiry Date, this Policy may have Cash Values and Cash Surrender Value. The Cash Value provided under this Policy is shown in the Table of Cash Values on a Policy Data Page. If You surrender this Policy or stop paying premiums after this Policy has Cash Value, You may elect one of the Nonforfeiture Options described below .

NONFORFEITURE OPTIONS

Cash Value and Cash Surrender Value

During the base Policy's Level Premium Period, the Cash Value is equal to the Cash Value shown on a Policy Data Page.

At the end of the base Policy's Level Premium Period, the Cash Value will be the greater of the Cash Value shown in the Table of Cash Values on a Policy Data Page or the sum of all premiums paid for the Policy, less any rider premiums, and less any substandard premiums.

After the base Policy's Level Premium Period, the Cash Value will be the Cash Value as of the end of the base Policy's Level Premium Period, increased by interest at 1.5% per annum.

The Cash Surrender Value is equal to the Cash Value less any Indebtedness. If the Owner elects to surrender this Policy for the Cash Surrender Value prior to the Policy's Expiry Date, the Cash Surrender Value available at the time of surrender will be paid in one lump sum. If the Policy is surrendered for the Cash Surrender Value, the Policy will terminate and cannot be reinstated.

Reduced Paid-up Insurance

The Owner may elect to receive Reduced Paid-up Insurance in lieu of the Cash Surrender Value. If Reduced Paid-up Insurance is elected, the insurance under this Policy will continue in force as a paid-up life insurance policy. The Reduced Paid-up Insurance will be in the amount which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Age. The amount of the Reduced Paid-up Insurance must be at least one thousand dollars (\$1,000); if not, the Cash Surrender Value will be paid in one lump sum.

Automatic Nonforfeiture Option

If We do not receive a written request from the Owner by the end of the Grace Period electing one of the Nonforfeiture Options, the Automatic Nonforfeiture Option will be assigned. The Automatic Nonforfeiture Option is the Cash Surrender Value paid in one lump sum.

POLICY LOAN

The Owner may obtain a loan while this Policy is in force and before the Expiry Date on the sole security of the Policy's Cash Value. The available loan value is the Cash Surrender Value as of the date of the Policy Loan. The Company may defer making a Policy Loan for not more than six (6) months after application for the loan is made unless the loan is to pay premiums on policies with the Company.

If, at any time, the total Indebtedness equals or exceeds the Cash Value, the Policy will terminate without value. At least thirty (30) days before the date the Policy terminates without value, the Company will send a notice of its intention to void the Policy benefit to the last known address of the Owner and any assignee of record.

Policy Loan interest will accrue from the date each loan is made. Policy Loan interest is payable in advance at the beginning of each Policy Year or when a Policy Loan is made or increased. If the Policy Loan interest is not paid when due, it will be added to the Policy Loan, and bear interest on the same terms as the Policy Loan. A Policy Loan will bear interest at the rate of 7.4% per year in advance (8.0% annual effective rate).

A Policy Loan may be repaid at any time prior to the Expiry Date. A Policy Loan that exists at the end of the Grace Period may not be repaid unless the Policy is reinstated.

ACCELERATION OF BENEFITS

If an accelerated death benefit is attached to this Policy, the Death Benefit, the Cash Values, and the premiums will be reduced if an accelerated death benefit is paid. The reduction will be consistent with the terms of the accelerated death benefit form.

PAYMENT OF DEATH BENEFIT

Death Benefit Payable

If the Insured dies while this Policy is in force or during the Grace Period, We will pay the Death Benefit when We receive the Insured's Due Proof of Death. The Death Benefit Payable upon death of the Insured will be:

- 1) The face amount shown on a Policy Data Page; plus
- 2) The death benefit of any riders on the life of the Insured; plus
- 3) Any part of the premium paid which applies to the unexpired term of this Policy beyond the Policy Month of the Insured's death; minus
- 4) Any past due premiums; plus
- 5) Interest as provided in the Interest on Death Benefit provision below.

The Death Benefit Payable will be subject to the terms of the Suicide Exclusion, the Misstatement of Age or Sex and the Incontestability provisions.

Interest on Death Benefit

Interest will be paid from the date of the Insured's death until the date of settlement. Interest will be computed daily at a rate of interest no less than 1.5% per year.

If the law of the state in which this Policy is delivered requires Us to pay interest on the Death Benefit differently, We will pay interest on the Death Benefit according to the requirements of the state.

Settlement

Settlement will be made in one lump sum.

CLAIMS OF CREDITORS

All payments under this Policy are exempt from the claims of creditors to the extent permitted by law. Payments may not be assigned or withdrawn without Our consent before becoming payable.

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 95 LIFE INSURANCE POLICY
CASH VALUE ENDOWMENT AT AGE 95
ANNUALLY RENEWABLE TO EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED PRIOR TO EXPIRY DATE
PREMIUMS PAYABLE AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL EXPIRY DATE
NONPARTICIPATING -- NO DIVIDENDS