

SERFF Tracking Number: AFLC-126917377 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance Company State Tracking Number: 47438
Company Tracking Number:
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: 1266: Lower EIA Guarantees
Project Name/Number: 1266: Lower EIA Guarantees/1266

Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company

Product Name: 1266: Lower EIA Guarantees SERFF Tr Num: AFLC-126917377 State: Arkansas
TOI: A07I Individual Annuities - Special SERFF Status: Closed-Approved- Closed State Tr Num: 47438

Sub-TOI: A07I.001 Equity Indexed Co Tr Num: State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Author: Ronni Jones Disposition Date: 12/06/2010
Date Submitted: 12/02/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 1266: Lower EIA Guarantees
Project Number: 1266
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Texas is our domicile state.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 12/06/2010

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 12/06/2010

Deemer Date:
Submitted By: Ronni Jones
Filing Description:

Created By: Ronni Jones
Corresponding Filing Tracking Number:

The purpose of this filing submission is to lower the guaranteed rates on the enclosed equity-indexed annuity Contract Data Pages. The enclosed revised Contract Data Pages replace previously approved Contract Data Pages as outlined in the Associated Forms List included in this filing.

The revised Contract Data Pages will be used with the effected previously approved base contracts as outlined in the Associated Forms List and will be used upon implementation post-approval.

SERFF Tracking Number: AFLC-126917377 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 47438
 Company
 Company Tracking Number:
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: 1266: Lower EIA Guarantees
 Project Name/Number: 1266: Lower EIA Guarantees/1266

These revised Contract Data Pages contain no unusual or controversial elements and will be used in the individual, non-variable equity-indexed annuity market. To the best of our knowledge and belief, this filing is complete and complies 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:
 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: \$100.00
 Retaliatory? Yes
 Fee Explanation: Non-exempt form in Domicile State (Texas); retaliatory filing fee is \$100.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Americo Financial Life and Annuity Insurance Company	\$100.00	12/02/2010	42572746
Americo Financial Life and Annuity Insurance Company	\$400.00	12/03/2010	42598529

SERFF Tracking Number: AFLC-126917377 State: Arkansas
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 Company Tracking Number:
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: 1266: Lower EIA Guarantees
 Project Name/Number: 1266: Lower EIA Guarantees/1266

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/06/2010	12/06/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	12/03/2010	12/03/2010	Ronni Jones	12/03/2010	12/03/2010

SERFF Tracking Number: AFLC-126917377 State: Arkansas
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Company Tracking Number:
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 1266: Lower EIA Guarantees
Project Name/Number: 1266: Lower EIA Guarantees/1266

Disposition

Disposition Date: 12/06/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AFLC-126917377 State: Arkansas

Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 47438
Company

Company Tracking Number:

TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed

Product Name: 1266: Lower EIA Guarantees

Project Name/Number: 1266: Lower EIA Guarantees/1266

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Associated Forms List		Yes
Supporting Document	Statements of Variability		Yes
Supporting Document	Red-lined Copy of Forms		Yes
Form	Contract Data Pages to Equity-Indexed Flexible Premium Deferred Annuity Contract		Yes
Form	Contract Data Pages to Equity-Indexed Flexible Premium Deferred Annuity Contract		Yes
Form	Contract Data Pages to Equity-Indexed Flexible Premium Deferred Annuity Contract		Yes
Form	Contract Data Pages to Equity-Indexed Flexible Premium Deferred Annuity Contract		Yes
Form	Contract Data Pages to Equity-Indexed Flexible Premium Deferred Annuity Contract		Yes

SERFF Tracking Number: AFLC-126917377 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 47438
Company
Company Tracking Number:
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 1266: Lower EIA Guarantees
Project Name/Number: 1266: Lower EIA Guarantees/1266

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/03/2010
Submitted Date 12/03/2010
Respond By Date 01/03/2011

Dear Ronni Jones,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$150.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: AFLC-126917377 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 47438
Company
Company Tracking Number:
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 1266: Lower EIA Guarantees
Project Name/Number: 1266: Lower EIA Guarantees/1266

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/03/2010
Submitted Date 12/03/2010

Dear Linda Bird,

Comments:

We are responding to your objection letter dated 12/3/2010.

Response 1

Comments: These forms were filed as non-exempt in Texas, our domicile state, and the retaliatory filing fee is \$100.00 per form. We have submitted an additional \$400.00 for this filing.

Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$150.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Your continued review of this filing is appreciated.

Sincerely,
Ronni Jones

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 Company
 Company Tracking Number:
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Form Schedule

Lead Form Number: AAA264 (12/10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AAA264 (12/10)	Data/Declar	Contract Data Pages Initial ation Pagesto Equity-Indexed Flexible Premium Deferred Annuity Contract			0.000	DP AAA264 (12-10).pdf
	AAA265 (12/10)	Data/Declar	Contract Data Pages Initial ation Pagesto Equity-Indexed Flexible Premium Deferred Annuity Contract			0.000	DP AAA265 (12-10).pdf
	AAA266 (12/10)	Data/Declar	Contract Data Pages Initial ation Pagesto Equity-Indexed Flexible Premium Deferred Annuity Contract			0.000	DP AAA266 (12-10).pdf
	AAA267 (12/10)	Data/Declar	Contract Data Pages Initial ation Pagesto Equity-Indexed Flexible Premium Deferred Annuity Contract			0.000	DP AAA267 (12-10).pdf
	AAA268 (12/10)	Data/Declar	Contract Data Pages Initial ation Pagesto Equity-Indexed Flexible Premium Deferred Annuity Contract			0.000	DP AAA268 (12-10).pdf

CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [3.0%]
GUARANTEED INTEREST RATE: [1.0%]
TERM PERIOD: 1 YEAR

TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: [30.0%]
MINIMUM PARTICIPATION RATE: 0.0%

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: [5.0%]
MINIMUM CAP: 0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 3

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	[50.0%]
MINIMUM PARTICIPATION RATE:	0.0%
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	NOT APPLICABLE
MINIMUM CAP:	NOT APPLICABLE
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 4

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	NOT APPLICABLE
MINIMUM PARTICIPATION RATE:	NOT APPLICABLE
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	[6.0%]
MINIMUM CAP:	0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [3.0%]
GUARANTEED INTEREST RATE: [1.0%]
TERM PERIOD: 1 YEAR

TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: [30.0%]
MINIMUM PARTICIPATION RATE: 0.0%

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: [5.0%]
MINIMUM CAP: 0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 3

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	[50.0%]
MINIMUM PARTICIPATION RATE:	0.0%
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	NOT APPLICABLE
MINIMUM CAP:	NOT APPLICABLE
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 4

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	NOT APPLICABLE
MINIMUM PARTICIPATION RATE:	NOT APPLICABLE
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	[6.0%]
MINIMUM CAP:	0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [3.0%]
GUARANTEED INTEREST RATE: [1.0%]
TERM PERIOD: 1 YEAR

TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: [30.0%]
MINIMUM PARTICIPATION RATE: 0.0%

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: [5.0%]
MINIMUM CAP: 0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 3

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	[50.0%]
MINIMUM PARTICIPATION RATE:	0.0%
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	NOT APPLICABLE
MINIMUM CAP:	NOT APPLICABLE
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 4

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	NOT APPLICABLE
MINIMUM PARTICIPATION RATE:	NOT APPLICABLE
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	[6.0%]
MINIMUM CAP:	0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

CONTRACT DATA

CONTRACT NUMBER: [SPECIMEN]
CONTRACT DATE: [JANUARY 1, 2006]
DATE OF ISSUE: [JANUARY 1, 2006]
ANNUITY DATE: [JANUARY 1, 2071]

ANNUITANT: [JOHN DOE]
AGE OF ANNUITANT: [35]
SEX: [M]

OWNER: [JOHN DOE]
AGE OF OWNER: [35]
SEX: [M]

PLAN: EQUITY INDEXED FLEXIBLE PREMIUM DEFERRED ANNUITY – AAA267

INITIAL PREMIUM: [\$1,000]
MINIMUM ANNUAL PREMIUM [\$1,000]
PLANNED PERIODIC PREMIUM [\$1,000]
FREQUENCY [ANNUAL]

GUARANTEED INTEREST RATES:
CONTRACTUAL 2.00% PER YEAR IN YEARS 1 -13 AND 3.00% IN YEARS 14+
DECLARED INTEREST OPTION [1.0%]

SETTLEMENT OPTION: [LIFE INCOME WITH FIXED PERIOD CERTAIN OF TEN YEARS]

TABLE OF SURRENDER CHARGE PERCENTAGES

Contract Year										
1	2	3	4	5	6	7	8	9	10	11+
[11.6%	10.7%	9.9%	9.0%	8.1%	7.2%	6.3%	5.3%	4%	2%	0%]

THE DECLARED INTEREST OPTION AND EQUITY INDEXED OPTIONS ARE SHOWN ON THE FOLLOWING PAGES.

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

CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [5.5%]
TERM PERIOD: 1 YEAR
TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: MONTHLY AVERAGE

INITIAL PARTICIPATION RATE: [50.0%]
MINIMUM PARTICIPATION RATE: 0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

INDEX: NASDAQ-100[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT TO POINT

INITIAL PARTICIPATION RATE: [35.0%]
MINIMUM PARTICIPATION RATE: 0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

OPTION 3

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT TO POINT
INITIAL PARTICIPATION RATE:	[35.0%]
MINIMUM PARTICIPATION RATE:	0.0%
INITIAL SPREAD:	[1.0%] PER YEAR
MAXIMUM SPREAD:	9.0% PER YEAR
INITIAL CAP:	NOT APPLICABLE
MINIMUM CAP:	NOT APPLICABLE
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 4

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT TO POINT
INITIAL PARTICIPATION RATE:	[100.0%]
MINIMUM PARTICIPATION RATE:	0.0%
INITIAL SPREAD:	[1.0%] PER YEAR
MAXIMUM SPREAD:	9.0% PER YEAR
INITIAL CAP:	[5.0%] PER YEAR
MINIMUM CAP:	0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EZ OPTION

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT TO POINT
INITIAL EZ OPTION RATE:	[3.0%]
MINIMUM EZ OPTION RATE:	0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

CONTRACT DATA

CONTRACT NUMBER: [SPECIMEN]
CONTRACT DATE: [JANUARY 1, 2006]
DATE OF ISSUE: [JANUARY 1, 2006]
ANNUITY DATE: [JANUARY 1, 2071]

ANNUITANT: [JOHN DOE]
AGE OF ANNUITANT: [35]
SEX: [M]

OWNER: [JOHN DOE]
AGE OF OWNER: [35]
SEX: [M]

PLAN: EQUITY INDEXED FLEXIBLE PREMIUM DEFERRED ANNUITY – AAA268

INITIAL PREMIUM: [\$1,000]
MINIMUM ANNUAL PREMIUM: [\$1,000]
PLANNED PERIODIC PREMIUM: [\$1,000]
FREQUENCY: [ANNUAL]

GUARANTEED INTEREST RATES:
CONTRACTUAL 2.00% PER YEAR IN YEARS 1 -13 AND 3.00% IN YEARS 14+
DECLARED INTEREST OPTION [1.0%]

PREMIUM BONUS PERCENTAGE: [4.0%]

SETTLEMENT OPTION: [LIFE INCOME WITH FIXED PERIOD CERTAIN OF TEN YEARS]

TABLE OF SURRENDER CHARGE PERCENTAGES

Contract Year										
1	2	3	4	5	6	7	8	9	10	11+
[15.0%	14.2%	13.3%	12.5%	11.6%	10.7%	9.9%	8%	6%	4%	0%]

THE DECLARED INTEREST OPTION AND EQUITY INDEXED OPTIONS ARE SHOWN ON THE FOLLOWING PAGES.

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

CONTRACT DATA

(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [5.5%]
TERM PERIOD: 1 YEAR
TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: MONTHLY AVERAGE

INITIAL PARTICIPATION RATE: [50.0%]
MINIMUM PARTICIPATION RATE: 0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

INDEX: NASDAQ-100[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: [35.0%]
MINIMUM PARTICIPATION RATE: 0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

OPTION 3

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT-TO-POINT
INITIAL PARTICIPATION RATE:	[35.0%]
MINIMUM PARTICIPATION RATE:	0.0%
INITIAL SPREAD:	[1.0%] PER YEAR
MAXIMUM SPREAD:	9.0% PER YEAR
INITIAL CAP:	NOT APPLICABLE
MINIMUM CAP:	NOT APPLICABLE
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 4

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT-TO-POINT
INITIAL PARTICIPATION RATE:	[100.0%]
MINIMUM PARTICIPATION RATE:	0.0%
INITIAL SPREAD:	[1.0%] PER YEAR
MAXIMUM SPREAD:	9.0% PER YEAR
INITIAL CAP:	[5.0%] PER YEAR
MINIMUM CAP:	0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EZ OPTION

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT-TO-POINT
INITIAL EZ OPTION RATE:	[3.0%]
MINIMUM EZ OPTION RATE:	0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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SERFF Tracking Number: AFLC-126917377 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 47438
 Company
 Company Tracking Number:
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: 1266: Lower EIA Guarantees
 Project Name/Number: 1266: Lower EIA Guarantees/1266

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Associated Forms List		
Comments:		
Attachment: AR Associated Forms List.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statements of Variability		
Comments:		
Attachments: SOV 264 (12-10).pdf SOV 265 (12-10).pdf SOV 266 (12-10).pdf SOV 267 (12-10).pdf SOV 268 (12-10).pdf		

	Item Status:	Status Date:
Satisfied - Item: Red-lined Copy of Forms		
Comments:		
Attachments: DP AAA264 (12-10) [REDLINE].pdf DP AAA265 (12-10) [REDLINE].pdf DP AAA266 (12-10) [REDLINE].pdf DP AAA267 (12-10) [REDLINE].pdf DP AAA268 (12-10) [REDLINE].pdf		

ASSOCIATED FORMS LIST

State	Revised Contract Data Page Form Number	Previously Approved Contract Data Page Form Number	Previous Approval Date	Previous SERFF # / State I.D. #	Effected Previously Approved Base Indexed-Annuity Contract Form Number
AR	AAA264 (12/10)	AAA264	12/01/2005	SERT-6HRQDV633	AAA264
AR	AAA265 (12/10)	AAA265	12/01/2005	SERT-6J6TL7145	AAA265
AR	AAA266 (12/10)	AAA266	1/23/2006	SERT-6J7KCV603	AAA266
AR	AAA267 (12/10)	AAA267	03/2/2006	SERT-6LCLZ5446	AAA267
AR	AAA268 (12/10)	AAA268	02/21/2006	SERT-6LLLSJ466	AAA268

STATE OF ARKANSAS
STATEMENT OF VARIABILITY

Company: Americo Financial Life and Annuity Insurance Company
Date: November 29, 2010
Form (Data Pages) AAA264 (12/10)

The following is a list identifying the items in the above referenced form that are variable.

<u>Page No.</u>	<u>Description</u>
Page 4a	Declared Interest Option, Initial Interest Rate: Minimum is not less than the guaranteed interest rate. The maximum is the company-declared rate.
Page 4a	Option 1, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4a	Option 2, Initial Cap: Minimum is 0.0%; maximum is based on market options cost.
Page 4b	Option 3, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4b	Option 4, Initial Cap: Minimum is 0.0%; maximum is based on market options cost.

STATE OF ARKANSAS
STATEMENT OF VARIABILITY

Company: Americo Financial Life and Annuity Insurance Company
Date: November 29, 2010
Form (Data Pages) AAA265 (12/10)

The following is a list identifying the items in the above referenced form that are variable.

<u>Page No.</u>	<u>Description</u>
Page 4a	Declared Interest Option, Initial Interest Rate: Minimum is not less than the guaranteed interest rate. The maximum is the company-declared rate.
Page 4a	Option 1, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4a	Option 2, Initial Cap: Minimum is 0.0%; maximum is based on market options cost.
Page 4b	Option 3, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4b	Option 4, Initial Cap: Minimum is 0.0%; maximum is based on market options cost.

STATE OF ARKANSAS
STATEMENT OF VARIABILITY

Company: Americo Financial Life and Annuity Insurance
Company

Date: November 29, 2010

Form (Data Pages) AAA266 (12/10)

The following is a list identifying the items in the above referenced form that are variable.

<u>Page No.</u>	<u>Description</u>
Page 4a	Declared Interest Option, Initial Interest Rate: Minimum is not less than the guaranteed interest rate. The maximum is the company-declared rate.
Page 4a	Option 1, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4a	Option 2, Initial Cap: Minimum is 0.0%; maximum is based on market options cost.
Page 4b	Option 3, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4b	Option 4, Initial Cap: Minimum is 0.0%; maximum is based on market options cost.

STATE OF ARKANSAS
STATEMENT OF VARIABILITY

Company: Americo Financial Life and Annuity Insurance Company
Date: November 29, 2010
Form (Data Pages) AAA267 (12/10)

The following is a list identifying the items in the above referenced form that are variable.

<u>Page No.</u>	<u>Description</u>
Page 3	Initial Premium, Planned Periodic Premium, and Frequency are John Doe specimen information. These values are determined by the individual contract owner at issue.
Page 3	Minimum Annual Premium: Will be between \$ \$1,000.00 to \$5,000.00. The Company requires a minimum premium of \$1,000.00 annually for qualified plans and a minimum of \$5,000.00 annually for non-qualified contracts.
Page 3	Guaranteed Interest Rate, Declared Interest Option: Minimum is 1.0%, maximum is 3.0%.
Page 3	Settlement Option: Possible options include Life Income Only, Life Income with Guaranteed Fixed Period Certain, Fixed Period Certain Only, Joint and Survivor, Joint and Survivor with Guaranteed Fixed Period Certain
Page 3	Table of Surrender Charges: For issue ages 0-85 the surrender charge percentages for years 1-10 are 11.6%, 10.7%, 9.9%, 9.0%, 8.1%, 7.2%, 6.3%, 5.3%, 4.0%, 2.0%. For years 11+ there are no surrender charges. For issue ages 86-90, surrender charge percentages for years 1-5 will equal 7%, 6%, 5%, 4%, 2%. There are no surrender charges for year 6+.
Page 4a	Declared Interest Option, Initial Interest Rate: Minimum is not less than the guaranteed interest rate, the maximum is the company-declared rate.
Page 4a	Option 1, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4a	Option 1, Initial Spread: Minimum is 0.0%, maximum is 9.0%
Page 4a	Option 2, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4a	Option 2, Initial Spread: Minimum is 0.0%, maximum is 9.0%
Page 4b	Option 3, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4b	Option 3, Initial Spread: Minimum is 0.0%, maximum is 9.0%
Page 4b	Option 4, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4b	Option 4, Initial Cap: Minimum is 0.0%, maximum is 999.0%.
Page 4b	EZ Option, Initial EZ Option Rate: Minimum is 0.0%, maximum is the company declared rate.

STATE OF ARKANSAS
STATEMENT OF VARIABILITY

Company: Americo Financial Life and Annuity Insurance Company
Date: November 29, 2010
Form (Data Pages) AAA268 (12/10)

The following is a list identifying the items in the above referenced form that are variable.

<u>Page No.</u>	<u>Description</u>
Page 3	Initial Premium, Planned Periodic Premium, and Frequency are John Doe specimen information. These values are determined by the individual contract owner at issue.
Page 3	Minimum Annual Premium: Will be between \$ \$1,000.00 to \$5,000.00. The Company requires a minimum premium of \$1,000.00 annually for qualified plans and a minimum of \$5,000.00 annually for non-qualified contracts.
Page 3	Guaranteed Interest Rate, Declared Interest Option: Minimum is 1.0%, maximum is 3.0%.
Page 3	Premium Bonus: Minimum is 0.0%, maximum is 5.0%
Page 3	Settlement Option: Possible options include Life Income Only, Life Income with Guaranteed Fixed Period Certain, Fixed Period Certain Only, Joint and Survivor, Joint and Survivor with Guaranteed Fixed Period Certain
Page 4a	Declared Interest Option, Initial Interest Rate: Minimum is not less than the guaranteed interest rate, the maximum is the company-declared rate.
Page 4a	Option 1, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4a	Option 1, Initial Spread: Minimum is 0.0%, maximum is 9.0%
Page 4a	Option 2, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4a	Option 2, Initial Spread: Minimum is 0.0%, maximum is 9.0%
Page 4b	Option 3, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4b	Option 3, Initial Spread: Minimum is 0.0%, maximum is 9.0%
Page 4b	Option 4, Initial Participation Rate: Minimum is 0.0%, maximum is 100.0%.
Page 4b	Option 4, Initial Spread: Minimum is 0.0%, maximum is 9.0%
Page 4b	Option 4, Initial Cap: Minimum is 0.0%, maximum is 999.0%.
Page 4b	EZ Option, Initial EZ Option Rate: Minimum is 0.0%, maximum is the company declared rate.

CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [5.53.0%]
GUARANTEED INTEREST RATE: [2.01.0%]
TERM PERIOD: 1 YEAR
TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: POINT-TO-POINT
INITIAL PARTICIPATION RATE: [45.030.0%]
MINIMUM PARTICIPATION RATE: ~~20.0% PER YEAR IN YEARS 1-7 AND 0.0% IN YEARS 8+~~ 0.0%
INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE
INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE
INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

~~**INDEX:** S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT TO POINT
INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE
INITIAL SPREAD: [7.5%]
MAXIMUM SPREAD: 28.0% PER YEAR IN YEARS 1-7 AND 30.0% IN YEARS 8+
INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE
INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH~~

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 32

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: [5.0%]
MINIMUM CAP: ~~4.0% PER YEAR IN YEARS 1-7 AND 0.0% IN YEARS 8+~~0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 43

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: MONTHLY AVERAGING

INITIAL PARTICIPATION RATE: [~~75.0~~50.0%]
MINIMUM PARTICIPATION RATE: ~~35.0% PER YEAR IN YEARS 1-7 AND 0.0% IN YEARS 8+~~0.0%

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 5

~~INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)~~
~~INDEX PERIOD: 1 YEAR~~
~~INDEXING METHOD: MONTHLY AVERAGING~~

~~INITIAL PARTICIPATION RATE: NOT APPLICABLE~~
~~MINIMUM PARTICIPATION RATE: NOT APPLICABLE~~

~~INITIAL SPREAD: [2.0%]~~
~~MAXIMUM SPREAD: 11.0% PER YEAR IN YEARS 1-7 AND 18.0% IN YEARS 8+~~

~~INITIAL CAP: NOT APPLICABLE~~
~~MINIMUM CAP: NOT APPLICABLE~~

~~INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH~~

OPTION 46

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: MONTHLY AVERAGING

INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: ~~[7.06.0%]~~
MINIMUM CAP: ~~5.0% PER YEAR IN YEARS 1-7 AND 0.0% IN YEARS 8+~~ 0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [5.53.0%]
GUARANTEED INTEREST RATE: [2.01.0%]
TERM PERIOD: 1 YEAR
TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500® INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: POINT-TO-POINT
INITIAL PARTICIPATION RATE: [45.030.0%]
MINIMUM PARTICIPATION RATE: ~~20.0% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+~~ 0.0%
INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE
INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE
INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

~~**INDEX:** S&P 500® INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT
INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE
INITIAL SPREAD: [7.5%]
MAXIMUM SPREAD: 28.0% PER YEAR IN YEARS 1-9 AND 30.0% IN YEARS 10+
INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE
INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH~~

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 32

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT-TO-POINT
INITIAL PARTICIPATION RATE:	NOT APPLICABLE
MINIMUM PARTICIPATION RATE:	NOT APPLICABLE
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	[5.0%]
MINIMUM CAP:	4.0% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+ 0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 43

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	[75-050.0%]
MINIMUM PARTICIPATION RATE:	35.0% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+ 0.0%
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	NOT APPLICABLE
MINIMUM CAP:	NOT APPLICABLE
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 5

~~INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)~~
~~INDEX PERIOD: 1 YEAR~~
~~INDEXING METHOD: MONTHLY AVERAGING~~

~~INITIAL PARTICIPATION RATE: NOT APPLICABLE~~
~~MINIMUM PARTICIPATION RATE: NOT APPLICABLE~~

~~INITIAL SPREAD: [2.0%]~~
~~MAXIMUM SPREAD: 11.0% PER YEAR IN YEARS 1-9 AND 18.0% IN YEARS 10+~~

~~INITIAL CAP: NOT APPLICABLE~~
~~MINIMUM CAP: NOT APPLICABLE~~

~~INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH~~

OPTION 64

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: MONTHLY AVERAGING

INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: ~~[7.06.0%]~~
MINIMUM CAP: ~~5.0% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+~~ 0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [5.53.0%]
GUARANTEED INTEREST RATE: [2.01.0%]
TERM PERIOD: 1 YEAR
TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: POINT-TO-POINT
INITIAL PARTICIPATION RATE: [45.030.0%]
MINIMUM PARTICIPATION RATE: ~~15.0% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+~~ 0.0%
INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE
INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE
INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

~~**INDEX:** S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT
INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE
INITIAL SPREAD: [7.5%]
MAXIMUM SPREAD: 30.0% PER YEAR IN YEARS 1-9 AND 30.0% IN YEARS 10+
INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE
INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH~~

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 32

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	POINT-TO-POINT
INITIAL PARTICIPATION RATE:	NOT APPLICABLE
MINIMUM PARTICIPATION RATE:	NOT APPLICABLE
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	[5.0%]
MINIMUM CAP:	3.5% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+ 0.0%
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 43

INDEX:	S&P 500 [®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD:	1 YEAR
INDEXING METHOD:	MONTHLY AVERAGING
INITIAL PARTICIPATION RATE:	75.0 50.0%
MINIMUM PARTICIPATION RATE:	30.0% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+ 0.0%
INITIAL SPREAD:	NOT APPLICABLE
MAXIMUM SPREAD:	NOT APPLICABLE
INITIAL CAP:	NOT APPLICABLE
MINIMUM CAP:	NOT APPLICABLE
INDEX DATES:	7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

EQUITY INDEXED OPTIONS

OPTION 5

~~INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)~~
~~INDEX PERIOD: 1 YEAR~~
~~INDEXING METHOD: MONTHLY AVERAGING~~

~~INITIAL PARTICIPATION RATE: NOT APPLICABLE~~
~~MINIMUM PARTICIPATION RATE: NOT APPLICABLE~~

~~INITIAL SPREAD: [2.0%]~~
~~MAXIMUM SPREAD: 12.0% PER YEAR IN YEARS 1-9 AND 18.0% IN YEARS 10+~~

~~INITIAL CAP: NOT APPLICABLE~~
~~MINIMUM CAP: NOT APPLICABLE~~

~~INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH~~

OPTION 64

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: MONTHLY AVERAGING

INITIAL PARTICIPATION RATE: NOT APPLICABLE
MINIMUM PARTICIPATION RATE: NOT APPLICABLE

INITIAL SPREAD: NOT APPLICABLE
MAXIMUM SPREAD: NOT APPLICABLE

INITIAL CAP: ~~[7.06.0%]~~
MINIMUM CAP: ~~4.0% PER YEAR IN YEARS 1-9 AND 0.0% IN YEARS 10+~~ 0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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[P.O. BOX 410288 / KANSAS CITY, MISSOURI 64141-0288]

CONTRACT DATA

CONTRACT NUMBER: [SPECIMEN]
CONTRACT DATE: [JANUARY 1, 2006]
DATE OF ISSUE: [JANUARY 1, 2006]
ANNUITY DATE: [JANUARY 1, 2071]

ANNUITANT: [JOHN DOE]
AGE OF ANNUITANT: [35]
SEX: [M]

OWNER: [JOHN DOE]
AGE OF OWNER: [35]
SEX: [M]

PLAN: EQUITY INDEXED FLEXIBLE PREMIUM DEFERRED ANNUITY – AAA267

INITIAL PREMIUM: [\$1,000]
MINIMUM ANNUAL PREMIUM [\$1,000]
PLANNED PERIODIC PREMIUM [\$1,000]
FREQUENCY [ANNUAL]

GUARANTEED INTEREST RATES:
CONTRACTUAL 2.00% PER YEAR IN YEARS 1 -13 AND 3.00% IN YEARS 14+
DECLARED INTEREST OPTION [~~2.00~~1.0%]

SETTLEMENT OPTION: [LIFE INCOME WITH FIXED PERIOD CERTAIN OF TEN YEARS]

TABLE OF SURRENDER CHARGE PERCENTAGES

Contract Year										
1	2	3	4	5	6	7	8	9	10	11+
[11.6%	10.7%	9.9%	9.0%	8.1%	7.2%	6.3%	5.3%	4%	2%	0%]

THE DECLARED INTEREST OPTION AND EQUITY INDEXED OPTIONS ARE SHOWN ON THE FOLLOWING PAGES.

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CONTRACT DATA
(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [5.5%]
TERM PERIOD: 1 YEAR
TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: MONTHLY AVERAGE

INITIAL PARTICIPATION RATE: [90-950.0%]
MINIMUM PARTICIPATION RATE: ~~SAME AS THE INITIAL PARTICIPATION RATE IN YEARS 1-10~~
~~AND 0.0% IN YEARS 11+~~ 0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

INDEX: NASDAQ-100[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT TO POINT

INITIAL PARTICIPATION RATE: [50-035.0%]
MINIMUM PARTICIPATION RATE: ~~SAME AS THE INITIAL PARTICIPATION RATE IN YEARS 1-10~~
~~AND 0.0% IN YEARS 11+~~ 0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

OPTION 3

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT TO POINT

INITIAL PARTICIPATION RATE: [~~70.035.0%~~]
MINIMUM PARTICIPATION RATE: ~~SAME AS THE INITIAL PARTICIPATION RATE IN YEARS 1-10 AND 0.0% IN YEARS 11+~~0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 4

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT TO POINT

INITIAL PARTICIPATION RATE: [100.0%]
MINIMUM PARTICIPATION RATE: ~~100.0% IN YEARS 1-10 AND 0.0% IN YEARS 11+~~0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: [~~12.05.0%~~] PER YEAR
MINIMUM CAP: ~~SAME AS THE INITIAL CAP IN YEARS 1-10 AND 5% PER YEAR IN YEARS 11+~~0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EZ OPTION

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT TO POINT

INITIAL EZ OPTION RATE: [~~5.03.0%~~]
MINIMUM EZ OPTION RATE: ~~3.0% PER YEAR IN YEARS 1-10 AND 2.0% PER YEAR IN YEARS 11+~~0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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AGE OF ANNUITANT: [35]
SEX: [M]

OWNER: [JOHN DOE]
AGE OF OWNER: [35]
SEX: [M]

PLAN: EQUITY INDEXED FLEXIBLE PREMIUM DEFERRED ANNUITY – AAA268

INITIAL PREMIUM: [\$1,000]
MINIMUM ANNUAL PREMIUM: [\$1,000]
PLANNED PERIODIC PREMIUM: [\$1,000]
FREQUENCY: [ANNUAL]

GUARANTEED INTEREST RATES:
CONTRACTUAL 2.00% PER YEAR IN YEARS 1 -13 AND 3.00% IN YEARS 14+
DECLARED INTEREST OPTION [~~2.00~~1.0%]

PREMIUM BONUS PERCENTAGE: [4.0%]

SETTLEMENT OPTION: [LIFE INCOME WITH FIXED PERIOD CERTAIN OF TEN YEARS]

TABLE OF SURRENDER CHARGE PERCENTAGES

Contract Year										
1	2	3	4	5	6	7	8	9	10	11+
[15.0%	14.2%	13.3%	12.5%	11.6%	10.7%	9.9%	8%	6%	4%	0%]

THE DECLARED INTEREST OPTION AND EQUITY INDEXED OPTIONS ARE SHOWN ON THE FOLLOWING PAGES.

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CONTRACT DATA

(continued)

DECLARED INTEREST OPTION

INITIAL INTEREST RATE: [5.5%]
TERM PERIOD: 1 YEAR
TERM DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EQUITY INDEXED OPTIONS

OPTION 1

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEX METHOD: MONTHLY AVERAGE

INITIAL PARTICIPATION RATE: [~~99.050.0%~~]
MINIMUM PARTICIPATION RATE: ~~SAME AS THE INITIAL PARTICIPATION RATE IN YEARS 1-10~~
~~AND 0.0% IN YEARS 11+~~0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 2

INDEX: NASDAQ-100[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: [~~59.035.0%~~]
MINIMUM PARTICIPATION RATE: ~~SAME AS THE INITIAL PARTICIPATION RATE IN YEARS 1-10~~
~~AND 0.0% IN YEARS 11+~~0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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CONTRACT DATA
(continued)

OPTION 3

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: [~~70.035.0%~~]
MINIMUM PARTICIPATION RATE: ~~SAME AS THE INITIAL PARTICIPATION RATE IN YEARS 1-10 AND 0.0% IN YEARS 11+~~0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: NOT APPLICABLE
MINIMUM CAP: NOT APPLICABLE

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

OPTION 4

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL PARTICIPATION RATE: [100.0%]
MINIMUM PARTICIPATION RATE: ~~100.0% IN YEARS 1-10 AND 0.0% IN YEARS 11+~~0.0%

INITIAL SPREAD: [1.0%] PER YEAR
MAXIMUM SPREAD: 9.0% PER YEAR

INITIAL CAP: [~~12.05.0%~~] PER YEAR
MINIMUM CAP: ~~SAME AS THE INITIAL CAP IN YEARS 1-10 AND 5% PER YEAR IN YEARS 11+~~0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

EZ OPTION

INDEX: S&P 500[®] INDEX (WITHOUT DIVIDENDS)
INDEX PERIOD: 1 YEAR
INDEXING METHOD: POINT-TO-POINT

INITIAL EZ OPTION RATE: [~~5.03.0%~~]
MINIMUM EZ OPTION RATE: ~~3.0% PER YEAR IN YEARS 1-10 AND 2.0% PER YEAR IN YEARS 11+~~0.0%

INDEX DATES: 7TH, 14TH, 21ST OR 28TH DAY OF A MONTH

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