

SERFF Tracking Number: AFLC-126748984 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance Company State Tracking Number: 46398
Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 1253: Term 300, 301, 302, 2160, 2165
Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Filing at a Glance

Company: Americo Financial Life and Annuity Insurance Company

Product Name: 1253: Term 300, 301, 302, 2160, 2165 SERFF Tr Num: AFLC-126748984 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Approved- Closed State Tr Num: 46398

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium Co Tr Num: 1253: TERM 300, 301, 302, 2160, 2165 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird
Author: Ronni Jones Disposition Date: 08/10/2010
Date Submitted: 08/04/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 1253: Term 300, 301, 302, 2160, 2165

Project Number: 1253

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/10/2010

Deemer Date:

Submitted By: Ronni Jones

Filing Description:

Enclosed, for review and approval are three term life insurance policies, an Additional Insured Term Rider, and an Accidental Death Benefit Rider. These forms are new and do not replace any previously approved forms. These forms will be marketed in the individual life insurance market by our licensed independent agents. In addition, these forms contain no unusual or controversial elements. To the best of our knowledge and belief, this filing is complete and

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Texas is our domicile state.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/10/2010

Created By: Ronni Jones

Corresponding Filing Tracking Number:

SERFF Tracking Number: AFLC-126748984 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
Company
Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1253: Term 300, 301, 302, 2160, 2165
Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

complies with the applicable insurance laws and regulations in your jurisdiction. Thank you in advance for your time and consideration.

Policy AAR300 description

Policy AAR300 is an individual Term to 105 Life Insurance Policy. There are eight different term periods for this product: 1) four fully guaranteed term periods (15, 20, 25, 30); and, 2) four 5-year guaranteed term periods (15/5, 20/5, 25/5, 30/5). The premiums for the fully guaranteed products are level for the entire term period. The premiums for the 5-year guaranteed products are level for the first five policy years. After the level guaranteed period, the current premium may change annually but will never be more than the guaranteed premium stated in the policy. The term period is elected by the Insured at the time of application. Sample data pages are provided within this filing the eight different term periods. This product will not be illustrated; therefore, only guarantees are shown.

Policy AAR300 Policy Data Page description

The applicable Policy Data Page will be used based upon the term period selected by the applicant at the time of application.

Policy AAR301 description

Policy AAR301 is an individual Term to 100 Life Insurance Policy. There are eight different term periods for this product: 1) four fully guaranteed terms periods (15, 20, 25, 30); and, 2) four 5-year guaranteed term periods (15/5, 20/5, 25/5, 30/5). The premiums for the fully guaranteed periods are level for the entire term period. The premiums for the 5-year guaranteed products are level for the first five policy years. After the level guaranteed period, the current premium may change annually but will never be more than the guaranteed premium stated in the policy. The term period is elected by the Insured at the time of application. Sample data pages are provided within this filing for the eight different term periods. This product will be illustrated; therefore, only guarantees are shown.

Policy AAR301 Policy Data Page description

The applicable Policy Data Pages will be used based upon the term period selected by the applicant at the time of application.

Policy AAR302 description

Policy AAR302 is an individual Term to 95 Life Insurance Policy. There are eight different term periods for this product: 1) four fully guaranteed term periods (15, 20, 25, 30); and, 2) four 5-year guaranteed term periods (15/5, 20/5, 25/5, 30/5). The premiums for the fully guaranteed products are level for the entire term period. The premiums for the 5-year guaranteed products are level for the first five policy years. After the level guaranteed period, the current premium may change annually but will never be more than the guaranteed premium stated in the policy. The term period is elected by the Insured at the time of application. Sample data pages are provided within this filing for the eight different term

SERFF Tracking Number: AFLC-126748984 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
Company
Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1253: Term 300, 301, 302, 2160, 2165
Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

periods. This product will not be illustrated; therefore, only guarantees are shown.

Policy AAR302 Policy Data Page description

The applicable Policy Data Page will be used based upon the term period selected by the applicant at the time of application.

Rider AAR2160-105 description

Rider AAR2160-105 is an optional individual Additional Insured Term to 105 Insurance Rider which may be issued with Policy AAR300.

There are eight different term periods for this product: 1) four fully guaranteed term periods (15, 20, 25, 30); and, 2) four 5-year guaranteed term periods (15/5, 20/5, 25/5, 30/5). The premiums for the fully guaranteed products are level for the entire term period. The premiums for the 5-year guaranteed products are level for the first five policy years. After the level guaranteed period, the current premium may change annually but will never be more than the guaranteed premium stated in the policy. The term period is elected by the Insured at the time of application. Sample data pages are provided within this filing for the eight different term periods. This product will not be illustrated; therefore, only guarantees are shown.

Rider AAR2160-100 description

Rider AAR2160-100 is an optional individual Additional Insured Term to 100 Insurance Rider which may be issued with Policy AAR301.

There are eight different term periods for this product: 1) four fully guaranteed term periods (15, 20, 25, 30); and, 2) four 5-year guaranteed term periods (15/5, 20/5, 25/5, 30/5). The premiums for the fully guaranteed products are level for the entire term period. The premiums for the 5-year guaranteed products are level for the first five policy years. After the level guaranteed period, the current premium may change annually but will never be more than the guaranteed premium stated in the policy. The term period is elected by the Insured at the time of application. Sample data pages are provided within this filing for the eight different term periods. This product will not be illustrated; therefore, only guarantees are shown.

Rider AAR2160-95 description

Rider AAR2160-95 is an optional individual Additional Insured Term to 95 Insurance Rider which may be issued with Policy AAR302.

There are eight different term periods for this product: 1) four fully guaranteed term periods (15, 20, 25, 30); and, 2) four 5-year guaranteed term periods (15/5, 20/5, 25/5, 30/5). The premiums for the fully guaranteed products are level for

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

the entire term period. The premiums for the 5-year guaranteed products are level for the first five policy years. After the level guaranteed period, the current premium may change annually but will never be more than the guaranteed premium stated in the policy. The term period is elected by the Insured at the time of application. Sample data pages are provided within this filing for the eight different term periods. This product will not be illustrated; therefore, only guarantees are shown.

Rider AAA2165 description

Rider AAA2165 is an Accidental Death Benefit Rider that will be issued with Policy AAR300 and Policy AAR301 at no additional cost. The Rider provides an accidental death benefit if the Insured dies as a result of accidental injury prior to the end of the base policy term period (15, 20, 25, 30). An additional death benefit will be paid if the accidental death is sustained in a common carrier accident.

Application 5118 description

Application ABB5118 is an Application for Simplified Issue Individual Life Insurance that will be used to apply for the enclosed policies and enclosed riders submitted in this filing for approval.

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 Company	CoCode: 61999	State of Domicile: Texas
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

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 X 3 policies and their associated forms = \$150.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Americo Financial Life and Annuity Insurance Company	\$150.00	08/04/2010	38520835
Americo Financial Life and Annuity Insurance Company	\$100.00	08/09/2010	38615858

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/10/2010	08/10/2010

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	08/09/2010	08/09/2010	Ronni Jones	08/09/2010	08/09/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Term to 105 Life Insurance Policy	Ronni Jones	08/05/2010	08/05/2010
Form	Term to 100 Life Insurance Policy	Ronni Jones	08/05/2010	08/05/2010
Form	Term to 95 Life Insurance Policy	Ronni Jones	08/05/2010	08/05/2010

SERFF Tracking Number: AFLC-126748984 *State:* Arkansas
Filing Company: Americo Financial Life and Annuity Insurance *State Tracking Number:* 46398
Company
Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1253: Term 300, 301, 302, 2160, 2165
Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Disposition

Disposition Date: 08/10/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Life & Annuity - Actuarial Memo	No	No
Supporting Document	Certification of Compliance	No	No
Supporting Document	Sample Statement of Policy Cost and Benefit Information	No	No
Supporting Document	Statements of Variability	No	No
Form (revised)	Term to 105 Life Insurance Policy	No	No
Form	Term to 105 Life Insurance Policy	No	No
Form	Policy Data Page for 15/5 term period	No	No
Form	Policy Data Page for 15/15 term period	No	No
Form	Policy Data Page for 20/5 term period	No	No
Form	Policy Data Page for 20/20 term period	No	No
Form	Policy Data Page for 25/5 term period	No	No
Form	Policy Data Page for 25/25 term period	No	No
Form	Policy Data Page for 30/5 term period	No	No
Form	Policy Data Page for 30/30 term period	No	No
Form (revised)	Term to 100 Life Insurance Policy	No	No
Form	Term to 100 Life Insurance Policy	No	No
Form	Policy Data Page for 15/5 term period	No	No
Form	Policy Data Page for 15/15 term period	No	No
Form	Policy Data Page for 20/5 term period	No	No
Form	Policy Data Page for 20/20 term period	No	No
Form	Policy Data Page for 25/5 term period	No	No
Form	Policy Data Page for 25/25 term period	No	No
Form	Policy Data Page for 30/5 term period	No	No
Form	Policy Data Page for 30/30 term period	No	No
Form (revised)	Term to 95 Life Insurance Policy	No	No
Form	Term to 95 Life Insurance Policy	No	No
Form	Policy Data Page for 15/5 term period	No	No
Form	Policy Data Page for 15/15 term period	No	No
Form	Policy Data Page for 20/5 term period	No	No
Form	Policy Data Page for 20/20 term period	No	No

<i>SERFF Tracking Number:</i>	<i>AFLC-126748984</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Americo Financial Life and Annuity Insurance</i>	<i>State Tracking Number:</i>	<i>46398</i>
	<i>Company</i>		
<i>Company Tracking Number:</i>	<i>1253: TERM 300, 301, 302, 2160, 2165</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>1253: Term 300, 301, 302, 2160, 2165</i>		
<i>Project Name/Number:</i>	<i>1253: Term 300, 301, 302, 2160, 2165 /1253</i>		
Form	Accidental Death Benefit Rider		No
Form	Application for Simplified Issue Individual Life Insurance		No

SERFF Tracking Number: AFLC-126748984 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
Company
Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1253: Term 300, 301, 302, 2160, 2165
Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/09/2010
Submitted Date 08/09/2010
Respond By Date 09/09/2010

Dear Ronni Jones,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. An additional filing fee will be required on the riders submitted. A filing fee will not be required on the data pages. We will hold your filing in a pending status until the additional \$100.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: AFLC-126748984 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
Company
Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1253: Term 300, 301, 302, 2160, 2165
Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/09/2010
Submitted Date 08/09/2010

Dear Linda Bird,

Comments:

Industry response to 8/9/2010 objection.

Response 1

Comments: An additional \$100.00 in filing fees has been submitted. We apologize for this error, and trust that this will allow you to continue your review of this filing.

Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. An additional filing fee will be required on the riders submitted. A filing fee will not be required on the data pages. We will hold your filing in a pending status until the additional \$100.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,
Ronni Jones

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Amendment Letter

Submitted Date: 08/05/2010

Comments:

Post-submission, we discovered an error in our Incontestability provision language in each of our policy forms AAR300, AAR301, and AAR302.

We have revised the second paragraph, in the Incontestability provision in each policy, from:

"If there is a change in coverage which requires underwriting, the 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."

to:

"If there is a change in coverage which requires underwriting, the Policy will become incontestable after the change in coverage has been in force for two (2) years from the date of the change and during the Insured's lifetime. Contestability will be limited to the change and the statement provided for the change."

The revised policies have been added to the Form Schedule tab, accordingly.

Your continued review of this filing is appreciated.

Thank you,
 Ronni Jones
 Compliance Analyst

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
AAR300	Policy/Contr	Term to 105	Initial				50.000	AAR300 [eff

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company: Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165

Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

	act/Fraternal Life			2010
	Certificate Insurance			08.05].pdf
	Policy			
AAR301	Policy/Contr Term to 100 Initial		50.000	AAR301 [eff
	act/Fraternal Life			2010
	Certificate Insurance			08.05].pdf
	Policy			
AAR302	Policy/Contr Term to 95 Initial		50.000	AAR302 [eff
	act/Fraternal Life			2010
	Certificate Insurance			08.05].pdf
	Policy			

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Form Schedule

Lead Form Number: AAR300

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AAR300	Policy/Cont Term to 105 Life ract/Fratern Insurance Policy al Certificate	Initial		50.000	AAR300 [eff 2010 08.05].pdf
	AAR300 (15-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 15/5 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	AAR300 (15- 5).pdf
	AAR300 (15)	Policy/Cont Policy Data Page for Initial ract/Fratern 15/15 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	AAR300 (15).pdf
	AAR300 (20-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 20/5 term period al Certificate: Amendmen t, Insert Page,	Initial		0.000	AAR300 (20- 5).pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

	Endorseme nt or Rider		
AAR300 (20)	Policy/Cont Policy Data Page for Initial ract/Fratern 20/20 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR300 (20).pdf
AAR300 (25-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 25/5 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR300 (25- 5).pdf
AAR300 (25)	Policy/Cont Policy Data Page for Initial ract/Fratern 25/25 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR300 (25).pdf
AAR300 (30-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 30/5 term period al Certificate: Amendmen t, Insert Page,	0.000	AAR300 (30- 5).pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company: 1253: TERM 300, 301, 302, 2160, 2165
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Policy/Cont	Description	Initial	Amount	File Name
AAR300 (30)	Policy/Cont Policy Data Page for Initial ract/Fratern 30/30 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		0.000	AAR300 (30).pdf
AAR301	Policy/Cont Term to 100 Life Initial ract/Fratern Insurance Policy al Certificate		50.000	AAR301 [eff 2010 08.05].pdf
AAR301 (15-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 15/5 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		0.000	AAR301 (15-5).pdf
AAR301 (15)	Policy/Cont Policy Data Page for Initial ract/Fratern 15/15 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		0.000	AAR301 (15).pdf
AAR301 (20-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 20/5 term period al		0.000	AAR301 (20-5).pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

	Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		
AAR301 (20)	Policy/Cont Policy Data Page for Initial ract/Fratern 20/20 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR301 (20).pdf
AAR301 (25-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 25/5 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR301 (25- 5).pdf
AAR301 (25)	Policy/Cont Policy Data Page for Initial ract/Fratern 25/25 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR301 (25).pdf
AAR301 (30-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 30/5 term period al	0.000	AAR301 (30- 5).pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

	Certificate:		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		
	nt or Rider		
AAR301	Policy/Cont Policy Data Page for Initial	0.000	AAR301
(30)	ract/Fratern 30/30 term period		(30).pdf
	al		
	Certificate:		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		
	nt or Rider		
AAR302	Policy/Cont Term to 95 Life Initial	50.000	AAR302 [eff
	ract/Fratern Insurance Policy		2010
	al		08.05].pdf
	Certificate		
AAR302	Policy/Cont Policy Data Page for Initial	0.000	AAR302 (15-
(15-5)	ract/Fratern 15/5 term period		5).pdf
	al		
	Certificate:		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		
	nt or Rider		
AAR302	Policy/Cont Policy Data Page for Initial	0.000	AAR302
(15)	ract/Fratern 15/15 term period		(15).pdf
	al		
	Certificate:		
	Amendmen		
	t, Insert		
	Page,		
	Endorseme		

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

AAR302 (20-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 20/5 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR302 (20- 5).pdf
AAR302 (20)	Policy/Cont Policy Data Page for Initial ract/Fratern 20/20 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR302 (20).pdf
AAR302 (25-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 25/5 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR302 (25- 5).pdf
AAR302 (25)	Policy/Cont Policy Data Page for Initial ract/Fratern 25/25 term period al Certificate: Amendmen t, Insert Page, Endorseme	0.000	AAR302 (25).pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company: Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

AAR302 (30-5)	Policy/Cont Policy Data Page for Initial ract/Fratern 30/5 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR302 (30-5).pdf
AAR302 (30)	Policy/Cont Policy Data Page for Initial ract/Fratern 30/30 term period al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	0.000	AAR302 (30).pdf
AAR2160-105	Policy/Cont Additional Insured Initial ract/Fratern Term to 105 al Insurance Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	50.500	AAR2160-105 [FILING 2010-07-25].pdf
AAR300 (15/5)	Policy/Cont Rider Data Page Initial ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme		DP AAR2160-105 (15-5) [2010-07-28].pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

	nt or Rider		
AAR300 (15/15)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-105 (15) [2010-07-28].pdf
AAR300 (20/5)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-105 (20-5) [2010-07-28].pdf
AAR300 (20/20)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-105 (20) [2010-07-28].pdf
AAR300 (25/5)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-105 (25-5) [2010-07-28].pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

AAR300 (25/25)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		DP AAR2160-105 (25) [2010-07-28].pdf
AAR300 (30/5)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		DP AAR2160-105 (30-5) [2010-07-28].pdf
AAR300 (30/30)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		DP AAR2160-105 (30) [2010-07-28].pdf
AAR2160-100	Policy/Cont Additional Insured ract/Fraternal Term to 100 al Insurance Rider Certificate: Amendment, Insert Page, Endorsement	Initial	50.500	AAR2160-100 [FILING 2010-07-25].pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

	nt or Rider		
AAR301 (15/5)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160- 100 (15-5) [2010-07- 28].pdf
AAR301 (15/15)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160- 100 (15) [2010-07- 28].pdf
AAR301 (20/5)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160- 100 (20-5) [2010-07- 28].pdf
AAR301 (20/20)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement	Initial	DP AAR2160- 100 (20) [2010-07- 28].pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

AAR301 (25/5)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-100 (25-5) [2010-07-28].pdf
AAR301 (25/25)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-100 (25) [2010-07-28].pdf
AAR301 (30/5)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-100 (30-5) [2010-07-28].pdf
AAR301 (30/30)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement	Initial	DP AAR2160-100 (30) [2010-07-28].pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

AAR2160-95	Policy/Cont Additional Insured ract/Fratern Term to 95 Insurance al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50.500	AAR2160-95 [FILING 2010-07-25].pdf
AAR302 (15/5)	Policy/Cont Rider Data Page ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		DP AAR2160-95 (15-5) [2010-07-28].pdf
AAR302 (15/15)	Policy/Cont Rider Data Page ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		DP AAR2160-95 (15) [2010-07-28].pdf
AAR302 (20/5)	Policy/Cont Rider Data Page ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme	Initial		DP AAR2160-95 (20-5) [2010-07-28].pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

AAR302 (20/20)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-95 (20) [2010-07-28].pdf
AAR302 (25/5)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-95 (25-5) [2010-07-28].pdf
AAR302 (25/25)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	DP AAR2160-95 (25) [2010-07-28].pdf
AAR302 (30/5)	Policy/Cont Rider Data Page racter/Fraternal Certificate: Amendment, Insert Page, Endorsement	Initial	DP AAR2160-95 (30-5) [2010-07-28].pdf

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

AAR302 (30/30)	Policy/Cont Rider Data Page ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		DP AAR2160-95 (30) [2010-07-28].pdf
AAA2165	Policy/Cont Accidental Death ract/Fraternal Benefit Rider Certificate: Amendment, Insert Page, Endorsement or Rider	Initial	50.300	AAA2165 [FILING 2010-07-25].pdf
ABB5118	Application/ Application for Enrollment Simplified Issue Form Individual Life Insurance	Initial	52.200	ABB5118 [Filing Final 2010-07-13].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 the "Company," "We," "Us," or "Our")

READ YOUR POLICY CAREFULLY

The 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 the Policy subject to its terms and conditions.

NOTICE OF [THIRTY (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: Customer 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 105 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING - NO DIVIDENDS

INDEX

POLICY DATA PAGE	[3]	Change of Ownership	[10]
Premium Schedule	[3]	Assignment	[10]
Schedule of Modal Factors	[4]	BENEFICIARY.....	[10]
Schedule of Guaranteed Annual		General.....	[10]
Premiums	[5]	Change of Beneficiary.....	[10]
Schedule of Guaranteed Policy Values	[6]	PREMIUM PAYMENTS.....	[11]
DEFINITIONS	[7]	General.....	[11]
THE CONTRACT.....	[8]	Grace Period	[11]
General	[8]	Reinstatement	[11]
Entire Contract.....	[8]	NONFORFEITURE PROVISIONS.....	[12]
Change of Contract Terms.....	[8]	Nonforfeiture Options	[12]
GENERAL PROVISIONS.....	[8]	Cash Value Option	[12]
Nonparticipating.....	[8]	Reduced Paid-up Insurance Option.....	[12]
Misstatement of Age or Sex	[8]	Automatic Nonforfeiture Option.....	[12]
Termination	[9]	Basis of Computation	[12]
Incontestability	[9]	POLICY LOAN	[12]
Suicide Exclusion	[9]	PAYMENT OF DEATH BENEFIT PROVISIONS ...	[13]
Tax Status	[9]	Death Benefit Payable	[13]
Conformity to State Laws	[9]	Interest on Death Benefit	[14]
CONTROL OF THE POLICY.....	[10]	Examination and Autopsy	[14]
Owner.....	[10]	SETTLEMENT OPTIONS PROVISIONS	[14]
Rights of Ownership	[10]		

OPTIONAL BENEFITS

If you have purchased any optional benefits, they will be listed in the Premium Schedule section on the Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODAL PREMIUM: [\$290.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2080]	105	[\$290.00*]	15 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual Premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	290.00	60	2,906.00	85	36,029.00
36	290.00	61	3,239.00	86	37,868.00
37	290.00	62	3,626.00	87	39,802.00
38	290.00	63	4,049.00	88	41,834.00
39	290.00	64	4,490.00	89	43,971.00
40	290.00	65	4,949.00	90	46,216.00
41	290.00	66	5,414.00	91	48,577.00
42	290.00	67	5,900.00	92	51,059.00
43	290.00	68	6,413.00	93	53,667.00
44	290.00	69	6,989.00	94	56,409.00
45	290.00	70	7,661.00	95	59,291.00
46	290.00	71	8,477.00	96	62,321.00
47	290.00	72	9,431.00	97	65,505.00
48	290.00	73	10,436.00	98	68,853.00
49	290.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00	100	76,070.00
51	1,211.00	76	14,018.00	101	79,959.00
52	1,328.00	77	15,560.00	102	84,046.00
53	1,463.00	78	17,351.00	103	88,342.00
54	1,634.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	36	0.00	0.00	25	60	0.00	0.00	49	84	0.00	0.00
2	37	0.00	0.00	26	61	0.00	0.00	50	85	0.00	0.00
3	38	0.00	0.00	27	62	0.00	0.00	51	86	0.00	0.00
4	39	0.00	0.00	28	63	0.00	0.00	52	87	0.00	0.00
5	40	0.00	0.00	29	64	0.00	0.00	53	88	0.00	0.00
6	41	0.00	0.00	30	65	0.00	0.00	54	89	0.00	0.00
7	42	0.00	0.00	31	66	0.00	0.00	55	90	1,718.19	2,114.38
8	43	0.00	0.00	32	67	0.00	0.00	56	91	3,282.66	3,994.40
9	44	0.00	0.00	33	68	0.00	0.00	57	92	4,655.13	5,606.00
10	45	0.00	0.00	34	69	0.00	0.00	58	93	5,916.77	7,056.37
11	46	0.00	0.00	35	70	0.00	0.00	59	94	7,057.40	8,340.28
12	47	0.00	0.00	36	71	0.00	0.00	60	95	8,044.73	9,426.48
13	48	0.00	0.00	37	72	0.00	0.00	61	96	8,826.61	10,261.38
14	49	0.00	0.00	38	73	0.00	0.00	62	97	9,451.95	10,906.82
15	50	0.00	0.00	39	74	0.00	0.00	63	98	10,015.90	11,473.70
16	51	0.00	0.00	40	75	0.00	0.00	64	99	10,465.58	11,902.89
17	52	0.00	0.00	41	76	0.00	0.00	65	100	10,703.22	12,085.34
18	53	0.00	0.00	42	77	0.00	0.00	66	101	10,547.72	11,820.42
19	54	0.00	0.00	43	78	0.00	0.00	67	102	9,982.07	11,089.81
20	55	0.00	0.00	44	79	0.00	0.00	68	103	9,129.62	10,026.09
21	56	0.00	0.00	45	80	0.00	0.00	69	104	7,704.47	8,317.67
22	57	0.00	0.00	46	81	0.00	0.00	70	105	5,097.51	5,352.38
23	58	0.00	0.00	47	82	0.00	0.00				
24	59	0.00	0.00	48	83	0.00	0.00				

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.

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

DEFINITIONS

In this Policy:

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

Cash Value is the amount payable to the Owner in the event the Policy terminates for any reason, other than death of the Insured, before the Term Life Insurance Policy Death Benefit Expiry Date. The Schedule of Guaranteed Policy Values for the Policy is shown on a Policy Data Page.

Cash Surrender Value is equal to the Cash Value, less any indebtedness.

Death Benefit is the amount We are required to pay, under the terms of the Policy, if the Insured dies while the Policy 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 the Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

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 the Policy.

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

Premium means an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The Premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Policy means the legal contract between the Company and the Owner.

Policy Date refers to the date the 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.

DEFINITIONS

(continued)

"We," "Us," "Our" or the **"Company"** means Americo Financial Life and Annuity Insurance Company.

"You" or **"Your"** means the Owner of the Policy.

THE CONTRACT

General

We have issued the Policy in consideration of Your application and the payment of Premiums. The Policy is guaranteed annually renewable to the Expiry Date.

Entire Contract

The Entire Contract consists of:

- 1) The 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 the 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 of 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 the age or sex of the Insured is shown incorrectly on a Policy Data Page, We will adjust the face amount of the Death Benefit Payable and any Cash Value, subject to required underwriting, if any. The adjusted Death Benefit will be that which the most recent Premium paid would have purchased, based on the Insured's correct age and sex. If the correct age is outside the issue age range for this Policy, the Premium and Death Benefit will be extrapolated.

GENERAL PROVISIONS

(continued)

Termination

The 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 end of the Grace Period if a past due premium remains unpaid;
- 4) The date the total indebtedness equals or exceeds the Cash Value; or
- 5) The Term Life Insurance Policy Death Benefit Expiry Date as shown on a Policy Data Page.

Incontestability

We cannot contest the 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 case of fraud.

If there is a change in coverage which requires underwriting, the Policy will become incontestable after the change in coverage has been in force for two (2) years from the date of the change and during the Insured's lifetime. Contestability will be limited to the change and the statement provided for the change.

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 benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the 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

The 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 Policy or any other 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 the Policy. If the 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 the 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. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by Us prior to receipt of such notice. 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 the Policy upon the death of the Insured. The Beneficiary of the 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 Premium Schedule for this Policy, and any attached riders, is shown on a Policy Data Page. After the Level Premium Period, the Premium may increase each year for this Policy but will never be more than the Guaranteed Annual Premium.

Any change will be by class of the Insured. The adjustment in Premium will be based on future anticipated or emerging Experience Factors. Experience Factors means a factor experienced by Us that is variable in nature and impacts the profitability of this Policy. Experience Factors include investment earnings, mortality, persistency, taxes and expenses. This provision will not affect any rider attached to the Policy.

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. The 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, the Policy will terminate.

Any payment sent by U.S. mail shall be postmarked within the Grace Period.

Reinstatement

If the Policy terminates under the terms of the Grace Period provision, We will reinstate the Policy if:

- 1) You request reinstatement in writing within three (3) years after the Grace Period ends;
- 2) You provide satisfactory Evidence of Insurability;
- 3) You pay all past due Premiums plus 6% interest per year, compounded annually, from the Premium due date(s) to the date of Reinstatement; and
- 4) You 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
- 5) You pay any indebtedness that existed when the Policy lapsed or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the date of lapse 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.

NONFORFEITURE PROVISIONS

Nonforfeiture Options

This Policy may have Cash Value. If the Owner terminates the Policy or stops paying Premiums and the Policy has Cash Value, the Owner may elect one of the Nonforfeiture Options described below. The Owner's written request must be received by Us at Our Office by the end of the Grace Period. If no written request is received, the **Automatic Nonforfeiture Option** provision will apply.

Factors specific to Your Policy will determine if the Policy as issued will have Cash Value. The Cash Value of the Policy, if any, is shown on a Policy Data Page.

Cash Value Option

The Cash Value Option consists of Our payment to You of the Cash Surrender Value. Upon payment of the Cash Surrender Value, the Policy will terminate.

We may delay paying the Cash Surrender Value for no more than six (6) months after the date the written request for this nonforfeiture option is received.

Reduced Paid-up Insurance Option

The Reduced Paid-up Insurance Option provides the continuation of insurance under this Policy as a paid-up life insurance policy. The amount of such Reduced Paid-Up Insurance will be that which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Attained Age. If the amount of the Reduced Paid-up Insurance under this Nonforfeiture Option is not at least \$1,000 (one thousand dollars), this option will not be available and the Cash Value Option will be provided.

Automatic Nonforfeiture Option

If a written request is not received from the Owner by the end of the Grace Period, the Automatic Nonforfeiture Option will be in effect. The Automatic Nonforfeiture Option will be the **Reduced Paid-Up Insurance Option**.

Basis of Computation

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 nonforfeiture values for the Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the Interstate Insurance Product Regulation Commission.

POLICY LOAN

The Owner may obtain a loan while the Policy is in force 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 loan. The Cash Surrender Value is equal to the Policy's Cash Value less any indebtedness. Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

The Company may delay making a 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.

POLICY LOAN

(continued)

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.

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

A loan may be repaid at any time while the Policy is in force.

PAYMENT OF DEATH BENEFIT PROVISIONS

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 the Policy beyond the Policy Month of the Insured's death; minus
- 4) Any past due Premiums; minus
- 5) Any indebtedness; 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.

PAYMENT OF DEATH BENEFIT PROVISIONS

(continued)

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) interest shall accrue and be payable from the date of death;
- (b) interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) the date that Due Proof of Death is received by Us;
 - (ii) the date We receive sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the Death Benefit; and
 - (iii) the date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to: (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors, and administrators; and (c) the submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of the Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person, may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time proceeds are payable, the Beneficiary may elect one of the Settlement Options if proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least [\$50].

The option date under Options 1, 2 and 3 is the date the proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, proceeds will not be subject to any claims of a payee's creditors.

Assignment of Proceeds

The proceeds payable under one of these Settlement Options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed [1.5%], will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than [1.5%] compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than [1.5%] compounded annually.

The minimum proceeds that may be applied under Option 4 or 5 is \$1,000. The payee does not have the right to withdraw any portion of the proceeds under Option 4.

The minimum proceeds that may be applied or may remain after a withdrawal under Option 5 is \$1,000. The minimum amount that may be withdrawn is \$1,000. Proceeds less than this amount will be paid in one sum to the payee.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 1 - Equal Payments for a Guaranteed Period

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Specified Amount

Equal monthly payments of at least [\$50.00] per month. Payments will begin on the option date and will continue until the proceeds and interest, at the rate of [1.5%] compounded annually, are exhausted.

Option 3 - Equal Payments for Life

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Proceeds Left at Interest - Withdrawals Not Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

At the end of the period selected, the proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 5 - Proceeds Left at Interest - Withdrawals Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

The payee may withdraw portions of the proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - MALE RATES

Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.85	1.85	1.85	56	3.77	3.73	3.55
6	1.86	1.86	1.86	57	3.87	3.82	3.62
7	1.88	1.88	1.88	58	3.98	3.92	3.69
8	1.89	1.89	1.89	59	4.09	4.02	3.76
9	1.91	1.91	1.90	60	4.21	4.13	3.83
10	1.92	1.92	1.92	61	4.34	4.24	3.90
11	1.94	1.94	1.93	62	4.47	4.36	3.97
12	1.95	1.95	1.95	63	4.62	4.49	4.04
13	1.97	1.97	1.97	64	4.77	4.62	4.10
14	1.99	1.98	1.98	65	4.93	4.76	4.17
15	2.00	2.00	2.00	66	5.11	4.90	4.24
16	2.02	2.02	2.02	67	5.30	5.05	4.30
17	2.04	2.04	2.03	68	5.49	5.20	4.36
18	2.06	2.06	2.05	69	5.71	5.36	4.41
19	2.08	2.08	2.07	70	5.93	5.53	4.47
20	2.10	2.10	2.09	71	6.17	5.70	4.51
21	2.12	2.12	2.11	72	6.43	5.87	4.56
22	2.14	2.14	2.13	73	6.70	6.05	4.60
23	2.16	2.16	2.16	74	6.99	6.23	4.63
24	2.19	2.18	2.18	75	7.31	6.41	4.67
25	2.21	2.21	2.20	76	7.64	6.59	4.69
26	2.24	2.23	2.23	77	8.00	6.78	4.72
27	2.26	2.26	2.25	78	8.38	6.96	4.74
28	2.29	2.29	2.28	79	8.79	7.13	4.75
29	2.32	2.31	2.31	80	9.23	7.31	4.77
30	2.34	2.34	2.33	81	9.70	7.47	4.78
31	2.37	2.37	2.36	82	10.20	7.63	4.79
32	2.41	2.40	2.39	83	10.73	7.78	4.80
33	2.44	2.44	2.43	84	11.30	7.93	4.80
34	2.47	2.47	2.46	85	11.90	8.06	4.81
35	2.51	2.50	2.49	86	12.55	8.18	4.81
36	2.55	2.54	2.53	87	13.23	8.29	4.81
37	2.58	2.58	2.56	88	13.96	8.40	4.81
38	2.62	2.62	2.60	89	14.73	8.49	4.81
39	2.67	2.66	2.64	90	15.55	8.57	4.81
40	2.71	2.71	2.68	91	16.42	8.65	4.81
41	2.76	2.75	2.72	92	17.34	8.71	4.81
42	2.81	2.80	2.77	93	18.31	8.77	4.81
43	2.86	2.85	2.81	94	19.36	8.82	4.81
44	2.91	2.90	2.86	95	20.48	8.86	4.81
45	2.96	2.95	2.91	96	21.69	8.89	
46	3.02	3.01	2.96	97	23.03	8.91	
47	3.08	3.07	3.01	98	24.53	8.93	
48	3.14	3.13	3.06	99	26.22	8.95	
49	3.21	3.19	3.12	100	28.14	8.95	
50	3.28	3.26	3.17	101	30.35	8.96	
51	3.35	3.33	3.23	102	32.90	8.96	
52	3.43	3.40	3.29	103	35.85	8.96	
53	3.51	3.47	3.35	104	39.27	8.96	
54	3.59	3.55	3.42	105	43.25	8.96	
55	3.68	3.64	3.48				

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - FEMALE RATES

Age Of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.79	1.79	1.79	56	3.46	3.43	3.34
6	1.81	1.81	1.81	57	3.54	3.51	3.40
7	1.82	1.82	1.82	58	3.63	3.60	3.47
8	1.83	1.83	1.83	59	3.73	3.69	3.54
9	1.84	1.84	1.84	60	3.83	3.78	3.62
10	1.86	1.86	1.86	61	3.93	3.89	3.69
11	1.87	1.87	1.87	62	4.05	3.99	3.77
12	1.89	1.89	1.88	63	4.17	4.10	3.84
13	1.90	1.90	1.90	64	4.30	4.22	3.92
14	1.92	1.91	1.91	65	4.44	4.35	4.00
15	1.93	1.93	1.93	66	4.58	4.48	4.07
16	1.95	1.95	1.94	67	4.74	4.62	4.15
17	1.96	1.96	1.96	68	4.91	4.76	4.22
18	1.98	1.98	1.98	69	5.09	4.92	4.29
19	2.00	2.00	1.99	70	5.29	5.08	4.36
20	2.02	2.01	2.01	71	5.50	5.25	4.42
21	2.03	2.03	2.03	72	5.73	5.43	4.48
22	2.05	2.05	2.05	73	5.98	5.62	4.53
23	2.07	2.07	2.07	74	6.24	5.81	4.58
24	2.09	2.09	2.09	75	6.53	6.01	4.62
25	2.11	2.11	2.11	76	6.84	6.21	4.65
26	2.14	2.14	2.13	77	7.18	6.41	4.69
27	2.16	2.16	2.15	78	7.55	6.62	4.71
28	2.18	2.18	2.18	79	7.94	6.83	4.74
29	2.21	2.21	2.20	80	8.37	7.03	4.75
30	2.23	2.23	2.23	81	8.84	7.23	4.77
31	2.26	2.26	2.25	82	9.34	7.42	4.78
32	2.29	2.28	2.28	83	9.88	7.60	4.79
33	2.31	2.31	2.31	84	10.47	7.77	4.80
34	2.34	2.34	2.34	85	11.10	7.93	4.80
35	2.37	2.37	2.37	86	11.78	8.08	4.81
36	2.41	2.40	2.40	87	12.51	8.21	4.81
37	2.44	2.44	2.43	88	13.28	8.32	4.81
38	2.47	2.47	2.46	89	14.10	8.43	4.81
39	2.51	2.51	2.50	90	14.95	8.52	4.81
40	2.55	2.54	2.53	91	15.84	8.60	4.81
41	2.59	2.58	2.57	92	16.77	8.67	4.81
42	2.63	2.62	2.61	93	17.74	8.73	4.81
43	2.67	2.67	2.65	94	18.75	8.79	4.81
44	2.71	2.71	2.69	95	19.81	8.83	4.81
45	2.76	2.76	2.73	96	20.94	8.87	
46	2.81	2.80	2.78	97	22.16	8.90	
47	2.86	2.85	2.83	98	23.52	8.92	
48	2.92	2.91	2.87	99	25.06	8.94	
49	2.97	2.96	2.92	100	26.82	8.95	
50	3.03	3.02	2.98	101	28.85	8.96	
51	3.09	3.08	3.03	102	31.22	8.96	
52	3.16	3.14	3.09	103	33.98	8.96	
53	3.23	3.21	3.15	104	37.22	8.96	
54	3.30	3.28	3.21	105	41.02	8.96	
55	3.38	3.35	3.27				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 105 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING – NO DIVIDENDS

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$265.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2080]	105	[\$265.00*]	5 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2080]	105	[\$185.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the fifteen (15) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	265.00	60	2,906.00	85	36,029.00
36	265.00	61	3,239.00	86	37,868.00
37	265.00	62	3,626.00	87	39,802.00
38	265.00	63	4,049.00	88	41,834.00
39	265.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00	100	76,070.00
51	1,211.00	76	14,018.00	101	79,959.00
52	1,328.00	77	15,560.00	102	84,046.00
53	1,463.00	78	17,351.00	103	88,342.00
54	1,634.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	963.38	1,234.30
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,102.33	3,917.33
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,063.64	6,308.56
7	41	0.00	0.00	31	65	0.00	0.00	55	89	6,816.91	8,388.82
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,337.84	10,145.65
9	43	0.00	0.00	33	67	0.00	0.00	57	91	9,674.22	11,650.32
10	44	0.00	0.00	34	68	0.00	0.00	58	92	10,902.81	13,002.74
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,013.51	14,197.30
12	46	0.00	0.00	36	70	0.00	0.00	60	94	12,975.12	15,203.72
13	47	0.00	0.00	37	71	0.00	0.00	61	95	13,737.07	15,970.03
14	48	0.00	0.00	38	72	0.00	0.00	62	96	14,343.43	16,551.20
15	49	0.00	0.00	39	73	0.00	0.00	63	97	14,880.45	17,046.28
16	50	0.00	0.00	40	74	0.00	0.00	64	98	15,291.52	17,391.60
17	51	0.00	0.00	41	75	0.00	0.00	65	99	15,472.19	17,470.13
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,228.67	17,066.19
19	53	0.00	0.00	43	77	0.00	0.00	67	101	14,503.95	16,113.51
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,335.14	14,644.56
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,297.30	12,196.44
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,493.82	7,868.51
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$290.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2080]	105	[\$290.00*]	15 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	02/24/2080	105	[\$210.00*]	15 years

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	290.00	60	2,906.00	85	36,029.00
36	290.00	61	3,239.00	86	37,868.00
37	290.00	62	3,626.00	87	39,802.00
38	290.00	63	4,049.00	88	41,834.00
39	290.00	64	4,490.00	89	43,971.00
40	290.00	65	4,949.00	90	46,216.00
41	290.00	66	5,414.00	91	48,577.00
42	290.00	67	5,900.00	92	51,059.00
43	290.00	68	6,413.00	93	53,667.00
44	290.00	69	6,989.00	94	56,409.00
45	290.00	70	7,661.00	95	59,291.00
46	290.00	71	8,477.00	96	62,321.00
47	290.00	72	9,431.00	97	65,505.00
48	290.00	73	10,436.00	98	68,853.00
49	290.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00	100	76,070.00
51	1,211.00	76	14,018.00	101	79,959.00
52	1,328.00	77	15,560.00	102	84,046.00
53	1,463.00	78	17,351.00	103	88,342.00
54	1,634.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	1,718.19	2,114.38
8	42	0.00	0.00	32	66	0.00	0.00	56	90	3,282.66	3,994.40
9	43	0.00	0.00	33	67	0.00	0.00	57	91	4,655.13	5,606.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,916.77	7,056.37
11	45	0.00	0.00	35	69	0.00	0.00	59	93	7,057.40	8,340.28
12	46	0.00	0.00	36	70	0.00	0.00	60	94	8,044.73	9,426.48
13	47	0.00	0.00	37	71	0.00	0.00	61	95	8,826.61	10,261.38
14	48	0.00	0.00	38	72	0.00	0.00	62	96	9,451.95	10,906.82
15	49	0.00	0.00	39	73	0.00	0.00	63	97	10,015.90	11,473.70
16	50	0.00	0.00	40	74	0.00	0.00	64	98	10,465.58	11,902.89
17	51	0.00	0.00	41	75	0.00	0.00	65	99	10,703.22	12,085.34
18	52	0.00	0.00	42	76	0.00	0.00	66	100	10,547.72	11,820.42
19	53	0.00	0.00	43	77	0.00	0.00	67	101	9,982.07	11,089.81
20	54	0.00	0.00	44	78	0.00	0.00	68	102	9,129.62	10,026.09
21	55	0.00	0.00	45	79	0.00	0.00	69	103	7,704.47	8,317.67
22	56	0.00	0.00	46	80	0.00	0.00	70	104	5,097.51	5,352.38
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[MALE, 35]
POLICY NUMBER:	[1234567ABC]	PREMIUM CLASS:	[STANDARD NON-NICOTINE]
POLICY DATE:	[FEBRUARY 24, 2010]	ISSUE DATE:	[FEBRUARY 24, 2010]
MODE PREMIUM:	[\$316.00]	MODE:	[ANNUAL]
FACE AMOUNT:	[\$100,000]		

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2080	[105]	[\$316.00*]	5 years
Accidental Death Benefit Rider		[02/24/2030]	[55]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2080]	105	[\$236.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the twenty (20) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	316.00	60	2,906.00	85	36,029.00
36	316.00	61	3,239.00	86	37,868.00
37	316.00	62	3,626.00	87	39,802.00
38	316.00	63	4,049.00	88	41,834.00
39	316.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00	100	76,070.00
51	1,211.00	76	14,018.00	101	79,959.00
52	1,328.00	77	15,560.00	102	84,046.00
53	1,463.00	78	17,351.00	103	88,342.00
54	1,634.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,368.43	1,753.24
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,502.07	4,422.08
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,458.60	6,800.63
7	41	0.00	0.00	31	65	0.00	0.00	55	89	7,207.76	8,869.79
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,725.35	10,617.18
9	43	0.00	0.00	33	67	0.00	0.00	57	91	10,058.97	12,113.66
10	44	0.00	0.00	34	68	0.00	0.00	58	92	11,285.02	13,458.57
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,393.42	14,646.28
12	46	0.00	0.00	36	70	0.00	0.00	60	94	13,353.07	15,646.59
13	47	0.00	0.00	37	71	0.00	0.00	61	95	14,113.48	16,407.64
14	48	0.00	0.00	38	72	0.00	0.00	62	96	14,718.40	16,983.88
15	49	0.00	0.00	39	73	0.00	0.00	63	97	15,253.35	17,473.45
16	50	0.00	0.00	40	74	0.00	0.00	64	98	15,661.46	17,812.35
17	51	0.00	0.00	41	75	0.00	0.00	65	99	15,837.76	17,882.91
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,587.49	17,468.31
19	53	0.00	0.00	43	77	0.00	0.00	67	101	14,850.58	16,498.60
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,657.52	14,998.59
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,572.72	12,493.78
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,677.51	8,061.39
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$370.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2080]	105	[\$370.00*]	20 years
Accidental Death Benefit Rider		[02/24/2030]	[55]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2080]	105	[\$290.00*]	20 years

* Premiums are guaranteed to remain level for the first twenty (20) Policy Years. After the twentieth (20th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	370.00	60	2,906.00	85	36,029.00
36	370.00	61	3,239.00	86	37,868.00
37	370.00	62	3,626.00	87	39,802.00
38	370.00	63	4,049.00	88	41,834.00
39	370.00	64	4,490.00	89	43,971.00
40	370.00	65	4,949.00	90	46,216.00
41	370.00	66	5,414.00	91	48,577.00
42	370.00	67	5,900.00	92	51,059.00
43	370.00	68	6,413.00	93	53,667.00
44	370.00	69	6,989.00	94	56,409.00
45	370.00	70	7,661.00	95	59,291.00
46	370.00	71	8,477.00	96	62,321.00
47	370.00	72	9,431.00	97	65,505.00
48	370.00	73	10,436.00	98	68,853.00
49	370.00	74	11,516.00	99	72,372.00
50	370.00	75	12,692.00	100	76,070.00
51	370.00	76	14,018.00	101	79,959.00
52	370.00	77	15,560.00	102	84,046.00
53	370.00	78	17,351.00	103	88,342.00
54	370.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	959.80	1,167.90
9	43	0.00	0.00	33	67	0.00	0.00	57	91	2,348.85	2,828.63
10	44	0.00	0.00	34	68	0.00	0.00	58	92	3,625.68	4,324.01
11	45	0.00	0.00	35	69	0.00	0.00	59	93	4,780.07	5,648.98
12	46	0.00	0.00	36	70	0.00	0.00	60	94	5,779.21	6,771.84
13	47	0.00	0.00	37	71	0.00	0.00	61	95	6,570.25	7,638.25
14	48	0.00	0.00	38	72	0.00	0.00	62	96	7,204.31	8,313.22
15	49	0.00	0.00	39	73	0.00	0.00	63	97	7,780.64	8,913.10
16	50	0.00	0.00	40	74	0.00	0.00	64	98	8,248.06	9,380.82
17	51	0.00	0.00	41	75	0.00	0.00	65	99	8,511.88	9,611.03
18	52	0.00	0.00	42	76	0.00	0.00	66	100	8,396.82	9,409.99
19	53	0.00	0.00	43	77	0.00	0.00	67	101	7,904.26	8,781.42
20	54	0.00	0.00	44	78	0.00	0.00	68	102	7,197.19	7,903.91
21	55	0.00	0.00	45	79	0.00	0.00	69	103	6,053.57	6,535.36
22	56	0.00	0.00	46	80	0.00	0.00	70	104	3,996.40	4,196.22
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[MALE, 35]
POLICY NUMBER:	[1234567ABC]	PREMIUM CLASS:	[STANDARD NON-NICOTINE]
POLICY DATE:	[FEBRUARY 24, 2010]	ISSUE DATE:	[FEBRUARY 24, 2010]
MODE PREMIUM:	[\$340.00]	MODE:	[ANNUAL]
FACE AMOUNT:	[\$100,000]		

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2080	[105]	[\$340.00*]	5 years
Accidental Death Benefit Rider		[02/24/2035]	[60]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2080]	105	[\$260.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the twenty-five (25) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	340.00	60	2,906.00	85	36,029.00
36	340.00	61	3,239.00	86	37,868.00
37	340.00	62	3,626.00	87	39,802.00
38	340.00	63	4,049.00	88	41,834.00
39	340.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00	100	76,070.00
51	1,211.00	76	14,018.00	101	79,959.00
52	1,328.00	77	15,560.00	102	84,046.00
53	1,463.00	78	17,351.00	103	88,342.00
54	1,634.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,557.56	1,995.57
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,688.73	4,657.78
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,643.03	7,030.40
7	41	0.00	0.00	31	65	0.00	0.00	55	89	7,390.27	9,094.39
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,906.30	10,837.37
9	43	0.00	0.00	33	67	0.00	0.00	57	91	10,238.63	12,330.02
10	44	0.00	0.00	34	68	0.00	0.00	58	92	11,463.49	13,671.42
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,570.83	14,855.93
12	46	0.00	0.00	36	70	0.00	0.00	60	94	13,529.55	15,853.38
13	47	0.00	0.00	37	71	0.00	0.00	61	95	14,289.26	16,611.98
14	48	0.00	0.00	38	72	0.00	0.00	62	96	14,893.49	17,185.92
15	49	0.00	0.00	39	73	0.00	0.00	63	97	15,427.47	17,672.92
16	50	0.00	0.00	40	74	0.00	0.00	64	98	15,834.20	18,008.82
17	51	0.00	0.00	41	75	0.00	0.00	65	99	16,008.47	18,075.66
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,755.05	17,656.08
19	53	0.00	0.00	43	77	0.00	0.00	67	101	15,012.44	16,678.43
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,808.05	15,163.91
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,701.32	12,632.62
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,763.29	8,151.45
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$455.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2080]	105	[\$455.00*]	25 years
Accidental Death Benefit Rider		[02/24/2035]	[60]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2080]	105	[\$375.00*]	25 years

* Premiums are guaranteed to remain level for the first twenty-five (25) Policy Years. After the twenty-fifth (25th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	455.00	60	2,906.00	85	36,029.00
36	455.00	61	3,239.00	86	37,868.00
37	455.00	62	3,626.00	87	39,802.00
38	455.00	63	4,049.00	88	41,834.00
39	455.00	64	4,490.00	89	43,971.00
40	455.00	65	4,949.00	90	46,216.00
41	455.00	66	5,414.00	91	48,577.00
42	455.00	67	5,900.00	92	51,059.00
43	455.00	68	6,413.00	93	53,667.00
44	455.00	69	6,989.00	94	56,409.00
45	455.00	70	7,661.00	95	59,291.00
46	455.00	71	8,477.00	96	62,321.00
47	455.00	72	9,431.00	97	65,505.00
48	455.00	73	10,436.00	98	68,853.00
49	455.00	74	11,516.00	99	72,372.00
50	455.00	75	12,692.00	100	76,070.00
51	455.00	76	14,018.00	101	79,959.00
52	455.00	77	15,560.00	102	84,046.00
53	455.00	78	17,351.00	103	88,342.00
54	455.00	79	19,358.00	104	92,858.00
55	455.00	80	21,596.00		
56	455.00	81	24,029.00		
57	455.00	82	26,606.00		
58	455.00	83	29,420.00		
59	455.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	36.97	44.09
11	45	0.00	0.00	35	69	0.00	0.00	59	93	1,212.89	1,433.37
12	46	0.00	0.00	36	70	0.00	0.00	60	94	2,230.54	2,613.66
13	47	0.00	0.00	37	71	0.00	0.00	61	95	3,035.94	3,529.43
14	48	0.00	0.00	38	72	0.00	0.00	62	96	3,683.66	4,250.65
15	49	0.00	0.00	39	73	0.00	0.00	63	97	4,279.36	4,902.22
16	50	0.00	0.00	40	74	0.00	0.00	64	98	4,774.58	5,430.30
17	51	0.00	0.00	41	75	0.00	0.00	65	99	5,079.40	5,735.31
18	52	0.00	0.00	42	76	0.00	0.00	66	100	5,027.69	5,634.34
19	53	0.00	0.00	43	77	0.00	0.00	67	101	4,649.62	5,165.60
20	54	0.00	0.00	44	78	0.00	0.00	68	102	4,170.26	4,579.75
21	55	0.00	0.00	45	79	0.00	0.00	69	103	3,467.62	3,743.60
22	56	0.00	0.00	46	80	0.00	0.00	70	104	2,271.65	2,385.23
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED:	[JOHN DOE]	ISSUE AGE AND SEX:	[MALE, 35]
POLICY NUMBER:	[1234567ABC]	PREMIUM CLASS:	[STANDARD NON-NICOTINE]
POLICY DATE:	[FEBRUARY 24, 2010]	ISSUE DATE:	[FEBRUARY 24, 2010]
MODE PREMIUM:	[\$364.00]	MODE:	[ANNUAL]
FACE AMOUNT:	[\$100,000]		

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2080	[105]	[\$364.00*]	5 years
Accidental Death Benefit Rider		[02/24/2040]	[65]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2080]	105	[\$284.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the thirty (30) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	364.00	60	2,906.00	85	36,029.00
36	364.00	61	3,239.00	86	37,868.00
37	364.00	62	3,626.00	87	39,802.00
38	364.00	63	4,049.00	88	41,834.00
39	364.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00	100	76,070.00
51	1,211.00	76	14,018.00	101	79,959.00
52	1,328.00	77	15,560.00	102	84,046.00
53	1,463.00	78	17,351.00	103	88,342.00
54	1,634.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,745.77	2,236.70
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,874.47	4,892.31
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,826.56	7,259.04
7	41	0.00	0.00	31	65	0.00	0.00	55	89	7,571.88	9,317.88
8	42	0.00	0.00	32	66	0.00	0.00	56	90	9,086.37	11,056.47
9	43	0.00	0.00	33	67	0.00	0.00	57	91	10,417.41	12,545.31
10	44	0.00	0.00	34	68	0.00	0.00	58	92	11,641.09	13,883.23
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,747.36	15,064.55
12	46	0.00	0.00	36	70	0.00	0.00	60	94	13,705.17	16,059.16
13	47	0.00	0.00	37	71	0.00	0.00	61	95	14,464.16	16,815.32
14	48	0.00	0.00	38	72	0.00	0.00	62	96	15,067.72	17,386.97
15	49	0.00	0.00	39	73	0.00	0.00	63	97	15,600.74	17,871.41
16	50	0.00	0.00	40	74	0.00	0.00	64	98	16,006.10	18,204.32
17	51	0.00	0.00	41	75	0.00	0.00	65	99	16,178.33	18,267.46
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,921.78	17,842.93
19	53	0.00	0.00	43	77	0.00	0.00	67	101	15,173.51	16,857.37
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,957.85	15,328.42
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,829.30	12,770.78
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,848.64	8,241.07
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$464.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2080]	105	[\$464.00*]	30 years
Accidental Death Benefit Rider		[02/24/2040]	[65]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2080]	105	[\$384.00*]	30 years

* Premiums are guaranteed to remain level for the first thirty (30) Policy Years. After the thirtieth (30th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	464.00	60	464.00	85	36,029.00
36	464.00	61	464.00	86	37,868.00
37	464.00	62	464.00	87	39,802.00
38	464.00	63	464.00	88	41,834.00
39	464.00	64	464.00	89	43,971.00
40	464.00	65	4,949.00	90	46,216.00
41	464.00	66	5,414.00	91	48,577.00
42	464.00	67	5,900.00	92	51,059.00
43	464.00	68	6,413.00	93	53,667.00
44	464.00	69	6,989.00	94	56,409.00
45	464.00	70	7,661.00	95	59,291.00
46	464.00	71	8,477.00	96	62,321.00
47	464.00	72	9,431.00	97	65,505.00
48	464.00	73	10,436.00	98	68,853.00
49	464.00	74	11,516.00	99	72,372.00
50	464.00	75	12,692.00	100	76,070.00
51	464.00	76	14,018.00	101	79,959.00
52	464.00	77	15,560.00	102	84,046.00
53	464.00	78	17,351.00	103	88,342.00
54	464.00	79	19,358.00	104	92,858.00
55	464.00	80	21,596.00		
56	464.00	81	24,029.00		
57	464.00	82	26,606.00		
58	464.00	83	29,420.00		
59	464.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00	61	95	0.00	0.00
14	48	0.00	0.00	38	72	0.00	0.00	62	96	0.00	0.00
15	49	0.00	0.00	39	73	0.00	0.00	63	97	0.00	0.00
16	50	0.00	0.00	40	74	0.00	0.00	64	98	0.00	0.00
17	51	0.00	0.00	41	75	0.00	0.00	65	99	0.00	0.00
18	52	0.00	0.00	42	76	0.00	0.00	66	100	0.00	0.00
19	53	0.00	0.00	43	77	0.00	0.00	67	101	0.00	0.00
20	54	0.00	0.00	44	78	0.00	0.00	68	102	0.00	0.00
21	55	0.00	0.00	45	79	0.00	0.00	69	103	0.00	0.00
22	56	0.00	0.00	46	80	0.00	0.00	70	104	0.00	0.00
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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



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 the "Company," "We," "Us," or "Our")

READ YOUR POLICY CAREFULLY

The 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 the Policy subject to its terms and conditions.

NOTICE OF [THIRTY (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: Customer 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 100 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING - NO DIVIDENDS

INDEX

POLICY DATA PAGE	[3]	Change of Ownership	[10]
Premium Schedule	[3]	Assignment	[10]
Schedule of Modal Factors	[4]	BENEFICIARY.....	[10]
Schedule of Guaranteed Annual		General.....	[10]
Premiums	[5]	Change of Beneficiary.....	[10]
Schedule of Guaranteed Policy Values	[6]	PREMIUM PAYMENTS.....	[11]
DEFINITIONS	[7]	General.....	[11]
THE CONTRACT.....	[8]	Grace Period	[11]
General	[8]	Reinstatement	[11]
Entire Contract.....	[8]	NONFORFEITURE PROVISIONS.....	[12]
Change of Contract Terms.....	[8]	Nonforfeiture Options	[12]
GENERAL PROVISIONS.....	[8]	Cash Value Option	[12]
Nonparticipating.....	[8]	Reduced Paid-up Insurance Option.....	[12]
Misstatement of Age or Sex	[8]	Automatic Nonforfeiture Option.....	[12]
Termination	[9]	Basis of Computation	[12]
Incontestability	[9]	POLICY LOAN	[12]
Suicide Exclusion	[9]	PAYMENT OF DEATH BENEFIT PROVISIONS ...	[13]
Tax Status	[9]	Death Benefit Payable	[13]
Conformity to State Laws	[9]	Interest on Death Benefit	[14]
CONTROL OF THE POLICY.....	[10]	Examination and Autopsy	[14]
Owner.....	[10]	SETTLEMENT OPTIONS PROVISIONS	[14]
Rights of Ownership	[10]		

OPTIONAL BENEFITS

If you have purchased any optional benefits, they will be listed in the Premium Schedule section on the Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODAL PREMIUM: [\$260.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2075]	100	[\$260 .00*]	15 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual Premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	260.00	60	2,906.00	85	36,029.00
36	260.00	61	3,239.00	86	37,868.00
37	260.00	62	3,626.00	87	39,802.00
38	260.00	63	4,049.00	88	41,834.00
39	260.00	64	4,490.00	89	43,971.00
40	260.00	65	4,949.00	90	46,216.00
41	260.00	66	5,414.00	91	48,577.00
42	260.00	67	5,900.00	92	51,059.00
43	260.00	68	6,413.00	93	53,667.00
44	260.00	69	6,989.00	94	56,409.00
45	260.00	70	7,661.00	95	59,291.00
46	260.00	71	8,477.00	96	62,321.00
47	260.00	72	9,431.00	97	65,505.00
48	260.00	73	10,436.00	98	68,853.00
49	260.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	894.54	1,097.75
12	46	0.00	0.00	36	70	0.00	0.00	60	94	2,406.41	2,917.90
13	47	0.00	0.00	37	71	0.00	0.00	61	95	3,703.00	4,439.30
14	48	0.00	0.00	38	72	0.00	0.00	62	96	4,855.79	5,756.89
15	49	0.00	0.00	39	73	0.00	0.00	63	97	5,838.26	6,845.18
16	50	0.00	0.00	40	74	0.00	0.00	64	98	6,591.76	7,640.93
17	51	0.00	0.00	41	75	0.00	0.00	65	99	7,020.98	8,039.78
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

DEFINITIONS

In this Policy:

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

Cash Value is the amount payable to the Owner in the event the Policy terminates for any reason, other than death of the Insured, before the Term Life Insurance Policy Death Benefit Expiry Date. The Schedule of Guaranteed Policy Values for the Policy is shown on a Policy Data Page.

Cash Surrender Value is equal to the Cash Value, less any indebtedness.

Death Benefit is the amount We are required to pay, under the terms of the Policy, if the Insured dies while the Policy 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 the Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

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 the Policy.

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

Premium means an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The Premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Policy means the legal contract between the Company and the Owner.

Policy Date refers to the date the 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.

DEFINITIONS

(continued)

"We," "Us," "Our" or the **"Company"** means Americo Financial Life and Annuity Insurance Company.

"You" or **"Your"** means the Owner of the Policy.

THE CONTRACT

General

We have issued the Policy in consideration of Your application and the payment of Premiums. The Policy is guaranteed annually renewable to the Expiry Date.

Entire Contract

The Entire Contract consists of:

- 1) The 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 the 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 of 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 the age or sex of the Insured is shown incorrectly on a Policy Data Page, We will adjust the face amount of the Death Benefit Payable and any Cash Value, subject to required underwriting, if any. The adjusted Death Benefit will be that which the most recent Premium paid would have purchased, based on the Insured's correct age and sex. If the correct age is outside the issue age range for this Policy, the Premium and Death Benefit will be extrapolated.

GENERAL PROVISIONS

(continued)

Termination

The 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 end of the Grace Period if a past due premium remains unpaid;
- 4) The date the total indebtedness equals or exceeds the Cash Value; or
- 5) The Term Life Insurance Policy Death Benefit Expiry Date as shown on a Policy Data Page.

Incontestability

We cannot contest the 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 case of fraud.

If there is a change in coverage which requires underwriting, the Policy will become incontestable after the change in coverage has been in force for two (2) years from the date of the change and during the Insured's lifetime. Contestability will be limited to the change and the statement provided for the change.

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 benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the 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

The 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 Policy or any other 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 the Policy. If the 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 the 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. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by Us prior to receipt of such notice. 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 the Policy upon the death of the Insured. The Beneficiary of the 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 Premium Schedule for this Policy, and any attached riders, is shown on a Policy Data Page. After the Level Premium Period, the Premium may increase each year for this Policy but will never be more than the Guaranteed Annual Premium.

Any change will be by class of the Insured. The adjustment in Premium will be based on future anticipated or emerging Experience Factors. Experience Factors means a factor experienced by Us that is variable in nature and impacts the profitability of this Policy. Experience Factors include investment earnings, mortality, persistency, taxes and expenses. This provision will not affect any rider attached to the Policy.

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. The 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, the Policy will terminate.

Any payment sent by U.S. mail shall be postmarked within the Grace Period.

Reinstatement

If the Policy terminates under the terms of the Grace Period provision, We will reinstate the Policy if:

- 1) You request reinstatement in writing within three (3) years after the Grace Period ends;
- 2) You provide satisfactory Evidence of Insurability;
- 3) You pay all past due Premiums plus 6% interest per year, compounded annually, from the Premium due date(s) to the date of Reinstatement; and
- 4) You 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
- 5) You pay any indebtedness that existed when the Policy lapsed or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the date of lapse 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.

NONFORFEITURE PROVISIONS

Nonforfeiture Options

This Policy may have Cash Value. If the Owner terminates the Policy or stops paying Premiums and the Policy has Cash Value, the Owner may elect one of the Nonforfeiture Options described below. The Owner's written request must be received by Us at Our Office by the end of the Grace Period. If no written request is received, the **Automatic Nonforfeiture Option** provision will apply.

Factors specific to Your Policy will determine if the Policy as issued will have Cash Value. The Cash Value of the Policy, if any, is shown on a Policy Data Page.

Cash Value Option

The Cash Value Option consists of Our payment to You of the Cash Surrender Value. Upon payment of the Cash Surrender Value, the Policy will terminate.

We may delay paying the Cash Surrender Value for no more than six (6) months after the date the written request for this nonforfeiture option is received.

Reduced Paid-up Insurance Option

The Reduced Paid-up Insurance Option provides the continuation of insurance under this Policy as a paid-up life insurance policy. The amount of such Reduced Paid-Up Insurance will be that which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Attained Age. If the amount of the Reduced Paid-up Insurance under this Nonforfeiture Option is not at least \$1,000 (one thousand dollars), this option will not be available and the Cash Value Option will be provided.

Automatic Nonforfeiture Option

If a written request is not received from the Owner by the end of the Grace Period, the Automatic Nonforfeiture Option will be in effect. The Automatic Nonforfeiture Option will be the **Reduced Paid-Up Insurance Option**.

Basis of Computation

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 nonforfeiture values for the Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the Interstate Insurance Product Regulation Commission.

POLICY LOAN

The Owner may obtain a loan while the Policy is in force 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 loan. The Cash Surrender Value is equal to the Policy's Cash Value less any indebtedness. Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

The Company may delay making a 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.

POLICY LOAN

(continued)

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.

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

A loan may be repaid at any time while the Policy is in force.

PAYMENT OF DEATH BENEFIT PROVISIONS

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 the Policy beyond the Policy Month of the Insured's death; minus
- 4) Any past due Premiums; minus
- 5) Any indebtedness; 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.

PAYMENT OF DEATH BENEFIT PROVISIONS

(continued)

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) interest shall accrue and be payable from the date of death;
- (b) interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) the date that Due Proof of Death is received by Us;
 - (ii) the date We receive sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the Death Benefit; and
 - (iii) the date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to: (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors, and administrators; and (c) the submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of the Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person, may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time proceeds are payable, the Beneficiary may elect one of the Settlement Options if proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least [\$50].

The option date under Options 1, 2 and 3 is the date the proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, proceeds will not be subject to any claims of a payee's creditors.

Assignment of Proceeds

The proceeds payable under one of these Settlement Options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed [1.5%], will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than [1.5%] compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than [1.5%] compounded annually.

The minimum proceeds that may be applied under Option 4 or 5 is \$1,000. The payee does not have the right to withdraw any portion of the proceeds under Option 4.

The minimum proceeds that may be applied or may remain after a withdrawal under Option 5 is \$1,000. The minimum amount that may be withdrawn is \$1,000. Proceeds less than this amount will be paid in one sum to the payee.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 1 - Equal Payments for a Guaranteed Period

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Specified Amount

Equal monthly payments of at least [\$50.00] per month. Payments will begin on the option date and will continue until the proceeds and interest, at the rate of [1.5%] compounded annually, are exhausted.

Option 3 - Equal Payments for Life

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Proceeds Left at Interest - Withdrawals Not Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

At the end of the period selected, the proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 5 - Proceeds Left at Interest - Withdrawals Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

The payee may withdraw portions of the proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - MALE RATES

Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.85	1.85	1.85	56	3.77	3.73	3.55
6	1.86	1.86	1.86	57	3.87	3.82	3.62
7	1.88	1.88	1.88	58	3.98	3.92	3.69
8	1.89	1.89	1.89	59	4.09	4.02	3.76
9	1.91	1.91	1.90	60	4.21	4.13	3.83
10	1.92	1.92	1.92	61	4.34	4.24	3.90
11	1.94	1.94	1.93	62	4.47	4.36	3.97
12	1.95	1.95	1.95	63	4.62	4.49	4.04
13	1.97	1.97	1.97	64	4.77	4.62	4.10
14	1.99	1.98	1.98	65	4.93	4.76	4.17
15	2.00	2.00	2.00	66	5.11	4.90	4.24
16	2.02	2.02	2.02	67	5.30	5.05	4.30
17	2.04	2.04	2.03	68	5.49	5.20	4.36
18	2.06	2.06	2.05	69	5.71	5.36	4.41
19	2.08	2.08	2.07	70	5.93	5.53	4.47
20	2.10	2.10	2.09	71	6.17	5.70	4.51
21	2.12	2.12	2.11	72	6.43	5.87	4.56
22	2.14	2.14	2.13	73	6.70	6.05	4.60
23	2.16	2.16	2.16	74	6.99	6.23	4.63
24	2.19	2.18	2.18	75	7.31	6.41	4.67
25	2.21	2.21	2.20	76	7.64	6.59	4.69
26	2.24	2.23	2.23	77	8.00	6.78	4.72
27	2.26	2.26	2.25	78	8.38	6.96	4.74
28	2.29	2.29	2.28	79	8.79	7.13	4.75
29	2.32	2.31	2.31	80	9.23	7.31	4.77
30	2.34	2.34	2.33	81	9.70	7.47	4.78
31	2.37	2.37	2.36	82	10.20	7.63	4.79
32	2.41	2.40	2.39	83	10.73	7.78	4.80
33	2.44	2.44	2.43	84	11.30	7.93	4.80
34	2.47	2.47	2.46	85	11.90	8.06	4.81
35	2.51	2.50	2.49	86	12.55	8.18	4.81
36	2.55	2.54	2.53	87	13.23	8.29	4.81
37	2.58	2.58	2.56	88	13.96	8.40	4.81
38	2.62	2.62	2.60	89	14.73	8.49	4.81
39	2.67	2.66	2.64	90	15.55	8.57	4.81
40	2.71	2.71	2.68	91	16.42	8.65	4.81
41	2.76	2.75	2.72	92	17.34	8.71	4.81
42	2.81	2.80	2.77	93	18.31	8.77	4.81
43	2.86	2.85	2.81	94	19.36	8.82	4.81
44	2.91	2.90	2.86	95	20.48	8.86	4.81
45	2.96	2.95	2.91	96	21.69	8.89	
46	3.02	3.01	2.96	97	23.03	8.91	
47	3.08	3.07	3.01	98	24.53	8.93	
48	3.14	3.13	3.06	99	26.22	8.95	
49	3.21	3.19	3.12	100	28.14	8.95	
50	3.28	3.26	3.17	101	30.35	8.96	
51	3.35	3.33	3.23	102	32.90	8.96	
52	3.43	3.40	3.29	103	35.85	8.96	
53	3.51	3.47	3.35	104	39.27	8.96	
54	3.59	3.55	3.42	105	43.25	8.96	
55	3.68	3.64	3.48				

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - FEMALE RATES

Age Of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.79	1.79	1.79	56	3.46	3.43	3.34
6	1.81	1.81	1.81	57	3.54	3.51	3.40
7	1.82	1.82	1.82	58	3.63	3.60	3.47
8	1.83	1.83	1.83	59	3.73	3.69	3.54
9	1.84	1.84	1.84	60	3.83	3.78	3.62
10	1.86	1.86	1.86	61	3.93	3.89	3.69
11	1.87	1.87	1.87	62	4.05	3.99	3.77
12	1.89	1.89	1.88	63	4.17	4.10	3.84
13	1.90	1.90	1.90	64	4.30	4.22	3.92
14	1.92	1.91	1.91	65	4.44	4.35	4.00
15	1.93	1.93	1.93	66	4.58	4.48	4.07
16	1.95	1.95	1.94	67	4.74	4.62	4.15
17	1.96	1.96	1.96	68	4.91	4.76	4.22
18	1.98	1.98	1.98	69	5.09	4.92	4.29
19	2.00	2.00	1.99	70	5.29	5.08	4.36
20	2.02	2.01	2.01	71	5.50	5.25	4.42
21	2.03	2.03	2.03	72	5.73	5.43	4.48
22	2.05	2.05	2.05	73	5.98	5.62	4.53
23	2.07	2.07	2.07	74	6.24	5.81	4.58
24	2.09	2.09	2.09	75	6.53	6.01	4.62
25	2.11	2.11	2.11	76	6.84	6.21	4.65
26	2.14	2.14	2.13	77	7.18	6.41	4.69
27	2.16	2.16	2.15	78	7.55	6.62	4.71
28	2.18	2.18	2.18	79	7.94	6.83	4.74
29	2.21	2.21	2.20	80	8.37	7.03	4.75
30	2.23	2.23	2.23	81	8.84	7.23	4.77
31	2.26	2.26	2.25	82	9.34	7.42	4.78
32	2.29	2.28	2.28	83	9.88	7.60	4.79
33	2.31	2.31	2.31	84	10.47	7.77	4.80
34	2.34	2.34	2.34	85	11.10	7.93	4.80
35	2.37	2.37	2.37	86	11.78	8.08	4.81
36	2.41	2.40	2.40	87	12.51	8.21	4.81
37	2.44	2.44	2.43	88	13.28	8.32	4.81
38	2.47	2.47	2.46	89	14.10	8.43	4.81
39	2.51	2.51	2.50	90	14.95	8.52	4.81
40	2.55	2.54	2.53	91	15.84	8.60	4.81
41	2.59	2.58	2.57	92	16.77	8.67	4.81
42	2.63	2.62	2.61	93	17.74	8.73	4.81
43	2.67	2.67	2.65	94	18.75	8.79	4.81
44	2.71	2.71	2.69	95	19.81	8.83	4.81
45	2.76	2.76	2.73	96	20.94	8.87	
46	2.81	2.80	2.78	97	22.16	8.90	
47	2.86	2.85	2.83	98	23.52	8.92	
48	2.92	2.91	2.87	99	25.06	8.94	
49	2.97	2.96	2.92	100	26.82	8.95	
50	3.03	3.02	2.98	101	28.85	8.96	
51	3.09	3.08	3.03	102	31.22	8.96	
52	3.16	3.14	3.09	103	33.98	8.96	
53	3.23	3.21	3.15	104	37.22	8.96	
54	3.30	3.28	3.21	105	41.02	8.96	
55	3.38	3.35	3.27				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 100 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING – NO DIVIDENDS

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$239.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2075	[100]	[\$239 .00*]	5 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2075]	100	[\$159.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the fifteen (15) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	239.00	60	2,906.00	85	36,029.00
36	239.00	61	3,239.00	86	37,868.00
37	239.00	62	3,626.00	87	39,802.00
38	239.00	63	4,049.00	88	41,834.00
39	239.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	958.87	1,226.61
9	43	0.00	0.00	33	67	0.00	0.00	57	91	3,059.00	3,855.44
10	44	0.00	0.00	34	68	0.00	0.00	58	92	4,969.89	6,177.81
11	45	0.00	0.00	35	69	0.00	0.00	59	93	6,656.31	8,168.38
12	46	0.00	0.00	36	70	0.00	0.00	60	94	8,086.76	9,805.62
13	47	0.00	0.00	37	71	0.00	0.00	61	95	9,298.42	11,147.31
14	48	0.00	0.00	38	72	0.00	0.00	62	96	10,352.17	12,273.25
15	49	0.00	0.00	39	73	0.00	0.00	63	97	11,212.76	13,146.62
16	50	0.00	0.00	40	74	0.00	0.00	64	98	11,808.64	13,688.15
17	51	0.00	0.00	41	75	0.00	0.00	65	99	12,023.08	13,767.73
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$260.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2075]	100	[\$260.00*]	15 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 100 Rider	[\$25,000]	[02/24/2075]	100	[\$180.00*]	15 years

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	260.00	60	2,906.00	85	36,029.00
36	260.00	61	3,239.00	86	37,868.00
37	260.00	62	3,626.00	87	39,802.00
38	260.00	63	4,049.00	88	41,834.00
39	260.00	64	4,490.00	89	43,971.00
40	260.00	65	4,949.00	90	46,216.00
41	260.00	66	5,414.00	91	48,577.00
42	260.00	67	5,900.00	92	51,059.00
43	260.00	68	6,413.00	93	53,667.00
44	260.00	69	6,989.00	94	56,409.00
45	260.00	70	7,661.00	95	59,291.00
46	260.00	71	8,477.00	96	62,321.00
47	260.00	72	9,431.00	97	65,505.00
48	260.00	73	10,436.00	98	68,853.00
49	260.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	894.54	1,097.75
12	46	0.00	0.00	36	70	0.00	0.00	60	94	2,406.41	2,917.90
13	47	0.00	0.00	37	71	0.00	0.00	61	95	3,703.00	4,439.30
14	48	0.00	0.00	38	72	0.00	0.00	62	96	4,855.79	5,756.89
15	49	0.00	0.00	39	73	0.00	0.00	63	97	5,838.26	6,845.18
16	50	0.00	0.00	40	74	0.00	0.00	64	98	6,591.76	7,640.93
17	51	0.00	0.00	41	75	0.00	0.00	65	99	7,020.98	8,039.78
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$283.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2075	[100]	[\$283.00*]	5 years
Accidental Death Benefit Rider		[02/24/2030]	[55]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2075]	100	[\$203.00]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the twenty (20) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	283.00	60	2,906.00	85	36,029.00
36	283.00	61	3,239.00	86	37,868.00
37	283.00	62	3,626.00	87	39,802.00
38	283.00	63	4,049.00	88	41,834.00
39	283.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	1,116.16	1,427.81
9	43	0.00	0.00	33	67	0.00	0.00	57	91	3,213.87	4,050.63
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,122.44	6,367.44
11	45	0.00	0.00	35	69	0.00	0.00	59	93	6,806.66	8,352.88
12	46	0.00	0.00	36	70	0.00	0.00	60	94	8,234.98	9,985.34
13	47	0.00	0.00	37	71	0.00	0.00	61	95	9,444.43	11,322.35
14	48	0.00	0.00	38	72	0.00	0.00	62	96	10,495.59	12,443.28
15	49	0.00	0.00	39	73	0.00	0.00	63	97	11,353.00	13,311.04
16	50	0.00	0.00	40	74	0.00	0.00	64	98	11,944.76	13,845.94
17	51	0.00	0.00	41	75	0.00	0.00	65	99	12,153.60	13,917.19
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$329.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2075]	100	[\$329.00*]	20 years
Accidental Death Benefit Rider		[02/24/2030]	[55]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 100 Rider	[\$25,000]	[02/24/2075]	100	[\$249.00*]	20 years

* Premiums are guaranteed to remain level for the first twenty (20) Policy Years. After the twentieth (20th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	329.00	60	2,906.00	85	36,029.00
36	329.00	61	3,239.00	86	37,868.00
37	329.00	62	3,626.00	87	39,802.00
38	329.00	63	4,049.00	88	41,834.00
39	329.00	64	4,490.00	89	43,971.00
40	329.00	65	4,949.00	90	46,216.00
41	329.00	66	5,414.00	91	48,577.00
42	329.00	67	5,900.00	92	51,059.00
43	329.00	68	6,413.00	93	53,667.00
44	329.00	69	6,989.00	94	56,409.00
45	329.00	70	7,661.00	95	59,291.00
46	329.00	71	8,477.00	96	62,321.00
47	329.00	72	9,431.00	97	65,505.00
48	329.00	73	10,436.00	98	68,853.00
49	329.00	74	11,516.00	99	72,372.00
50	329.00	75	12,692.00		
51	329.00	76	14,018.00		
52	329.00	77	15,560.00		
53	329.00	78	17,351.00		
54	329.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00	61	95	1,022.46	1,225.76
14	48	0.00	0.00	38	72	0.00	0.00	62	96	2,222.71	2,635.18
15	49	0.00	0.00	39	73	0.00	0.00	63	97	3,263.56	3,826.43
16	50	0.00	0.00	40	74	0.00	0.00	64	98	4,092.57	4,743.95
17	51	0.00	0.00	41	75	0.00	0.00	65	99	4,624.69	5,295.77
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$303.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2075	[100]	[\$303.00*]	5 years
Accidental Death Benefit Rider		[02/24/2035]	[60]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2075]	100	[\$223.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the twenty-five (25) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	303.00	60	2,906.00	85	36,029.00
36	303.00	61	3,239.00	86	37,868.00
37	303.00	62	3,626.00	87	39,802.00
38	303.00	63	4,049.00	88	41,834.00
39	303.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	1,116.16	1,427.81
9	43	0.00	0.00	33	67	0.00	0.00	57	91	3,213.87	4,050.63
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,122.44	6,367.44
11	45	0.00	0.00	35	69	0.00	0.00	59	93	6,806.66	8,352.88
12	46	0.00	0.00	36	70	0.00	0.00	60	94	8,234.98	9,985.34
13	47	0.00	0.00	37	71	0.00	0.00	61	95	9,444.43	11,322.35
14	48	0.00	0.00	38	72	0.00	0.00	62	96	10,495.59	12,443.28
15	49	0.00	0.00	39	73	0.00	0.00	63	97	11,353.00	13,311.04
16	50	0.00	0.00	40	74	0.00	0.00	64	98	11,944.76	13,845.94
17	51	0.00	0.00	41	75	0.00	0.00	65	99	12,153.60	13,917.19
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$402.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2075]	100	[\$402.00*]	25 years
Accidental Death Benefit Rider		[02/24/2035]	[60]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 100 Rider	[\$25,000]	[02/24/2075]	100	[\$322.00]	25 years

* Premiums are guaranteed to remain level for the first twenty-five (25) Policy Years. After the twenty-fifth (25th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	402.00	60	2,906.00	85	36,029.00
36	402.00	61	3,239.00	86	37,868.00
37	402.00	62	3,626.00	87	39,802.00
38	402.00	63	4,049.00	88	41,834.00
39	402.00	64	4,490.00	89	43,971.00
40	402.00	65	4,949.00	90	46,216.00
41	402.00	66	5,414.00	91	48,577.00
42	402.00	67	5,900.00	92	51,059.00
43	402.00	68	6,413.00	93	53,667.00
44	402.00	69	6,989.00	94	56,409.00
45	402.00	70	7,661.00	95	59,291.00
46	402.00	71	8,477.00	96	62,321.00
47	402.00	72	9,431.00	97	65,505.00
48	402.00	73	10,436.00	98	68,853.00
49	402.00	74	11,516.00	99	72,372.00
50	402.00	75	12,692.00		
51	402.00	76	14,018.00		
52	402.00	77	15,560.00		
53	402.00	78	17,351.00		
54	402.00	79	19,358.00		
55	402.00	80	21,596.00		
56	402.00	81	24,029.00		
57	402.00	82	26,606.00		
58	402.00	83	29,420.00		
59	402.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00	61	95	0.00	0.00
14	48	0.00	0.00	38	72	0.00	0.00	62	96	0.00	0.00
15	49	0.00	0.00	39	73	0.00	0.00	63	97	0.00	0.00
16	50	0.00	0.00	40	74	0.00	0.00	64	98	244.19	283.06
17	51	0.00	0.00	41	75	0.00	0.00	65	99	934.76	1,070.40
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$324.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2075	[100]	[\$324.00*]	5 years
Accidental Death Benefit Rider		[02/24/2040]	[65]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2075]	100	[\$244.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the thirty (30) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	324.00	60	2,906.00	85	36,029.00
36	324.00	61	3,239.00	86	37,868.00
37	324.00	62	3,626.00	87	39,802.00
38	324.00	63	4,049.00	88	41,834.00
39	324.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00	95	59,291.00
46	881.00	71	8,477.00	96	62,321.00
47	938.00	72	9,431.00	97	65,505.00
48	983.00	73	10,436.00	98	68,853.00
49	1,040.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	1,280.61	1,638.18
9	43	0.00	0.00	33	67	0.00	0.00	57	91	3,375.79	4,254.71
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,281.94	6,565.71
11	45	0.00	0.00	35	69	0.00	0.00	59	93	6,963.85	8,545.78
12	46	0.00	0.00	36	70	0.00	0.00	60	94	8,389.95	10,173.25
13	47	0.00	0.00	37	71	0.00	0.00	61	95	9,597.08	11,505.36
14	48	0.00	0.00	38	72	0.00	0.00	62	96	10,645.54	12,621.06
15	49	0.00	0.00	39	73	0.00	0.00	63	97	11,499.63	13,482.96
16	50	0.00	0.00	40	74	0.00	0.00	64	98	12,087.09	14,010.92
17	51	0.00	0.00	41	75	0.00	0.00	65	99	12,290.07	14,073.46
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$409.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2075]	100	[\$409.00*]	30 years
Accidental Death Benefit Rider		[02/24/2040]	[65]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				
Additional Insured Term to 100 Rider	[\$25,000]	[02/24/2075]	100	[\$329.00*]	30 years

* Premiums are guaranteed to remain level for the first thirty (30) Policy Years. After the thirtieth (30th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	409.00	60	409.00	85	36,029.00
36	409.00	61	409.00	86	37,868.00
37	409.00	62	409.00	87	39,802.00
38	409.00	63	409.00	88	41,834.00
39	409.00	64	409.00	89	43,971.00
40	409.00	65	4,949.00	90	46,216.00
41	409.00	66	5,414.00	91	48,577.00
42	409.00	67	5,900.00	92	51,059.00
43	409.00	68	6,413.00	93	53,667.00
44	409.00	69	6,989.00	94	56,409.00
45	409.00	70	7,661.00	95	59,291.00
46	409.00	71	8,477.00	96	62,321.00
47	409.00	72	9,431.00	97	65,505.00
48	409.00	73	10,436.00	98	68,853.00
49	409.00	74	11,516.00	99	72,372.00
50	409.00	75	12,692.00		
51	409.00	76	14,018.00		
52	409.00	77	15,560.00		
53	409.00	78	17,351.00		
54	409.00	79	19,358.00		
55	409.00	80	21,596.00		
56	409.00	81	24,029.00		
57	409.00	82	26,606.00		
58	409.00	83	29,420.00		
59	409.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00	61	95	0.00	0.00
14	48	0.00	0.00	38	72	0.00	0.00	62	96	0.00	0.00
15	49	0.00	0.00	39	73	0.00	0.00	63	97	0.00	0.00
16	50	0.00	0.00	40	74	0.00	0.00	64	98	0.00	0.00
17	51	0.00	0.00	41	75	0.00	0.00	65	99	0.00	0.00
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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



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 the "Company," "We," "Us," or "Our")

READ YOUR POLICY CAREFULLY

The 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 the Policy subject to its terms and conditions.

NOTICE OF [THIRTY (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: Customer 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

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING - NO DIVIDENDS

INDEX

POLICY DATA PAGE	[3]	Change of Ownership	[10]
Premium Schedule	[3]	Assignment	[10]
Schedule of Modal Factors	[4]	BENEFICIARY.....	[10]
Schedule of Guaranteed Annual		General.....	[10]
Premiums	[5]	Change of Beneficiary.....	[10]
Schedule of Guaranteed Policy Values	[6]	PREMIUM PAYMENTS.....	[11]
DEFINITIONS	[7]	General.....	[11]
THE CONTRACT.....	[8]	Grace Period	[11]
General	[8]	Reinstatement	[11]
Entire Contract.....	[8]	NONFORFEITURE PROVISIONS.....	[12]
Change of Contract Terms.....	[8]	Nonforfeiture Options	[12]
GENERAL PROVISIONS.....	[8]	Cash Value Option	[12]
Nonparticipating.....	[8]	Reduced Paid-up Insurance Option.....	[12]
Misstatement of Age or Sex	[8]	Automatic Nonforfeiture Option.....	[12]
Termination	[9]	Basis of Computation	[12]
Incontestability	[9]	POLICY LOAN	[12]
Suicide Exclusion	[9]	PAYMENT OF DEATH BENEFIT PROVISIONS ...	[13]
Tax Status	[9]	Death Benefit Payable	[13]
Conformity to State Laws	[9]	Interest on Death Benefit	[14]
CONTROL OF THE POLICY.....	[10]	Examination and Autopsy	[14]
Owner.....	[10]	SETTLEMENT OPTIONS PROVISIONS	[14]
Rights of Ownership	[10]		

OPTIONAL BENEFITS

If you have purchased any optional benefits, they will be listed in the Premium Schedule section on the Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODAL PREMIUM: [\$237.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2070]	95	[\$237.00*]	15 years

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual Premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	237.00	60	2,906.00	85	36,029.00
36	237.00	61	3,239.00	86	37,868.00
37	237.00	62	3,626.00	87	39,802.00
38	237.00	63	4,049.00	88	41,834.00
39	237.00	64	4,490.00	89	43,971.00
40	237.00	65	4,949.00	90	46,216.00
41	237.00	66	5,414.00	91	48,577.00
42	237.00	67	5,900.00	92	51,059.00
43	237.00	68	6,413.00	93	53,667.00
44	237.00	69	6,989.00	94	56,409.00
45	237.00	70	7,661.00		
46	237.00	71	8,477.00		
47	237.00	72	9,431.00		
48	237.00	73	10,436.00		
49	237.00	74	11,516.00		
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	1,405.54	1,740.23
6	40	0.00	0.00	30	64	0.00	0.00	54	88	3,017.55	3,670.96
7	41	0.00	0.00	31	65	0.00	0.00	55	89	4,300.05	5,138.49
8	42	0.00	0.00	32	66	0.00	0.00	56	90	5,176.05	6,070.32
9	43	0.00	0.00	33	67	0.00	0.00	57	91	5,617.15	6,452.92
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,586.05	6,265.31
11	45	0.00	0.00	35	69	0.00	0.00	59	93	4,890.10	5,327.60
12	46	0.00	0.00	36	70	0.00	0.00	60	94	3,205.02	3,365.27
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

DEFINITIONS

In this Policy:

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

Cash Value is the amount payable to the Owner in the event the Policy terminates for any reason, other than death of the Insured, before the Term Life Insurance Policy Death Benefit Expiry Date. The Schedule of Guaranteed Policy Values for the Policy is shown on a Policy Data Page.

Cash Surrender Value is equal to the Cash Value, less any indebtedness.

Death Benefit is the amount We are required to pay, under the terms of the Policy, if the Insured dies while the Policy 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 the Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

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 the Policy.

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

Premium means an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The Premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Policy means the legal contract between the Company and the Owner.

Policy Date refers to the date the 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.

DEFINITIONS

(continued)

"We," "Us," "Our" or the **"Company"** means Americo Financial Life and Annuity Insurance Company.

"You" or **"Your"** means the Owner of the Policy.

THE CONTRACT

General

We have issued the Policy in consideration of Your application and the payment of Premiums. The Policy is guaranteed annually renewable to the Expiry Date.

Entire Contract

The Entire Contract consists of:

- 1) The 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 the 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 of 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 the age or sex of the Insured is shown incorrectly on a Policy Data Page, We will adjust the face amount of the Death Benefit Payable and any Cash Value, subject to required underwriting, if any. The adjusted Death Benefit will be that which the most recent Premium paid would have purchased, based on the Insured's correct age and sex. If the correct age is outside the issue age range for this Policy, the Premium and Death Benefit will be extrapolated.

GENERAL PROVISIONS

(continued)

Termination

The 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 end of the Grace Period if a past due premium remains unpaid;
- 4) The date the total indebtedness equals or exceeds the Cash Value; or
- 5) The Term Life Insurance Policy Death Benefit Expiry Date as shown on a Policy Data Page.

Incontestability

We cannot contest the 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 case of fraud.

If there is a change in coverage which requires underwriting, the Policy will become incontestable after the change in coverage has been in force for two (2) years from the date of the change and during the Insured's lifetime. Contestability will be limited to the change and the statement provided for the change.

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 benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the 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

The 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 Policy or any other 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 the Policy. If the 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 the 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. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by Us prior to receipt of such notice. 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 the Policy upon the death of the Insured. The Beneficiary of the 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 Premium Schedule for this Policy, and any attached riders, is shown on a Policy Data Page. After the Level Premium Period, the Premium may increase each year for this Policy but will never be more than the Guaranteed Annual Premium.

Any change will be by class of the Insured. The adjustment in Premium will be based on future anticipated or emerging Experience Factors. Experience Factors means a factor experienced by Us that is variable in nature and impacts the profitability of this Policy. Experience Factors include investment earnings, mortality, persistency, taxes and expenses. This provision will not affect any rider attached to the Policy.

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. The 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, the Policy will terminate.

Any payment sent by U.S. mail shall be postmarked within the Grace Period.

Reinstatement

If the Policy terminates under the terms of the Grace Period provision, We will reinstate the Policy if:

- 1) You request reinstatement in writing within three (3) years after the Grace Period ends;
- 2) You provide satisfactory Evidence of Insurability;
- 3) You pay all past due Premiums plus 6% interest per year, compounded annually, from the Premium due date(s) to the date of Reinstatement; and
- 4) You 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
- 5) You pay any indebtedness that existed when the Policy lapsed or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the date of lapse 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.

NONFORFEITURE PROVISIONS

Nonforfeiture Options

This Policy may have Cash Value. If the Owner terminates the Policy or stops paying Premiums and the Policy has Cash Value, the Owner may elect one of the Nonforfeiture Options described below. The Owner's written request must be received by Us at Our Office by the end of the Grace Period. If no written request is received, the **Automatic Nonforfeiture Option** provision will apply.

Factors specific to Your Policy will determine if the Policy as issued will have Cash Value. The Cash Value of the Policy, if any, is shown on a Policy Data Page.

Cash Value Option

The Cash Value Option consists of Our payment to You of the Cash Surrender Value. Upon payment of the Cash Surrender Value, the Policy will terminate.

We may delay paying the Cash Surrender Value for no more than six (6) months after the date the written request for this nonforfeiture option is received.

Reduced Paid-up Insurance Option

The Reduced Paid-up Insurance Option provides the continuation of insurance under this Policy as a paid-up life insurance policy. The amount of such Reduced Paid-Up Insurance will be that which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Attained Age. If the amount of the Reduced Paid-up Insurance under this Nonforfeiture Option is not at least \$1,000 (one thousand dollars), this option will not be available and the Cash Value Option will be provided.

Automatic Nonforfeiture Option

If a written request is not received from the Owner by the end of the Grace Period, the Automatic Nonforfeiture Option will be in effect. The Automatic Nonforfeiture Option will be the **Reduced Paid-Up Insurance Option**.

Basis of Computation

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 nonforfeiture values for the Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the Interstate Insurance Product Regulation Commission.

POLICY LOAN

The Owner may obtain a loan while the Policy is in force 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 loan. The Cash Surrender Value is equal to the Policy's Cash Value less any indebtedness. Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

The Company may delay making a 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.

POLICY LOAN

(continued)

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.

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

A loan may be repaid at any time while the Policy is in force.

PAYMENT OF DEATH BENEFIT PROVISIONS

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 the Policy beyond the Policy Month of the Insured's death; minus
- 4) Any past due Premiums; minus
- 5) Any indebtedness; 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.

PAYMENT OF DEATH BENEFIT PROVISIONS

(continued)

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) interest shall accrue and be payable from the date of death;
- (b) interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) the date that Due Proof of Death is received by Us;
 - (ii) the date We receive sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the Death Benefit; and
 - (iii) the date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to: (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors, and administrators; and (c) the submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of the Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person, may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time proceeds are payable, the Beneficiary may elect one of the Settlement Options if proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least [\$50].

The option date under Options 1, 2 and 3 is the date the proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, proceeds will not be subject to any claims of a payee's creditors.

Assignment of Proceeds

The proceeds payable under one of these Settlement Options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed [1.5%], will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than [1.5%] compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than [1.5%] compounded annually.

The minimum proceeds that may be applied under Option 4 or 5 is \$1,000. The payee does not have the right to withdraw any portion of the proceeds under Option 4.

The minimum proceeds that may be applied or may remain after a withdrawal under Option 5 is \$1,000. The minimum amount that may be withdrawn is \$1,000. Proceeds less than this amount will be paid in one sum to the payee.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 1 - Equal Payments for a Guaranteed Period

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Specified Amount

Equal monthly payments of at least [\$50.00] per month. Payments will begin on the option date and will continue until the proceeds and interest, at the rate of [1.5%] compounded annually, are exhausted.

Option 3 - Equal Payments for Life

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Proceeds Left at Interest - Withdrawals Not Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

At the end of the period selected, the proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 5 - Proceeds Left at Interest - Withdrawals Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

The payee may withdraw portions of the proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - MALE RATES

Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.85	1.85	1.85	56	3.77	3.73	3.55
6	1.86	1.86	1.86	57	3.87	3.82	3.62
7	1.88	1.88	1.88	58	3.98	3.92	3.69
8	1.89	1.89	1.89	59	4.09	4.02	3.76
9	1.91	1.91	1.90	60	4.21	4.13	3.83
10	1.92	1.92	1.92	61	4.34	4.24	3.90
11	1.94	1.94	1.93	62	4.47	4.36	3.97
12	1.95	1.95	1.95	63	4.62	4.49	4.04
13	1.97	1.97	1.97	64	4.77	4.62	4.10
14	1.99	1.98	1.98	65	4.93	4.76	4.17
15	2.00	2.00	2.00	66	5.11	4.90	4.24
16	2.02	2.02	2.02	67	5.30	5.05	4.30
17	2.04	2.04	2.03	68	5.49	5.20	4.36
18	2.06	2.06	2.05	69	5.71	5.36	4.41
19	2.08	2.08	2.07	70	5.93	5.53	4.47
20	2.10	2.10	2.09	71	6.17	5.70	4.51
21	2.12	2.12	2.11	72	6.43	5.87	4.56
22	2.14	2.14	2.13	73	6.70	6.05	4.60
23	2.16	2.16	2.16	74	6.99	6.23	4.63
24	2.19	2.18	2.18	75	7.31	6.41	4.67
25	2.21	2.21	2.20	76	7.64	6.59	4.69
26	2.24	2.23	2.23	77	8.00	6.78	4.72
27	2.26	2.26	2.25	78	8.38	6.96	4.74
28	2.29	2.29	2.28	79	8.79	7.13	4.75
29	2.32	2.31	2.31	80	9.23	7.31	4.77
30	2.34	2.34	2.33	81	9.70	7.47	4.78
31	2.37	2.37	2.36	82	10.20	7.63	4.79
32	2.41	2.40	2.39	83	10.73	7.78	4.80
33	2.44	2.44	2.43	84	11.30	7.93	4.80
34	2.47	2.47	2.46	85	11.90	8.06	4.81
35	2.51	2.50	2.49	86	12.55	8.18	4.81
36	2.55	2.54	2.53	87	13.23	8.29	4.81
37	2.58	2.58	2.56	88	13.96	8.40	4.81
38	2.62	2.62	2.60	89	14.73	8.49	4.81
39	2.67	2.66	2.64	90	15.55	8.57	4.81
40	2.71	2.71	2.68	91	16.42	8.65	4.81
41	2.76	2.75	2.72	92	17.34	8.71	4.81
42	2.81	2.80	2.77	93	18.31	8.77	4.81
43	2.86	2.85	2.81	94	19.36	8.82	4.81
44	2.91	2.90	2.86	95	20.48	8.86	4.81
45	2.96	2.95	2.91	96	21.69	8.89	
46	3.02	3.01	2.96	97	23.03	8.91	
47	3.08	3.07	3.01	98	24.53	8.93	
48	3.14	3.13	3.06	99	26.22	8.95	
49	3.21	3.19	3.12	100	28.14	8.95	
50	3.28	3.26	3.17	101	30.35	8.96	
51	3.35	3.33	3.23	102	32.90	8.96	
52	3.43	3.40	3.29	103	35.85	8.96	
53	3.51	3.47	3.35	104	39.27	8.96	
54	3.59	3.55	3.42	105	43.25	8.96	
55	3.68	3.64	3.48				

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - FEMALE RATES

Age Of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.79	1.79	1.79	56	3.46	3.43	3.34
6	1.81	1.81	1.81	57	3.54	3.51	3.40
7	1.82	1.82	1.82	58	3.63	3.60	3.47
8	1.83	1.83	1.83	59	3.73	3.69	3.54
9	1.84	1.84	1.84	60	3.83	3.78	3.62
10	1.86	1.86	1.86	61	3.93	3.89	3.69
11	1.87	1.87	1.87	62	4.05	3.99	3.77
12	1.89	1.89	1.88	63	4.17	4.10	3.84
13	1.90	1.90	1.90	64	4.30	4.22	3.92
14	1.92	1.91	1.91	65	4.44	4.35	4.00
15	1.93	1.93	1.93	66	4.58	4.48	4.07
16	1.95	1.95	1.94	67	4.74	4.62	4.15
17	1.96	1.96	1.96	68	4.91	4.76	4.22
18	1.98	1.98	1.98	69	5.09	4.92	4.29
19	2.00	2.00	1.99	70	5.29	5.08	4.36
20	2.02	2.01	2.01	71	5.50	5.25	4.42
21	2.03	2.03	2.03	72	5.73	5.43	4.48
22	2.05	2.05	2.05	73	5.98	5.62	4.53
23	2.07	2.07	2.07	74	6.24	5.81	4.58
24	2.09	2.09	2.09	75	6.53	6.01	4.62
25	2.11	2.11	2.11	76	6.84	6.21	4.65
26	2.14	2.14	2.13	77	7.18	6.41	4.69
27	2.16	2.16	2.15	78	7.55	6.62	4.71
28	2.18	2.18	2.18	79	7.94	6.83	4.74
29	2.21	2.21	2.20	80	8.37	7.03	4.75
30	2.23	2.23	2.23	81	8.84	7.23	4.77
31	2.26	2.26	2.25	82	9.34	7.42	4.78
32	2.29	2.28	2.28	83	9.88	7.60	4.79
33	2.31	2.31	2.31	84	10.47	7.77	4.80
34	2.34	2.34	2.34	85	11.10	7.93	4.80
35	2.37	2.37	2.37	86	11.78	8.08	4.81
36	2.41	2.40	2.40	87	12.51	8.21	4.81
37	2.44	2.44	2.43	88	13.28	8.32	4.81
38	2.47	2.47	2.46	89	14.10	8.43	4.81
39	2.51	2.51	2.50	90	14.95	8.52	4.81
40	2.55	2.54	2.53	91	15.84	8.60	4.81
41	2.59	2.58	2.57	92	16.77	8.67	4.81
42	2.63	2.62	2.61	93	17.74	8.73	4.81
43	2.67	2.67	2.65	94	18.75	8.79	4.81
44	2.71	2.71	2.69	95	19.81	8.83	4.81
45	2.76	2.76	2.73	96	20.94	8.87	
46	2.81	2.80	2.78	97	22.16	8.90	
47	2.86	2.85	2.83	98	23.52	8.92	
48	2.92	2.91	2.87	99	25.06	8.94	
49	2.97	2.96	2.92	100	26.82	8.95	
50	3.03	3.02	2.98	101	28.85	8.96	
51	3.09	3.08	3.03	102	31.22	8.96	
52	3.16	3.14	3.09	103	33.98	8.96	
53	3.23	3.21	3.15	104	37.22	8.96	
54	3.30	3.28	3.21	105	41.02	8.96	
55	3.38	3.35	3.27				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 95 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING - NO DIVIDENDS

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$219.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2070	95	[\$219.00*]	5 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$139.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the fifteen (15) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	219.00	60	2,906.00	85	36,029.00
36	219.00	61	3,239.00	86	37,868.00
37	219.00	62	3,626.00	87	39,802.00
38	219.00	63	4,049.00	88	41,834.00
39	219.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00		
46	881.00	71	8,477.00		
47	938.00	72	9,431.00		
48	983.00	73	10,436.00		
49	1,040.00	74	11,516.00		
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
36	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
37	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
38	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
39	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
40	39	0.00	0.00	29	63	0.00	0.00	53	87	1,405.54	1,740.23
41	40	0.00	0.00	30	64	0.00	0.00	54	88	3,017.55	3,670.96
42	41	0.00	0.00	31	65	0.00	0.00	55	89	4,300.05	5,138.49
43	42	0.00	0.00	32	66	0.00	0.00	56	90	5,176.05	6,070.32
44	43	0.00	0.00	33	67	0.00	0.00	57	91	5,617.15	6,452.92
45	44	0.00	0.00	34	68	0.00	0.00	58	92	5,586.05	6,265.31
46	45	0.00	0.00	35	69	0.00	0.00	59	93	4,890.10	5,327.60
47	46	0.00	0.00	36	70	0.00	0.00	60	94	3,205.02	3,365.27
48	47	0.00	0.00	37	71	0.00	0.00				
49	48	0.00	0.00	38	72	0.00	0.00				
50	49	0.00	0.00	39	73	0.00	0.00				
51	50	0.00	0.00	40	74	0.00	0.00				
52	51	0.00	0.00	41	75	0.00	0.00				
53	52	0.00	0.00	42	76	0.00	0.00				
54	53	0.00	0.00	43	77	0.00	0.00				
55	54	0.00	0.00	44	78	0.00	0.00				
56	55	0.00	0.00	45	79	0.00	0.00				
57	56	0.00	0.00	46	80	0.00	0.00				
58	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$237.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2070]	95	[\$237.00*]	15 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$157.00*]	15 years

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	237.00	60	2,906.00	85	36,029.00
36	237.00	61	3,239.00	86	37,868.00
37	237.00	62	3,626.00	87	39,802.00
38	237.00	63	4,049.00	88	41,834.00
39	237.00	64	4,490.00	89	43,971.00
40	237.00	65	4,949.00	90	46,216.00
41	237.00	66	5,414.00	91	48,577.00
42	237.00	67	5,900.00	92	51,059.00
43	237.00	68	6,413.00	93	53,667.00
44	237.00	69	6,989.00	94	56,409.00
45	237.00	70	7,661.00		
46	237.00	71	8,477.00		
47	237.00	72	9,431.00		
48	237.00	73	10,436.00		
49	237.00	74	11,516.00		
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$257.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2070	[95]	[\$257.00*]	5 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$177.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the twenty (20) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	257.00	60	2,906.00	85	36,029.00
36	257.00	61	3,239.00	86	37,868.00
37	257.00	62	3,626.00	87	39,802.00
38	257.00	63	4,049.00	88	41,834.00
39	257.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00		
46	881.00	71	8,477.00		
47	938.00	72	9,431.00		
48	983.00	73	10,436.00		
49	1,040.00	74	11,516.00		
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00	61	95	1,676.62	2,075.86
14	48	0.00	0.00	38	72	0.00	0.00	62	96	3,277.63	3,987.35
15	49	0.00	0.00	39	73	0.00	0.00	63	97	4,547.06	5,433.67
16	50	0.00	0.00	40	74	0.00	0.00	64	98	5,406.94	6,341.10
17	51	0.00	0.00	41	75	0.00	0.00	65	99	5,827.09	6,694.10
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$297.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2070]	95	[\$297.00*]	20 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$217.00*]	20 years

* Premiums are guaranteed to remain level for the first twenty (20) Policy Years. After the twentieth (20th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	297.00	60	2,906.00	85	36,029.00
36	297.00	61	3,239.00	86	37,868.00
37	297.00	62	3,626.00	87	39,802.00
38	297.00	63	4,049.00	88	41,834.00
39	297.00	64	4,490.00	89	43,971.00
40	297.00	65	4,949.00	90	46,216.00
41	297.00	66	5,414.00	91	48,577.00
42	297.00	67	5,900.00	92	51,059.00
43	297.00	68	6,413.00	93	53,667.00
44	297.00	69	6,989.00	94	56,409.00
45	297.00	70	7,661.00		
46	297.00	71	8,477.00		
47	297.00	72	9,431.00		
48	297.00	73	10,436.00		
49	297.00	74	11,516.00		
50	297.00	75	12,692.00		
51	297.00	76	14,018.00		
52	297.00	77	15,560.00		
53	297.00	78	17,351.00		
54	297.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$275.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	02/24/2070	[95]	[\$275.00*]	5 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$195.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the twenty-five (25) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	275.00	60	2,906.00	85	36,029.00
36	275.00	61	3,239.00	86	37,868.00
37	275.00	62	3,626.00	87	39,802.00
38	275.00	63	4,049.00	88	41,834.00
39	275.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00		
46	881.00	71	8,477.00		
47	938.00	72	9,431.00		
48	983.00	73	10,436.00		
49	1,040.00	74	11,516.00		
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	1,804.28	2,233.91
6	40	0.00	0.00	30	64	0.00	0.00	54	88	3,400.10	4,136.34
7	41	0.00	0.00	31	65	0.00	0.00	55	89	4,663.38	5,572.68
8	42	0.00	0.00	32	66	0.00	0.00	56	90	5,515.67	6,468.62
9	43	0.00	0.00	33	67	0.00	0.00	57	91	5,925.96	6,807.67
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,853.04	6,564.77
11	45	0.00	0.00	35	69	0.00	0.00	59	93	5,098.62	5,554.77
12	46	0.00	0.00	36	70	0.00	0.00	60	94	3,329.44	3,495.92
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$360.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2070]	95	[\$360.00*]	25 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$280.00*]	25 years

* Premiums are guaranteed to remain level for the first twenty-five (25) Policy Years. After the twenty-fifth (25th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	360.00	60	2,906.00	85	36,029.00
36	360.00	61	3,239.00	86	37,868.00
37	360.00	62	3,626.00	87	39,802.00
38	360.00	63	4,049.00	88	41,834.00
39	360.00	64	4,490.00	89	43,971.00
40	360.00	65	4,949.00	90	46,216.00
41	360.00	66	5,414.00	91	48,577.00
42	360.00	67	5,900.00	92	51,059.00
43	360.00	68	6,413.00	93	53,667.00
44	360.00	69	6,989.00	94	56,409.00
45	360.00	70	7,661.00		
46	360.00	71	8,477.00		
47	360.00	72	9,431.00		
48	360.00	73	10,436.00		
49	360.00	74	11,516.00		
50	360.00	75	12,692.00		
51	360.00	76	14,018.00		
52	360.00	77	15,560.00		
53	360.00	78	17,351.00		
54	360.00	79	19,358.00		
55	360.00	80	21,596.00		
56	360.00	81	24,029.00		
57	360.00	82	26,606.00		
58	360.00	83	29,420.00		
59	360.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$293.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2070]	95	[\$293.00*]	5 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$213.00*]	5 years

*Premiums are guaranteed for five (5) years and are not anticipated to change for the remainder of the thirty (30) year period. During the first five (5) Policy Years, the Premiums are guaranteed as shown on the Schedule of Guaranteed Annual Premiums. After the fifth (5th) Policy Year, the Premiums may increase each year for this Policy, but the Premiums 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	293.00	60	2,906.00	85	36,029.00
36	293.00	61	3,239.00	86	37,868.00
37	293.00	62	3,626.00	87	39,802.00
38	293.00	63	4,049.00	88	41,834.00
39	293.00	64	4,490.00	89	43,971.00
40	536.00	65	4,949.00	90	46,216.00
41	575.00	66	5,414.00	91	48,577.00
42	623.00	67	5,900.00	92	51,059.00
43	680.00	68	6,413.00	93	53,667.00
44	743.00	69	6,989.00	94	56,409.00
45	812.00	70	7,661.00		
46	881.00	71	8,477.00		
47	938.00	72	9,431.00		
48	983.00	73	10,436.00		
49	1,040.00	74	11,516.00		
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	74.46	93.83
6	40	0.00	0.00	30	64	0.00	0.00	54	88	1,931.46	2,391.37
7	41	0.00	0.00	31	65	0.00	0.00	55	89	3,522.11	4,284.77
8	42	0.00	0.00	32	66	0.00	0.00	56	90	4,779.27	5,711.16
9	43	0.00	0.00	33	67	0.00	0.00	57	91	5,623.99	6,595.66
10	44	0.00	0.00	34	68	0.00	0.00	58	92	6,024.45	6,920.82
11	45	0.00	0.00	35	69	0.00	0.00	59	93	5,938.19	6,660.27
12	46	0.00	0.00	36	70	0.00	0.00	60	94	5,165.12	5,627.23
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODE PREMIUM: [\$367.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2070]	95	[\$367.00*]	30 years
Additional Insured Term to 105 Rider	[\$25,000]	[02/24/2070]	95	[\$287.00*]	30 years

* Premiums are guaranteed to remain level for the first thirty (30) Policy Years. After the thirtieth (30th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	367.00	60	367.00	85	36,029.00
36	367.00	61	367.00	86	37,868.00
37	367.00	62	367.00	87	39,802.00
38	367.00	63	367.00	88	41,834.00
39	367.00	64	367.00	89	43,971.00
40	367.00	65	4,949.00	90	46,216.00
41	367.00	66	5,414.00	91	48,577.00
42	367.00	67	5,900.00	92	51,059.00
43	367.00	68	6,413.00	93	53,667.00
44	367.00	69	6,989.00	94	56,409.00
45	367.00	70	7,661.00		
46	367.00	71	8,477.00		
47	367.00	72	9,431.00		
48	367.00	73	10,436.00		
49	367.00	74	11,516.00		
50	367.00	75	12,692.00		
51	367.00	76	14,018.00		
52	367.00	77	15,560.00		
53	367.00	78	17,351.00		
54	367.00	79	19,358.00		
55	367.00	80	21,596.00		
56	367.00	81	24,029.00		
57	367.00	82	26,606.00		
58	367.00	83	29,420.00		
59	367.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

ADDITIONAL INSURED TERM TO 105 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.

DEFINITIONS

Additional Insured means the person named as the Additional Insured in the application and provided on a Rider Data Page.

Beneficiary means the Owner, if living. Otherwise, the Beneficiary is the estate of the Additional Insured.

Rider Date means the Rider Date provided on a Rider Data Page.

Insured means the person named in the application provided on a Policy Data Page.

Issue Date means the Issue Date of this Rider provided on a Rider Data Page.

Owner means the Insured 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 provided in the Policy.

Premium means the amount paid to Us as consideration for the benefits provided by this Rider. The Premium for this Rider is provided on a Rider Data Page.

RIDER BENEFIT

The amount of insurance provided by this Rider is shown on a Rider 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.

The Rider Benefit is payable under the terms of the Payment of Death Benefit Provisions provided in the Policy.

NONFORFEITURE OPTIONS

This Rider may have Cash Value. Factors specific to Your Rider will determine if the Rider, as issued, will have Cash Value. The Cash Value, if any, is shown on a Rider Data Page.

If the Owner terminates the Policy or stops paying Premiums, and the Rider has Cash Value, the Owner may elect one of the Nonforfeiture Options provided in the Policy.

LOANS

This Rider may have Loan Value. The Owner may obtain a loan while the Rider is in force under the terms of the Policy Loan provision provided in 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, then any unearned paid Rider Premium and Cash Value will be returned with the Death Benefit to the Owner, if living, or to the Insured's beneficiary.

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 75. 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 the new policy. Incontestability and Suicide provisions attributable to the converted permanent plan of insurance will run from the original Rider Date shown on a Rider Data Page.

Additional benefits provided by riders may be included with the new permanent plan of insurance only with the Company's consent and proof of insurability, and Incontestability and Suicide provisions will apply to that coverage, if any.

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 Rider Date as to the life of the Additional Insured, except for non-payment of Premium or in the case of fraud.

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.

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 105;
- (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.

A handwritten signature in black ink, reading "J. L. Justice", is centered within a large, empty rectangular box. The signature is written in a cursive, flowing style.

Secretary

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	185.00	60	2,826.00	85	35,949.00
36	185.00	61	3,159.00	86	37,788.00
37	185.00	62	3,546.00	87	39,722.00
38	185.00	63	3,969.00	88	41,754.00
39	185.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00	100	75,990.00
51	1,131.00	76	13,938.00	101	79,879.00
52	1,248.00	77	15,480.00	102	83,966.00
53	1,383.00	78	17,271.00	103	88,262.00
54	1,554.00	79	19,278.00	104	92,778.00
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	963.38	1,234.30
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,102.33	3,917.33
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,063.64	6,308.56
7	41	0.00	0.00	31	65	0.00	0.00	55	89	6,816.91	8,388.82
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,337.84	10,145.65
9	43	0.00	0.00	33	67	0.00	0.00	57	91	9,674.22	11,650.32
10	44	0.00	0.00	34	68	0.00	0.00	58	92	10,902.81	13,002.74
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,013.51	14,197.30
12	46	0.00	0.00	36	70	0.00	0.00	60	94	12,975.12	15,203.72
13	47	0.00	0.00	37	71	0.00	0.00	61	95	13,737.07	15,970.03
14	48	0.00	0.00	38	72	0.00	0.00	62	96	14,343.43	16,551.20
15	49	0.00	0.00	39	73	0.00	0.00	63	97	14,880.45	17,046.28
16	50	0.00	0.00	40	74	0.00	0.00	64	98	15,291.52	17,391.60
17	51	0.00	0.00	41	75	0.00	0.00	65	99	15,472.19	17,470.13
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,228.67	17,066.19
19	53	0.00	0.00	43	77	0.00	0.00	67	101	14,503.95	16,113.51
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,335.14	14,644.56
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,297.30	12,196.44
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,493.82	7,868.51
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JOHN DOE] **ISSUE AGE AND SEX:** [MALE, 35]
RIDER BENEFIT: [\$XXXXX] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	210.00	60	2,826.00	85	35,949.00
36	210.00	61	3,159.00	86	37,788.00
37	210.00	62	3,546.00	87	39,722.00
38	210.00	63	3,969.00	88	41,754.00
39	210.00	64	4,410.00	89	43,891.00
40	210.00	65	4,869.00	90	46,136.00
41	210.00	66	5,334.00	91	48,497.00
42	210.00	67	5,820.00	92	50,979.00
43	210.00	68	6,333.00	93	53,587.00
44	210.00	69	6,909.00	94	56,329.00
45	210.00	70	7,581.00	95	59,211.00
46	210.00	71	8,397.00	96	62,241.00
47	210.00	72	9,351.00	97	65,425.00
48	210.00	73	10,356.00	98	68,773.00
49	210.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00	100	75,990.00
51	1,131.00	76	13,938.00	101	79,879.00
52	1,248.00	77	15,480.00	102	83,966.00
53	1,383.00	78	17,271.00	103	88,262.00
54	1,554.00	79	19,278.00	104	92,778.00
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JOHN DOE]

ISSUE AGE AND SEX: [MALE, 35]

RIDER BENEFIT: [\$XXXXX]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	1,718.19	2,114.38
8	42	0.00	0.00	32	66	0.00	0.00	56	90	3,282.66	3,994.40
9	43	0.00	0.00	33	67	0.00	0.00	57	91	4,655.13	5,606.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,916.77	7,056.37
11	45	0.00	0.00	35	69	0.00	0.00	59	93	7,057.40	8,340.28
12	46	0.00	0.00	36	70	0.00	0.00	60	94	8,044.73	9,426.48
13	47	0.00	0.00	37	71	0.00	0.00	61	95	8,826.61	10,261.38
14	48	0.00	0.00	38	72	0.00	0.00	62	96	9,451.95	10,906.82
15	49	0.00	0.00	39	73	0.00	0.00	63	97	10,015.90	11,473.70
16	50	0.00	0.00	40	74	0.00	0.00	64	98	10,465.58	11,902.89
17	51	0.00	0.00	41	75	0.00	0.00	65	99	10,703.22	12,085.34
18	52	0.00	0.00	42	76	0.00	0.00	66	100	10,547.72	11,820.42
19	53	0.00	0.00	43	77	0.00	0.00	67	101	9,982.07	11,089.81
20	54	0.00	0.00	44	78	0.00	0.00	68	102	9,129.62	10,026.09
21	55	0.00	0.00	45	79	0.00	0.00	69	103	7,704.47	8,317.67
22	56	0.00	0.00	46	80	0.00	0.00	70	104	5,097.51	5,352.38
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	236.00	60	2,826.00	85	35,949.00
36	236.00	61	3,159.00	86	37,788.00
37	236.00	62	3,546.00	87	39,722.00
38	236.00	63	3,969.00	88	41,754.00
39	236.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00	100	75,990.00
51	1,131.00	76	13,938.00	101	79,879.00
52	1,248.00	77	15,480.00	102	83,966.00
53	1,383.00	78	17,271.00	103	88,262.00
54	1,554.00	79	19,278.00	104	92,778.00
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,368.43	1,753.24
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,502.07	4,422.08
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,458.60	6,800.63
7	41	0.00	0.00	31	65	0.00	0.00	55	89	7,207.76	8,869.79
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,725.35	10,617.18
9	43	0.00	0.00	33	67	0.00	0.00	57	91	10,058.97	12,113.66
10	44	0.00	0.00	34	68	0.00	0.00	58	92	11,285.02	13,458.57
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,393.42	14,646.28
12	46	0.00	0.00	36	70	0.00	0.00	60	94	13,353.07	15,646.59
13	47	0.00	0.00	37	71	0.00	0.00	61	95	14,113.48	16,407.64
14	48	0.00	0.00	38	72	0.00	0.00	62	96	14,718.40	16,983.88
15	49	0.00	0.00	39	73	0.00	0.00	63	97	15,253.35	17,473.45
16	50	0.00	0.00	40	74	0.00	0.00	64	98	15,661.46	17,812.35
17	51	0.00	0.00	41	75	0.00	0.00	65	99	15,837.76	17,882.91
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,587.49	17,468.31
19	53	0.00	0.00	43	77	0.00	0.00	67	101	14,850.58	16,498.60
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,657.52	14,998.59
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,572.72	12,493.78
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,677.51	8,061.39
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	290.00	60	2,826.00	85	35,949.00
36	290.00	61	3,159.00	86	37,788.00
37	290.00	62	3,546.00	87	39,722.00
38	290.00	63	3,969.00	88	41,754.00
39	290.00	64	4,410.00	89	43,891.00
40	290.00	65	4,869.00	90	46,136.00
41	290.00	66	5,334.00	91	48,497.00
42	290.00	67	5,820.00	92	50,979.00
43	290.00	68	6,333.00	93	53,587.00
44	290.00	69	6,909.00	94	56,329.00
45	290.00	70	7,581.00	95	59,211.00
46	290.00	71	8,397.00	96	62,241.00
47	290.00	72	9,351.00	97	65,425.00
48	290.00	73	10,356.00	98	68,773.00
49	290.00	74	11,436.00	99	72,292.00
50	290.00	75	12,612.00	100	75,990.00
51	290.00	76	13,938.00	101	79,879.00
52	290.00	77	15,480.00	102	83,966.00
53	290.00	78	17,271.00	103	88,262.00
54	290.00	79	19,278.00	104	92,778.00
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	959.80	1,167.90
9	43	0.00	0.00	33	67	0.00	0.00	57	91	2,348.85	2,828.63
10	44	0.00	0.00	34	68	0.00	0.00	58	92	3,625.68	4,324.01
11	45	0.00	0.00	35	69	0.00	0.00	59	93	4,780.07	5,648.98
12	46	0.00	0.00	36	70	0.00	0.00	60	94	5,779.21	6,771.84
13	47	0.00	0.00	37	71	0.00	0.00	61	95	6,570.25	7,638.25
14	48	0.00	0.00	38	72	0.00	0.00	62	96	7,204.31	8,313.22
15	49	0.00	0.00	39	73	0.00	0.00	63	97	7,780.64	8,913.10
16	50	0.00	0.00	40	74	0.00	0.00	64	98	8,248.06	9,380.82
17	51	0.00	0.00	41	75	0.00	0.00	65	99	8,511.88	9,611.03
18	52	0.00	0.00	42	76	0.00	0.00	66	100	8,396.82	9,409.99
19	53	0.00	0.00	43	77	0.00	0.00	67	101	7,904.26	8,781.42
20	54	0.00	0.00	44	78	0.00	0.00	68	102	7,197.19	7,903.91
21	55	0.00	0.00	45	79	0.00	0.00	69	103	6,053.57	6,535.36
22	56	0.00	0.00	46	80	0.00	0.00	70	104	3,996.40	4,196.22
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	260.00	60	2,826.00	85	35,949.00
36	260.00	61	3,159.00	86	37,788.00
37	260.00	62	3,546.00	87	39,722.00
38	260.00	63	3,969.00	88	41,754.00
39	260.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00	100	75,990.00
51	1,131.00	76	13,938.00	101	79,879.00
52	1,248.00	77	15,480.00	102	83,966.00
53	1,383.00	78	17,271.00	103	88,262.00
54	1,554.00	79	19,278.00	104	92,778.00
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,557.56	1,995.57
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,688.73	4,657.78
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,643.03	7,030.40
7	41	0.00	0.00	31	65	0.00	0.00	55	89	7,390.27	9,094.39
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,906.30	10,837.37
9	43	0.00	0.00	33	67	0.00	0.00	57	91	10,238.63	12,330.02
10	44	0.00	0.00	34	68	0.00	0.00	58	92	11,463.49	13,671.42
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,570.83	14,855.93
12	46	0.00	0.00	36	70	0.00	0.00	60	94	13,529.55	15,853.38
13	47	0.00	0.00	37	71	0.00	0.00	61	95	14,289.26	16,611.98
14	48	0.00	0.00	38	72	0.00	0.00	62	96	14,893.49	17,185.92
15	49	0.00	0.00	39	73	0.00	0.00	63	97	15,427.47	17,672.92
16	50	0.00	0.00	40	74	0.00	0.00	64	98	15,834.20	18,008.82
17	51	0.00	0.00	41	75	0.00	0.00	65	99	16,008.47	18,075.66
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,755.05	17,656.08
19	53	0.00	0.00	43	77	0.00	0.00	67	101	15,012.44	16,678.43
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,808.05	15,163.91
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,701.32	12,632.62
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,763.29	8,151.45
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	375.00	60	2,826.00	85	35,949.00
36	375.00	61	3,159.00	86	37,788.00
37	375.00	62	3,546.00	87	39,722.00
38	375.00	63	3,969.00	88	41,754.00
39	375.00	64	4,410.00	89	43,891.00
40	375.00	65	4,869.00	90	46,136.00
41	375.00	66	5,334.00	91	48,497.00
42	375.00	67	5,820.00	92	50,979.00
43	375.00	68	6,333.00	93	53,587.00
44	375.00	69	6,909.00	94	56,329.00
45	375.00	70	7,581.00	95	59,211.00
46	375.00	71	8,397.00	96	62,241.00
47	375.00	72	9,351.00	97	65,425.00
48	375.00	73	10,356.00	98	68,773.00
49	375.00	74	11,436.00	99	72,292.00
50	375.00	75	12,612.00	100	75,990.00
51	375.00	76	13,938.00	101	79,879.00
52	375.00	77	15,480.00	102	83,966.00
53	375.00	78	17,271.00	103	88,262.00
54	375.00	79	19,278.00	104	92,778.00
55	375.00	80	21,516.00		
56	375.00	81	23,949.00		
57	375.00	82	26,526.00		
58	375.00	83	29,340.00		
59	375.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	36.97	44.09
11	45	0.00	0.00	35	69	0.00	0.00	59	93	1,212.89	1,433.37
12	46	0.00	0.00	36	70	0.00	0.00	60	94	2,230.54	2,613.66
13	47	0.00	0.00	37	71	0.00	0.00	61	95	3,035.94	3,529.43
14	48	0.00	0.00	38	72	0.00	0.00	62	96	3,683.66	4,250.65
15	49	0.00	0.00	39	73	0.00	0.00	63	97	4,279.36	4,902.22
16	50	0.00	0.00	40	74	0.00	0.00	64	98	4,774.58	5,430.30
17	51	0.00	0.00	41	75	0.00	0.00	65	99	5,079.40	5,735.31
18	52	0.00	0.00	42	76	0.00	0.00	66	100	5,027.69	5,634.34
19	53	0.00	0.00	43	77	0.00	0.00	67	101	4,649.62	5,165.60
20	54	0.00	0.00	44	78	0.00	0.00	68	102	4,170.26	4,579.75
21	55	0.00	0.00	45	79	0.00	0.00	69	103	3,467.62	3,743.60
22	56	0.00	0.00	46	80	0.00	0.00	70	104	2,271.65	2,385.23
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	284.00	60	2,826.00	85	35,949.00
36	284.00	61	3,159.00	86	37,788.00
37	284.00	62	3,546.00	87	39,722.00
38	284.00	63	3,969.00	88	41,754.00
39	284.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00	100	75,990.00
51	1,131.00	76	13,938.00	101	79,879.00
52	1,248.00	77	15,480.00	102	83,966.00
53	1,383.00	78	17,271.00	103	88,262.00
54	1,554.00	79	19,278.00	104	92,778.00
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,745.77	2,236.70
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,874.47	4,892.31
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,826.56	7,259.04
7	41	0.00	0.00	31	65	0.00	0.00	55	89	7,571.88	9,317.88
8	42	0.00	0.00	32	66	0.00	0.00	56	90	9,086.37	11,056.47
9	43	0.00	0.00	33	67	0.00	0.00	57	91	10,417.41	12,545.31
10	44	0.00	0.00	34	68	0.00	0.00	58	92	11,641.09	13,883.23
11	45	0.00	0.00	35	69	0.00	0.00	59	93	12,747.36	15,064.55
12	46	0.00	0.00	36	70	0.00	0.00	60	94	13,705.17	16,059.16
13	47	0.00	0.00	37	71	0.00	0.00	61	95	14,464.16	16,815.32
14	48	0.00	0.00	38	72	0.00	0.00	62	96	15,067.72	17,386.97
15	49	0.00	0.00	39	73	0.00	0.00	63	97	15,600.74	17,871.41
16	50	0.00	0.00	40	74	0.00	0.00	64	98	16,006.10	18,204.32
17	51	0.00	0.00	41	75	0.00	0.00	65	99	16,178.33	18,267.46
18	52	0.00	0.00	42	76	0.00	0.00	66	100	15,921.78	17,842.93
19	53	0.00	0.00	43	77	0.00	0.00	67	101	15,173.51	16,857.37
20	54	0.00	0.00	44	78	0.00	0.00	68	102	13,957.85	15,328.42
21	55	0.00	0.00	45	79	0.00	0.00	69	103	11,829.30	12,770.78
22	56	0.00	0.00	46	80	0.00	0.00	70	104	7,848.64	8,241.07
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	384.00	60	384.00	85	35,949.00
36	384.00	61	384.00	86	37,788.00
37	384.00	62	384.00	87	39,722.00
38	384.00	63	384.00	88	41,754.00
39	384.00	64	384.00	89	43,891.00
40	384.00	65	4,869.00	90	46,136.00
41	384.00	66	5,334.00	91	48,497.00
42	384.00	67	5,820.00	92	50,979.00
43	384.00	68	6,333.00	93	53,587.00
44	384.00	69	6,909.00	94	56,329.00
45	384.00	70	7,581.00	95	59,211.00
46	384.00	71	8,397.00	96	62,241.00
47	384.00	72	9,351.00	97	65,425.00
48	384.00	73	10,356.00	98	68,773.00
49	384.00	74	11,436.00	99	72,292.00
50	384.00	75	12,612.00	100	75,990.00
51	384.00	76	13,938.00	101	79,879.00
52	384.00	77	15,480.00	102	83,966.00
53	384.00	78	17,271.00	103	88,262.00
54	384.00	79	19,278.00	104	92,778.00
55	384.00	80	21,516.00		
56	384.00	81	23,949.00		
57	384.00	82	26,526.00		
58	384.00	83	29,340.00		
59	384.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 105 INSURANCE RIDER

(AAR2160-105)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00	61	95	0.00	0.00
14	48	0.00	0.00	38	72	0.00	0.00	62	96	0.00	0.00
15	49	0.00	0.00	39	73	0.00	0.00	63	97	0.00	0.00
16	50	0.00	0.00	40	74	0.00	0.00	64	98	0.00	0.00
17	51	0.00	0.00	41	75	0.00	0.00	65	99	0.00	0.00
18	52	0.00	0.00	42	76	0.00	0.00	66	100	0.00	0.00
19	53	0.00	0.00	43	77	0.00	0.00	67	101	0.00	0.00
20	54	0.00	0.00	44	78	0.00	0.00	68	102	0.00	0.00
21	55	0.00	0.00	45	79	0.00	0.00	69	103	0.00	0.00
22	56	0.00	0.00	46	80	0.00	0.00	70	104	0.00	0.00
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

ADDITIONAL INSURED TERM TO 100 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.

DEFINITIONS

Additional Insured means the person named as the Additional Insured in the application and provided on a Rider Data Page.

Beneficiary means the Owner, if living. Otherwise, the Beneficiary is the estate of the Additional Insured.

Rider Date means the Rider Date provided on a Rider Data Page.

Insured means the person named in the application provided on a Policy Data Page.

Issue Date means the Issue Date of this Rider provided on a Rider Data Page.

Owner means the Insured 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 provided in the Policy.

Premium means the amount paid to Us as consideration for the benefits provided by this Rider. The Premium for this Rider is provided on a Rider Data Page.

RIDER BENEFIT

The amount of insurance provided by this Rider is shown on a Rider 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.

The Rider Benefit is payable under the terms of the Payment of Death Benefit Provisions provided in the Policy.

NONFORFEITURE OPTIONS

This Rider may have Cash Value. Factors specific to Your Rider will determine if the Rider, as issued, will have Cash Value. The Cash Value, if any, is shown on a Rider Data Page.

If the Owner terminates the Policy or stops paying Premiums, and the Rider has Cash Value, the Owner may elect one of the Nonforfeiture Options provided in the Policy.

LOANS

This Rider may have Loan Value. The Owner may obtain a loan while the Rider is in force under the terms of the Policy Loan provision provided in 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, then any unearned paid Rider Premium and Cash Value will be returned with the Death Benefit to the Owner, if living, or to the Insured's beneficiary.

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 75. 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 the new policy. Incontestability and Suicide provisions attributable to the converted permanent plan of insurance will run from the original Rider Date shown on a Rider Data Page.

Additional benefits provided by riders may be included with the new permanent plan of insurance only with the Company's consent and proof of insurability, and Incontestability and Suicide provisions will apply to that coverage, if any.

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 Rider Date as to the life of the Additional Insured, except for non-payment of Premium or in the case of fraud.

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.

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 100;
- (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.

A handwritten signature in black ink, reading "J. L. Fortini", is centered within a large, empty rectangular box. The signature is written in a cursive, flowing style.

Secretary

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	159.00	60	2,826.00	85	35,949.00
36	159.00	61	3,159.00	86	37,788.00
37	159.00	62	3,546.00	87	39,722.00
38	159.00	63	3,969.00	88	41,754.00
39	159.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	610.54	781.01
5	39	0.00	0.00	29	63	0.00	0.00	53	87	2,716.01	3,423.16
6	40	0.00	0.00	30	64	0.00	0.00	54	88	4,632.04	5,757.84
7	41	0.00	0.00	31	65	0.00	0.00	55	89	6,323.35	7,759.79
8	42	0.00	0.00	32	66	0.00	0.00	56	90	7,758.50	9,407.59
9	43	0.00	0.00	33	67	0.00	0.00	57	91	8,975.08	10,759.67
10	44	0.00	0.00	34	68	0.00	0.00	58	92	10,034.55	11,896.68
11	45	0.00	0.00	35	69	0.00	0.00	59	93	10,902.18	12,782.47
12	46	0.00	0.00	36	70	0.00	0.00	60	94	11,507.17	13,338.69
13	47	0.00	0.00	37	71	0.00	0.00	61	95	11,734.02	13,436.72
14	48	0.00	0.00	38	72	0.00	0.00	62	96	11,522.03	13,010.94
15	49	0.00	0.00	39	73	0.00	0.00	63	97	10,783.24	11,967.79
16	50	0.00	0.00	40	74	0.00	0.00	64	98	9,152.02	9,927.03
17	51	0.00	0.00	41	75	0.00	0.00	65	99	5,967.27	6,265.64
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	180.00	60	2,826.00	85	35,949.00
36	180.00	61	3,159.00	86	37,788.00
37	180.00	62	3,546.00	87	39,722.00
38	180.00	63	3,969.00	88	41,754.00
39	180.00	64	4,410.00	89	43,891.00
40	180.00	65	4,869.00	90	46,136.00
41	180.00	66	5,334.00	91	48,497.00
42	180.00	67	5,820.00	92	50,979.00
43	180.00	68	6,333.00	93	53,587.00
44	180.00	69	6,909.00	94	56,329.00
45	180.00	70	7,581.00	95	59,211.00
46	180.00	71	8,397.00	96	62,241.00
47	180.00	72	9,351.00	97	65,425.00
48	180.00	73	10,356.00	98	68,773.00
49	180.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	894.54	1,097.75
8	42	0.00	0.00	32	66	0.00	0.00	56	90	2,406.41	2,917.90
9	43	0.00	0.00	33	67	0.00	0.00	57	91	3,703.00	4,439.30
10	44	0.00	0.00	34	68	0.00	0.00	58	92	4,855.79	5,756.89
11	45	0.00	0.00	35	69	0.00	0.00	59	93	5,838.26	6,845.18
12	46	0.00	0.00	36	70	0.00	0.00	60	94	6,591.76	7,640.93
13	47	0.00	0.00	37	71	0.00	0.00	61	95	7,020.98	8,039.78
14	48	0.00	0.00	38	72	0.00	0.00	62	96	7,105.86	8,024.10
15	49	0.00	0.00	39	73	0.00	0.00	63	97	6,826.98	7,576.93
16	50	0.00	0.00	40	74	0.00	0.00	64	98	5,927.01	6,428.92
17	51	0.00	0.00	41	75	0.00	0.00	65	99	3,939.99	4,136.99
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	203.00	60	2,826.00	85	35,949.00
36	203.00	61	3,159.00	86	37,788.00
37	203.00	62	3,546.00	87	39,722.00
38	203.00	63	3,969.00	88	41,754.00
39	203.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	958.87	1,226.61
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,059.00	3,855.44
6	40	0.00	0.00	30	64	0.00	0.00	54	88	4,969.89	6,177.81
7	41	0.00	0.00	31	65	0.00	0.00	55	89	6,656.31	8,168.38
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,086.76	9,805.62
9	43	0.00	0.00	33	67	0.00	0.00	57	91	9,298.42	11,147.31
10	44	0.00	0.00	34	68	0.00	0.00	58	92	10,352.17	12,273.25
11	45	0.00	0.00	35	69	0.00	0.00	59	93	11,212.76	13,146.62
12	46	0.00	0.00	36	70	0.00	0.00	60	94	11,808.64	13,688.15
13	47	0.00	0.00	37	71	0.00	0.00	61	95	12,023.08	13,767.73
14	48	0.00	0.00	38	72	0.00	0.00	62	96	11,792.88	13,316.80
15	49	0.00	0.00	39	73	0.00	0.00	63	97	11,025.89	12,237.09
16	50	0.00	0.00	40	74	0.00	0.00	64	98	9,349.81	10,141.57
17	51	0.00	0.00	41	75	0.00	0.00	65	99	6,091.61	6,396.19
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	249.00	60	2,826.00	85	35,949.00
36	249.00	61	3,159.00	86	37,788.00
37	249.00	62	3,546.00	87	39,722.00
38	249.00	63	3,969.00	88	41,754.00
39	249.00	64	4,410.00	89	43,891.00
40	249.00	65	4,869.00	90	46,136.00
41	249.00	66	5,334.00	91	48,497.00
42	249.00	67	5,820.00	92	50,979.00
43	249.00	68	6,333.00	93	53,587.00
44	249.00	69	6,909.00	94	56,329.00
45	249.00	70	7,581.00	95	59,211.00
46	249.00	71	8,397.00	96	62,241.00
47	249.00	72	9,351.00	97	65,425.00
48	249.00	73	10,356.00	98	68,773.00
49	249.00	74	11,436.00	99	72,292.00
50	249.00	75	12,612.00		
51	249.00	76	13,938.00		
52	249.00	77	15,480.00		
53	249.00	78	17,271.00		
54	249.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	1,022.46	1,225.76
10	44	0.00	0.00	34	68	0.00	0.00	58	92	2,222.71	2,635.18
11	45	0.00	0.00	35	69	0.00	0.00	59	93	3,263.56	3,826.43
12	46	0.00	0.00	36	70	0.00	0.00	60	94	4,092.57	4,743.95
13	47	0.00	0.00	37	71	0.00	0.00	61	95	4,624.69	5,295.77
14	48	0.00	0.00	38	72	0.00	0.00	62	96	4,860.51	5,488.60
15	49	0.00	0.00	39	73	0.00	0.00	63	97	4,815.45	5,344.43
16	50	0.00	0.00	40	74	0.00	0.00	64	98	4,287.29	4,650.35
17	51	0.00	0.00	41	75	0.00	0.00	65	99	2,909.24	3,054.70
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	223.00	60	2,826.00	85	35,949.00
36	223.00	61	3,159.00	86	37,788.00
37	223.00	62	3,546.00	87	39,722.00
38	223.00	63	3,969.00	88	41,754.00
39	223.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,116.16	1,427.81
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,213.87	4,050.63
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,122.44	6,367.44
7	41	0.00	0.00	31	65	0.00	0.00	55	89	6,806.66	8,352.88
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,234.98	9,985.34
9	43	0.00	0.00	33	67	0.00	0.00	57	91	9,444.43	11,322.35
10	44	0.00	0.00	34	68	0.00	0.00	58	92	10,495.59	12,443.28
11	45	0.00	0.00	35	69	0.00	0.00	59	93	11,353.00	13,311.04
12	46	0.00	0.00	36	70	0.00	0.00	60	94	11,944.76	13,845.94
13	47	0.00	0.00	37	71	0.00	0.00	61	95	12,153.60	13,917.19
14	48	0.00	0.00	38	72	0.00	0.00	62	96	11,915.18	13,454.90
15	49	0.00	0.00	39	73	0.00	0.00	63	97	11,135.45	12,358.69
16	50	0.00	0.00	40	74	0.00	0.00	64	98	9,439.12	10,238.45
17	51	0.00	0.00	41	75	0.00	0.00	65	99	6,147.75	6,455.14
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	322.00	60	2,826.00	85	35,949.00
36	322.00	61	3,159.00	86	37,788.00
37	322.00	62	3,546.00	87	39,722.00
38	322.00	63	3,969.00	88	41,754.00
39	322.00	64	4,410.00	89	43,891.00
40	322.00	65	4,869.00	90	46,136.00
41	322.00	66	5,334.00	91	48,497.00
42	322.00	67	5,820.00	92	50,979.00
43	322.00	68	6,333.00	93	53,587.00
44	322.00	69	6,909.00	94	56,329.00
45	322.00	70	7,581.00	95	59,211.00
46	322.00	71	8,397.00	96	62,241.00
47	322.00	72	9,351.00	97	65,425.00
48	322.00	73	10,356.00	98	68,773.00
49	322.00	74	11,436.00	99	72,292.00
50	322.00	75	12,612.00		
51	322.00	76	13,938.00		
52	322.00	77	15,480.00		
53	322.00	78	17,271.00		
54	322.00	79	19,278.00		
55	322.00	80	21,516.00		
56	322.00	81	23,949.00		
57	322.00	82	26,526.00		
58	322.00	83	29,340.00		
59	322.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	244.19	283.06
13	47	0.00	0.00	37	71	0.00	0.00	61	95	934.76	1,070.40
14	48	0.00	0.00	38	72	0.00	0.00	62	96	1,403.00	1,584.30
15	49	0.00	0.00	39	73	0.00	0.00	63	97	1,718.01	1,906.73
16	50	0.00	0.00	40	74	0.00	0.00	64	98	1,762.38	1,911.62
17	51	0.00	0.00	41	75	0.00	0.00	65	99	1,322.03	1,388.13
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	244.00	60	2,826.00	85	35,949.00
36	244.00	61	3,159.00	86	37,788.00
37	244.00	62	3,546.00	87	39,722.00
38	244.00	63	3,969.00	88	41,754.00
39	244.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00	95	59,211.00
46	801.00	71	8,397.00	96	62,241.00
47	858.00	72	9,351.00	97	65,425.00
48	903.00	73	10,356.00	98	68,773.00
49	960.00	74	11,436.00	99	72,292.00
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	1,280.61	1,638.18
5	39	0.00	0.00	29	63	0.00	0.00	53	87	3,375.79	4,254.71
6	40	0.00	0.00	30	64	0.00	0.00	54	88	5,281.94	6,565.71
7	41	0.00	0.00	31	65	0.00	0.00	55	89	6,963.85	8,545.78
8	42	0.00	0.00	32	66	0.00	0.00	56	90	8,389.95	10,173.25
9	43	0.00	0.00	33	67	0.00	0.00	57	91	9,597.08	11,505.36
10	44	0.00	0.00	34	68	0.00	0.00	58	92	10,645.54	12,621.06
11	45	0.00	0.00	35	69	0.00	0.00	59	93	11,499.63	13,482.96
12	46	0.00	0.00	36	70	0.00	0.00	60	94	12,087.09	14,010.92
13	47	0.00	0.00	37	71	0.00	0.00	61	95	12,290.07	14,073.46
14	48	0.00	0.00	38	72	0.00	0.00	62	96	12,043.05	13,599.30
15	49	0.00	0.00	39	73	0.00	0.00	63	97	11,250.01	12,485.82
16	50	0.00	0.00	40	74	0.00	0.00	64	98	9,532.50	10,339.73
17	51	0.00	0.00	41	75	0.00	0.00	65	99	6,206.45	6,516.78
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	329.00	60	329.00	85	35,949.00
36	329.00	61	329.00	86	37,788.00
37	329.00	62	329.00	87	39,722.00
38	329.00	63	329.00	88	41,754.00
39	329.00	64	329.00	89	43,891.00
40	329.00	65	4,869.00	90	46,136.00
41	329.00	66	5,334.00	91	48,497.00
42	329.00	67	5,820.00	92	50,979.00
43	329.00	68	6,333.00	93	53,587.00
44	329.00	69	6,909.00	94	56,329.00
45	329.00	70	7,581.00	95	59,211.00
46	329.00	71	8,397.00	96	62,241.00
47	329.00	72	9,351.00	97	65,425.00
48	329.00	73	10,356.00	98	68,773.00
49	329.00	74	11,436.00	99	72,292.00
50	329.00	75	12,612.00		
51	329.00	76	13,938.00		
52	329.00	77	15,480.00		
53	329.00	78	17,271.00		
54	329.00	79	19,278.00		
55	329.00	80	21,516.00		
56	329.00	81	23,949.00		
57	329.00	82	26,526.00		
58	329.00	83	29,340.00		
59	329.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 100 INSURANCE RIDER

(AAR2160-100)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00	61	95	0.00	0.00
14	48	0.00	0.00	38	72	0.00	0.00	62	96	0.00	0.00
15	49	0.00	0.00	39	73	0.00	0.00	63	97	0.00	0.00
16	50	0.00	0.00	40	74	0.00	0.00	64	98	0.00	0.00
17	51	0.00	0.00	41	75	0.00	0.00	65	99	0.00	0.00
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

ADDITIONAL INSURED TERM TO 95 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.

DEFINITIONS

Additional Insured means the person named as the Additional Insured in the application and provided on a Rider Data Page.

Beneficiary means the Owner, if living. Otherwise, the Beneficiary is the estate of the Additional Insured.

Rider Date means the Rider Date provided on a Rider Data Page.

Insured means the person named in the application provided on a Policy Data Page.

Issue Date means the Issue Date of this Rider provided on a Rider Data Page.

Owner means the Insured 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 provided in the Policy.

Premium means the amount paid to Us as consideration for the benefits provided by this Rider. The Premium for this Rider is provided on a Rider Data Page.

RIDER BENEFIT

The amount of insurance provided by this Rider is shown on a Rider 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.

The Rider Benefit is payable under the terms of the Payment of Death Benefit Provisions provided in the Policy.

NONFORFEITURE OPTIONS

This Rider may have Cash Value. Factors specific to Your Rider will determine if the Rider, as issued, will have Cash Value. The Cash Value, if any, is shown on a Rider Data Page.

If the Owner terminates the Policy or stops paying Premiums, and the Rider has Cash Value, the Owner may elect one of the Nonforfeiture Options provided in the Policy.

LOANS

This Rider may have Loan Value. The Owner may obtain a loan while the Rider is in force under the terms of the Policy Loan provision provided in 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, then any unearned paid Rider Premium and Cash Value will be returned with the Death Benefit to the Owner, if living, or to the Insured's beneficiary.

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 75. 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 the new policy. Incontestability and Suicide provisions attributable to the converted permanent plan of insurance will run from the original Rider Date shown on a Rider Data Page.

Additional benefits provided by riders may be included with the new permanent plan of insurance only with the Company's consent and proof of insurability, and Incontestability and Suicide provisions will apply to that coverage, if any.

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 Rider Date as to the life of the Additional Insured, except for non-payment of Premium or in the case of fraud.

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.

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.

A handwritten signature in cursive script, reading "J. L. Fortini", is centered within a large, empty rectangular box.

Secretary

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	139.00	60	2,826.00	85	35,949.00
36	139.00	61	3,159.00	86	37,788.00
37	139.00	62	3,546.00	87	39,722.00
38	139.00	63	3,969.00	88	41,754.00
39	139.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00		
46	801.00	71	8,397.00		
47	858.00	72	9,351.00		
48	903.00	73	10,356.00		
49	960.00	74	11,436.00		
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	1,405.54	1,740.23
6	40	0.00	0.00	30	64	0.00	0.00	54	88	3,017.55	3,670.96
7	41	0.00	0.00	31	65	0.00	0.00	55	89	4,300.05	5,138.49
8	42	0.00	0.00	32	66	0.00	0.00	56	90	5,176.05	6,070.32
9	43	0.00	0.00	33	67	0.00	0.00	57	91	5,617.15	6,452.92
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,586.05	6,265.31
11	45	0.00	0.00	35	69	0.00	0.00	59	93	4,890.10	5,327.60
12	46	0.00	0.00	36	70	0.00	0.00	60	94	3,205.02	3,365.27
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	157.00	60	2,826.00	85	35,949.00
36	157.00	61	3,159.00	86	37,788.00
37	157.00	62	3,546.00	87	39,722.00
38	157.00	63	3,969.00	88	41,754.00
39	157.00	64	4,410.00	89	43,891.00
40	157.00	65	4,869.00	90	46,136.00
41	157.00	66	5,334.00	91	48,497.00
42	157.00	67	5,820.00	92	50,979.00
43	157.00	68	6,333.00	93	53,587.00
44	157.00	69	6,909.00	94	56,329.00
45	157.00	70	7,581.00		
46	157.00	71	8,397.00		
47	157.00	72	9,351.00		
48	157.00	73	10,356.00		
49	157.00	74	11,436.00		
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	177.00	60	2,826.00	85	35,949.00
36	177.00	61	3,159.00	86	37,788.00
37	177.00	62	3,546.00	87	39,722.00
38	177.00	63	3,969.00	88	41,754.00
39	177.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00		
46	801.00	71	8,397.00		
47	858.00	72	9,351.00		
48	903.00	73	10,356.00		
49	960.00	74	11,436.00		
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	1,676.62	2,075.86
6	40	0.00	0.00	30	64	0.00	0.00	54	88	3,277.63	3,987.35
7	41	0.00	0.00	31	65	0.00	0.00	55	89	4,547.06	5,433.67
8	42	0.00	0.00	32	66	0.00	0.00	56	90	5,406.94	6,341.10
9	43	0.00	0.00	33	67	0.00	0.00	57	91	5,827.09	6,694.10
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,767.56	6,468.90
11	45	0.00	0.00	35	69	0.00	0.00	59	93	5,031.86	5,482.04
12	46	0.00	0.00	36	70	0.00	0.00	60	94	3,289.61	3,454.09
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	217.00	60	2,826.00	85	35,949.00
36	217.00	61	3,159.00	86	37,788.00
37	217.00	62	3,546.00	87	39,722.00
38	217.00	63	3,969.00	88	41,754.00
39	217.00	64	4,410.00	89	43,891.00
40	217.00	65	4,869.00	90	46,136.00
41	217.00	66	5,334.00	91	48,497.00
42	217.00	67	5,820.00	92	50,979.00
43	217.00	68	6,333.00	93	53,587.00
44	217.00	69	6,909.00	94	56,329.00
45	217.00	70	7,581.00		
46	217.00	71	8,397.00		
47	217.00	72	9,351.00		
48	217.00	73	10,356.00		
49	217.00	74	11,436.00		
50	217.00	75	12,612.00		
51	217.00	76	13,938.00		
52	217.00	77	15,480.00		
53	217.00	78	17,271.00		
54	217.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	195.00	60	2,826.00	85	35,949.00
36	195.00	61	3,159.00	86	37,788.00
37	195.00	62	3,546.00	87	39,722.00
38	195.00	63	3,969.00	88	41,754.00
39	195.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00		
46	801.00	71	8,397.00		
47	858.00	72	9,351.00		
48	903.00	73	10,356.00		
49	960.00	74	11,436.00		
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	1,804.28	2,233.91
6	40	0.00	0.00	30	64	0.00	0.00	54	88	3,400.10	4,136.34
7	41	0.00	0.00	31	65	0.00	0.00	55	89	4,663.38	5,572.68
8	42	0.00	0.00	32	66	0.00	0.00	56	90	5,515.67	6,468.62
9	43	0.00	0.00	33	67	0.00	0.00	57	91	5,925.96	6,807.67
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,853.04	6,564.77
11	45	0.00	0.00	35	69	0.00	0.00	59	93	5,098.62	5,554.77
12	46	0.00	0.00	36	70	0.00	0.00	60	94	3,329.44	3,495.92
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	280.00	60	2,826.00	85	35,949.00
36	280.00	61	3,159.00	86	37,788.00
37	280.00	62	3,546.00	87	39,722.00
38	280.00	63	3,969.00	88	41,754.00
39	280.00	64	4,410.00	89	43,891.00
40	280.00	65	4,869.00	90	46,136.00
41	280.00	66	5,334.00	91	48,497.00
42	280.00	67	5,820.00	92	50,979.00
43	280.00	68	6,333.00	93	53,587.00
44	280.00	69	6,909.00	94	56,329.00
45	280.00	70	7,581.00		
46	280.00	71	8,397.00		
47	280.00	72	9,351.00		
48	280.00	73	10,356.00		
49	280.00	74	11,436.00		
50	280.00	75	12,612.00		
51	280.00	76	13,938.00		
52	280.00	77	15,480.00		
53	280.00	78	17,271.00		
54	280.00	79	19,278.00		
55	280.00	80	21,516.00		
56	280.00	81	23,949.00		
57	280.00	82	26,526.00		
58	280.00	83	29,340.00		
59	280.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	213.00	60	2,826.00	85	35,949.00
36	213.00	61	3,159.00	86	37,788.00
37	213.00	62	3,546.00	87	39,722.00
38	213.00	63	3,969.00	88	41,754.00
39	213.00	64	4,410.00	89	43,891.00
40	456.00	65	4,869.00	90	46,136.00
41	495.00	66	5,334.00	91	48,497.00
42	543.00	67	5,820.00	92	50,979.00
43	600.00	68	6,333.00	93	53,587.00
44	663.00	69	6,909.00	94	56,329.00
45	732.00	70	7,581.00		
46	801.00	71	8,397.00		
47	858.00	72	9,351.00		
48	903.00	73	10,356.00		
49	960.00	74	11,436.00		
50	1,035.00	75	12,612.00		
51	1,131.00	76	13,938.00		
52	1,248.00	77	15,480.00		
53	1,383.00	78	17,271.00		
54	1,554.00	79	19,278.00		
55	1,746.00	80	21,516.00		
56	1,944.00	81	23,949.00		
57	2,136.00	82	26,526.00		
58	2,328.00	83	29,340.00		
59	2,553.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	74.46	93.83
5	39	0.00	0.00	29	63	0.00	0.00	53	87	1,931.46	2,391.37
6	40	0.00	0.00	30	64	0.00	0.00	54	88	3,522.11	4,284.77
7	41	0.00	0.00	31	65	0.00	0.00	55	89	4,779.27	5,711.16
8	42	0.00	0.00	32	66	0.00	0.00	56	90	5,623.99	6,595.66
9	43	0.00	0.00	33	67	0.00	0.00	57	91	6,024.45	6,920.82
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,938.19	6,660.27
11	45	0.00	0.00	35	69	0.00	0.00	59	93	5,165.12	5,627.23
12	46	0.00	0.00	36	70	0.00	0.00	60	94	3,369.13	3,537.59
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE] **ISSUE AGE AND SEX:** [FEMALE, 35]
RIDER BENEFIT: [\$25,000] **PREMIUM CLASS:** [STANDARD NON-NICOTINE]
RIDER DATE: [FEBRUARY 24, 2010] **RIDER ISSUE DATE:** [FEBRUARY 24, 2010]
POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	287.00	60	287.00	85	35,949.00
36	287.00	61	287.00	86	37,788.00
37	287.00	62	287.00	87	39,722.00
38	287.00	63	287.00	88	41,754.00
39	287.00	64	287.00	89	43,891.00
40	287.00	65	4,869.00	90	46,136.00
41	287.00	66	5,334.00	91	48,497.00
42	287.00	67	5,820.00	92	50,979.00
43	287.00	68	6,333.00	93	53,587.00
44	287.00	69	6,909.00	94	56,329.00
45	287.00	70	7,581.00		
46	287.00	71	8,397.00		
47	287.00	72	9,351.00		
48	287.00	73	10,356.00		
49	287.00	74	11,436.00		
50	287.00	75	12,612.00		
51	287.00	76	13,938.00		
52	287.00	77	15,480.00		
53	287.00	78	17,271.00		
54	287.00	79	19,278.00		
55	287.00	80	21,516.00		
56	287.00	81	23,949.00		
57	287.00	82	26,526.00		
58	287.00	83	29,340.00		
59	287.00	84	32,469.00		

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

RIDER DATA PAGE

ADDITIONAL INSURED TERM TO 95 INSURANCE RIDER

(AAR2160-95)

ADDITIONAL INSURED: [JANE DOE]

ISSUE AGE AND SEX: [FEMALE, 35]

RIDER BENEFIT: [\$25,000]

PREMIUM CLASS: [STANDARD NON-NICOTINE]

RIDER DATE: [FEBRUARY 24, 2010]

RIDER ISSUE DATE: [FEBRUARY 24, 2010]

POLICY NUMBER: [XXX122333]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	0.00	0.00
12	46	0.00	0.00	36	70	0.00	0.00	60	94	0.00	0.00
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

ACCIDENTAL DEATH BENEFIT RIDER

Americo Financial Life and Annuity Insurance Company has issued this Rider as a part of the Policy to which it is attached, provided this Rider is listed on a Policy Data Page.

This Rider has no cash or loan value. All terms of the Policy which are not inconsistent with this Rider apply to this rider. Rider provisions apply in lieu of any policy provisions to the contrary.

DEFINITIONS

Accidental Death Benefit is the amount We are required to pay under the terms of the Accidental Death Benefit provisions of this Rider.

Accidental Injury means an accidental bodily injury sustained by the Insured which is a direct result of an accident, independent of disease, bodily or mental illness, infirmity, or any other cause, which occurs while the Policy is in force.

Act of War means any act particular to military, naval or air operations in time of War.

Common Carrier means a public passenger conveyance operated by a duly licensed common carrier for regular passenger service by land, water, or air with definite schedules of departures and arrivals.

Common Carrier Accident means an accident where the Insured sustains an Accidental Injury while riding as a fare-paying passenger in a Common Carrier.

Common Carrier Accidental Death Benefit is the amount We are required to pay under the terms of the Common Carrier Accidental Death Benefit provisions of this Rider.

Home Area means the fifty (50) states of the United States and its territories, the District of Columbia and Canada.

War means including, but not limited to, declared war and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization.

ACCIDENTAL DEATH BENEFIT

If the Insured dies of Accidental Injury the Company will pay the Accidental Death Benefit shown on a Policy Data Page. The Company will pay such a benefit in addition to the Death Benefit payable under the Policy if the Insured's death:

- (a) Was caused directly by an Accidental Injury, independent of all other causes;
- (b) Occurred within 180 days from the date of the Accidental Injury;
- (c) Occurred prior to the Accidental Death Benefit Rider Expiry Date shown on a Policy Data Page; and
- (d) Is not excluded or limited as listed in the **Exclusions and Limitations** provision.

COMMON CARRIER ACCIDENTAL DEATH BENEFIT

If the Insured dies of Accidental Injury sustained in a Common Carrier Accident, subject to the same exclusions and limitations applicable to the Accidental Death Benefit, the Company will pay the Common Carrier Accidental Death Benefit shown on a Policy Data Page. The Company will pay such benefit in addition to the Death Benefit payable under the Policy and the Accidental Death Benefit payable under this Rider. Death resulting from Accidental Injury as a result of a Common Carrier Accident must occur within 180 days of the date of the Common Carrier Accidental Injury.

ACCIDENTAL DEATH BENEFIT EXCLUSIONS AND LIMITATIONS

The Company will not pay an Accidental Death Benefit if the Insured's death results from, or is materially contributed to by, any of the following:

- (a) Disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
- (b) Infection not occurring as a direct result or consequence of the Accidental Injury;
- (c) Any attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
- (d) Travel in or descent from an aircraft if the Insured acted in a capacity other than as a passenger;
- (e) Travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, used for travel beyond the earth's atmosphere;
- (f) Insured's incarceration;
- (g) Insured's voluntary participation in a riot, insurrection or terrorist activity;
- (h) Insured's committing or attempting to commit a felony;
- (i) Voluntary intake or use by any means of:
 - 1. Any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instruction, or
 - 2. Poison, gas or fumes, unless a direct result of an occupational accident;
- (j) Insured's intoxication as defined by the jurisdiction where the accident occurred;
- (k) Riding or driving an air, land or water vehicle in a race, speed or endurance contest;
- (l) Participating in an illegal occupation or activity;
- (m) Rock or mountain climbing, bungee jumping; and/or,
- (n) Aeronautics (hand-gliding, skydiving, parachuting, ultralight soaring, ballooning and parasailing).
- (o) "War" or "Act of War" within two (2) years from the Issue Date of the Policy, while the Insured is not serving in such forces or units, if the cause of death occurs while the Insured is outside the Home Area, provided the death occurs outside the Home Area or within six (6) months of the Insured's return to the Home Area.

TERMINATION

This Accidental Death Benefit Rider terminates the earlier of the date the Policy terminates for any reason, or the Accidental Death Benefit Rider Expiry Date shown on a Policy Data Page.

EFFECTIVE DATE

The Effective Date of this Rider is the Policy Date shown on the Policy Data Page.

CONSIDERATION

This Rider is issued in consideration of the application, a copy of which is attached to the Policy. There is no cost for the Accidental Death Benefit Rider Benefit.


Secretary

1. PROPOSED INSURED INFORMATION

a. Proposed Insured's Name <i>(Last, First, MI)</i>		b. <input type="checkbox"/> Single <input type="checkbox"/> Married
		c. <input type="checkbox"/> Male <input type="checkbox"/> Female
d. Address <i>(Include City, State, and ZIP. If mailing address is a PO Box, a street address is also required.)</i>		
e. Home Phone	f. Work Phone	g. Email Address
h. How long at current address? _____ <i>If less than 5 years at current address, prior address is required.</i>		
i. Social Security Number	j. Date of Birth <i>(MM/DD/YYYY)</i>	k. Age
l. Place of Birth <i>(City, State, Country)</i>		
m. Is the Proposed Insured currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		n. Occupation
o. Annual Salary		
p. Provide description of job duties:		

2. PRODUCT INFORMATION *(Verify that the product is available in the state where the application is being signed.)*

a. <input type="checkbox"/> Term to 105]	[<input type="checkbox"/> UL End 105 w/ ROP]	[<input type="checkbox"/> Term FTD]	[<input type="checkbox"/> Term Accidental Death Benefit <i>(If selected, skip section 2b.)</i>
[<input type="checkbox"/> Term to 100]	[<input type="checkbox"/> UL End 100 w/ ROP]	[<input type="checkbox"/> UL FTD w/ ROP]	[<input type="checkbox"/> Other: _____]
[<input type="checkbox"/> Term to 95]	[<input type="checkbox"/> UL End 95 w/ ROP]		
b. Guarantee Periods <i>(Level Period/Guarantee Period)</i>		c. Payment Information	
[<input type="checkbox"/> 15/15] [<input type="checkbox"/> 20/20] [<input type="checkbox"/> 25/25] [<input type="checkbox"/> 30/30]		Face Amount \$ _____	
[<input type="checkbox"/> 15/5] [<input type="checkbox"/> 20/5] [<input type="checkbox"/> 25/5] [<input type="checkbox"/> 30/5]		Mode Premium \$ _____	
[<input type="checkbox"/> Other: _____]		Mode: [<input type="checkbox"/> Monthly Bank Draft]	
[Additional Guarantee Periods for [HMS FTD]:		[<input type="checkbox"/> Quarterly]	
[<input type="checkbox"/> /]		[<input type="checkbox"/> Semi-Annually]	
[IMPORTANT NOTE: 5-Year Guarantee Periods are NOT available with HMS Return of Premium products.]		[<input type="checkbox"/> Annually]	
		d. Effective Date <i>(If not checked, will be "Issue Date". Date cannot be the 29th, 30th, or 31st of the month.)</i>	
		[<input type="checkbox"/> Issue Date	
		[<input type="checkbox"/> Save Age of _____	
		[<input type="checkbox"/> Specific Date _____	

3. RIDERS *(Verify rider availability.)*

a. [<input type="checkbox"/> Additional Insured Term Insurance*\$ _____	d. [<input type="checkbox"/> Disability Income [†]
Additional Insured's Occupation	[<input type="checkbox"/> Primary Insured] [<input type="checkbox"/> 1 Year] [<input type="checkbox"/> 2 Years \$ _____]
Additional Insured's Annual Salary\$ _____	[<input type="checkbox"/> Additional Insured] [<input type="checkbox"/> 1 Year] [<input type="checkbox"/> 2 Years \$ _____]
b. [<input type="checkbox"/> Children's Term*\$ _____	e. [<input type="checkbox"/> Waiver of Premium [‡]
c. [<input type="checkbox"/> Critical Illness Accelerated Benefit ^{†,‡}\$ _____	f. [<input type="checkbox"/> Other _____]

*Complete section 4 of this application. †Supplemental application required. ‡Critical Illness Accelerated Benefit and Waiver of Premium riders cannot be issued on the same policy.

4. ADDITIONAL PROPOSED INSURED(S) *(To include [FTD,] [FTD w/ROP,] [Additional Insured,] and [Children's Term] Rider.)*

Name of Other Proposed Insured <i>(Last, First, MI)</i>	Date of Birth <i>(MM/DD/YYYY)</i>	State of Birth	Sex	Height	Weight <i>(lbs.)</i>	Social Security Number	Relationship to Proposed Insured
			<input type="checkbox"/> M <input type="checkbox"/> F	' "			
			<input type="checkbox"/> M <input type="checkbox"/> F	' "			
			<input type="checkbox"/> M <input type="checkbox"/> F	' "			
			<input type="checkbox"/> M <input type="checkbox"/> F	' "			
			<input type="checkbox"/> M <input type="checkbox"/> F	' "			

5. BENEFICIARY INFORMATION *(Include percentage shares. If shares are not given, they will be equal.)*

<i>If not specified, all beneficiaries will be Primary.</i>	Name	Social Security Number or Taxpayer ID	Relationship	Date of Birth	% of Share <i>(Must total 100%)</i>
<input type="checkbox"/> Primary					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent					

6. LIFE INSURANCE IN FORCE AND REPLACEMENT INFORMATION

Yes No

- a. Does any Proposed Insured have life insurance or annuity applications pending with other companies? Yes No
- b. Is there any existing life insurance or annuity coverage on the life of any Proposed Insured? (If Yes, provide information below.) Yes No
- c. Will the life insurance applied for replace or otherwise reduce in value any existing life insurance or annuities now in force? Yes No
(If Yes, complete applicable replacement form(s) and submit with application. Application and replacement form(s) must be dated on the same date.)
- d. Is this an internal replacement? (If Yes, include a Surrender form or Absolute Assignment form for the life insurance or annuity being replaced.) Yes No
- e. If current life insurance or annuity is being replaced, indicate the amount of surrender charges that will be assessed. \$ _____

Insured's Name (Last, First, MI)	Company	Owner	Amount	Accidental Death Benefit	Policy Date (MM/DD/YYYY)

7. OWNER INFORMATION (If different from the Proposed Insured.)

a. Owner's Name (Last, First, MI)		b. Relationship to Proposed Insured	c. SSN or Taxpayer ID
d. Address (Include City, State, and ZIP. If mailing address is a PO Box, a street address is also required.)			
e. How long at current address? _____ If less than 5 years at current address, prior address is required.			
f. Home Phone	g. Work Phone	h. Date of Birth (MM/DD/YYYY)	i. Place of Birth (City, State, Country)

8. PAYOR INFORMATION (If different from the Proposed Insured and Owner.)

a. Payor's Name (Last, First, MI)		b. Relationship to Proposed Insured	c. SSN or Taxpayer ID
d. Address (Include City, State, and ZIP. If mailing address is a PO Box, a street address is also required.)			
e. How long at current address? _____ If less than 5 years at current address, prior address is required.			

9. SPECIAL REQUESTS

PERSONAL HISTORY (Provide details of all "Yes" answers in the Personal History Details section below.)

Proposed Insured
Yes No
Additional Proposed Insured
Yes No

- 10. Has any Proposed Insured ever been declined, rated, or modified for life or health insurance? Yes No Yes No
- 11. Within the past two (2) years, has any Proposed Insured:
 - a. made any flights as a pilot, student pilot, or member of a flight crew? (If Yes, complete aviation questionnaire.) Yes No Yes No
 - b. engaged in the following hazardous sports: bungee or base jumping, parachuting, hang gliding; competitive skiing/snowboarding (such as heli-skiing or ski jumping); diving activities (such as scuba, cave diving, or underwater photography); canyoning, kayaking, or white water rafting; organized racing (such as automobiles, drag racers, or motorcycles); rock or mountain climbing, rodeo riding, or any other hazardous sport/activity? (If Yes, complete sports questionnaire.) Yes No Yes No
- 12. Within the past seven (7) years, has any Proposed Insured been convicted of, pleaded guilty to, or entered a plea of no contest to any felony? Yes No Yes No
- 13. Is any Proposed Insured currently on probation or been placed on probation within the last twelve (12) months? Yes No Yes No
- 14. Within the next two (2) years, does any Proposed Insured intend to work, travel, or reside outside of the United States for more than thirty (30) days? (If Yes, where? Provide details below.) Yes No Yes No
- 15. Within the past five (5) years, has any Proposed Insured:
 - a. pleaded guilty to or been convicted of three (3) or more moving violations? Yes No Yes No
 - b. had a driver's license suspended or revoked, or are you currently under license suspension or revocation? Yes No Yes No
 - c. been convicted of reckless driving or driving under the influence of alcohol or drugs? Yes No Yes No
- 16. Driver's License Number(s) during the past five (5) years:

Name of Proposed Insured(s) on Driver's License	Driver's License Number	State Issued

PERSONAL HISTORY DETAILS

Question #	Proposed Insured's Name	Dates	Details

MEDICAL HISTORY (Provide details of all "Yes" answers in the Medical History Details section below.)

17. a. Proposed Insured's Height [] ' [] " b. Proposed Insured's Weight [] lbs.

[NOTE: Questions 18-26 are NOT required when applying for Accidental Death Benefit Policy.]	Proposed Insured		Additional Proposed Insured	
	Yes	No	Yes	No
18. Has any Proposed Insured used cigarettes, cigars, pipes, chewing tobacco, nicotine patches, snuff, nicotine chewing gum, or other products containing nicotine within the last twelve (12) months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Within the past seven (7) years, has any Proposed Insured:				
a. been treated for or been advised or diagnosed by a medical professional to seek treatment for the use of alcohol or prescription drugs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. been advised to reduce or discontinue the intake of alcohol or prescription drugs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>(If Yes, complete the alcohol usage and/or prescription medication and drug use questionnaire.)</i>				
20. Within the past seven (7) years, has any Proposed Insured used, except as prescribed by a physician: heroin, morphine, other narcotics, ecstasy, opium derivatives, marijuana, cocaine, crack, barbiturates, amphetamines, methamphetamines, hallucinogens, any other illegal, restricted or controlled substances, been treated for or been advised by a medical professional to seek treatment for the intake of any drug? <i>(If Yes, complete the prescription medication and drug use questionnaire.)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Within the past five (5) years, has any Proposed Insured been diagnosed with or been advised to have or had treatment for:				
a. hypertension, heart disease or disorder, valve disorders, angina, cardiac arrhythmia, heart surgery including bypass, angioplasty or stent placement, circulatory disorder, blood vessel or blood disorders?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. lung or respiratory disorder, COPD, emphysema, current use of oxygen, shortness of breath, or sleep apnea?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. cancer in any form?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. diabetes or pancreatic disorders?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. digestive disorder, kidney or liver disease to include hepatitis, Crohn's disease or ulcerative colitis, gastrointestinal bleeding, bladder disorders, or unexplained weight loss?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Alzheimer's disease, dementia, nervous system disorder, emotional or psychiatric disorder, paralysis, sexually transmitted disease, systemic lupus, any blood disorders, or birth defects?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. rheumatoid arthritis, any disease or disorder of the bones or muscles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Within the last five (5) years, has any Proposed Insured consulted a physician, had tests performed (such as an EKG, echocardiogram, X-ray, or blood tests) or been hospitalized or had surgery for any reason?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Has any Proposed Insured ever been diagnosed as having, been told by a medical professional that you have, or been treated by a medical professional for Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or any immune deficiency related disorder or tested positive for antibodies to the Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Within the last twelve (12) months, has any Proposed Insured had tests, surgery, treatment or hospitalization recommended but not completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Do any of the Proposed Insured(s):				
a. currently use prescription medicines? <i>(If Yes, list each medication and describe the reason for its use.)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. currently have a personal physician? <i>(If Yes, list name, address, and telephone number along with date, reason, and results of last consultation.)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ANSWER QUESTION #26 BELOW ONLY IF ANY PROPOSED INSURED IS AGE 65 OR OLDER:

26. Within the past five (5) years, has any Proposed Insured been diagnosed with or been advised to have or had treatment for: stroke, TIA, prostate disorders, any disease or disorders of the back or joints, memory loss, or taking any prescription medication for Alzheimer's disease or dementia?

MEDICAL HISTORY DETAILS

Please provide details of all "Yes" answers in the area below. (Attach a separate sheet if more space is needed; additional sheet MUST be signed and dated by applicable Proposed Insured/Owner to avoid amendments.)

Question #	Proposed Insured's Name	Date of Onset/Treatment	Details/Results	Name, Address, and Telephone Number of Attending Physician

AUTHORIZATION AND ACKNOWLEDGMENT

I/We authorize any insurance or reinsurance company, employer, licensed medical physician, medical professional, hospital, medical facility, pharmacy or pharmacy benefit manager, records custodians, other medical or medically related facility, clearing house, consumer reporting agency, and/or the Medical Information Bureau that has any record of information about me/us or my/our minor children who are to be insured, to give Americo Financial Life and Annuity Insurance Company (Americo), its reinsurers or its authorized representatives, information about other insurance coverage, employment, age, general character, motor vehicle records, habits, court records, foreign travel, finances, participation in hazardous activities, medical care or advice about any physical or mental condition, including information about drugs and alcoholism Americo requires to determine insurability if used for determining claims eligibility, no longer than the duration of the claim.

Americo may release information obtained by this Authorization to its reinsurers, to the Medical Information Bureau, to other insurers with whom I/we have life insurance or to whom I/we may apply or submit a claim, to other persons or organizations performing business or legal services in connection with an insurance transaction for me/us, or as may otherwise be lawfully required.

I/We have received a copy of the Notice of Insurance Information Practices. I/We, or my/our authorized representative, may obtain a copy of this Authorization on request. This Authorization will be valid for two (2) years from the date signed. It is Americo's practice to prohibit third parties who lawfully receive nonpublic health information from redisclosing or reusing the disclosed information. A photographic copy shall be as valid as the original. I/We understand that a copy of this authorization will be provided, upon request, to me/us or a person authorized on my/our behalf. I/We understand that disclosure of information to Americo may subject the information to redisclosure in accordance with Americo's privacy policy and MIB, Inc. rules. This authorization may be revoked; however, it may not be revoked during the contestability period of the policy or to the extent Americo has taken action in reliance on this authorization. Notice of revocation may be sent, in writing, to Americo at its Administrative Office address.

IN ACCORDANCE WITH STATE LAW, WE MUST PROVIDE YOU WITH THE FOLLOWING FRAUD NOTICE: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

DC Residents Only: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

TN Residents only: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

The **USA PATRIOT ACT** requires all financial institutions, including insurance companies, to verify the identity of their customers. Providing your name, address, date of birth and taxpayer identification number allows us to verify your identity. Our verification process may include the use of third-party sources to verify the information provided.

Request for owner's taxpayer identification number and certification: Under penalties of perjury, I as the Owner, certify that the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me).

Any policy issued on this application will be deemed to be delivered in and governed by the laws of the jurisdiction in which this application was signed.

No agent or medical examiner can waive the answer to any question in this application nor decide on insurability nor waive any of the company's underwriting requirements nor make or change any contract. The company shall have no knowledge of statements made by or to the Agent or medical examiner unless such statements are shown on the application.

I/We have read this application and represent to Americo that the statements made on this application are true, complete and correctly recorded to the best of my/our knowledge and belief. I/We agree that Americo can rely on these statements. I/We agree that this application and/or any medical exam form and any supplemental application or amendment to the application will be the basis for any policy issued on this application or any amendment to the application. **I/WE AGREE THAT ALL ANSWERS TO THE PERSONAL HISTORY QUESTIONS ON PAGE 2 AND TO MEDICAL HISTORY QUESTIONS ON PAGE 3 OF THIS APPLICATION, WHICH IS SIGNED AND DATED BELOW, ARE COMPLETE AND ACCURATE.**

Signed at (City and State) _____ on (Month/Day/Year) _____

Signature of Proposed Insured

Signature of Owner (If different from the Proposed Insured)

Signature of Additional Proposed Insured

Signature of Witnessing Agent (Required)

AGENT'S REPORT

Important Note: Agent's Report must be completed and submitted with all applications

Proposed Insured's Name: _____

- 1. Are you related to the Proposed Insured(s)?
If Yes, provide relationship:
2. How long have you known the Proposed Insured(s)?
3. Did the applicant approach you to purchase insurance?
4. At the time this application was taken, were all of the Proposed Insureds present and did you witness their signatures?
5. Did the Proposed Insured(s) directly respond to you regarding each application question?
6. Was a government-issued picture ID requested, reviewed, and confirmed...

Provide details of all NO answers to questions 4-6 in the Agent Comments/Remarks section below.

- Replacement Information
7. Does the applicant have any existing life insurance or annuities on the life of any Proposed Insured?
8. Will the life insurance applied for replace, or otherwise reduce in value, any life insurance or annuity now in force?

Agent Comments/Remarks:

I hereby certify that I have personally asked each question on this application to the Proposed Insured(s), that I have truly and accurately recorded on the application the information supplied by him/her, and that I have no reason to believe that any of the information provided is inaccurate or incomplete.

Table with 4 columns: Print Agent's Name, Agent's Signature, Americo Agent Number, % Split

Table with 3 columns: Writing Agent's Phone Number, Writing Agent's Fax Number, Writing Agent's Email Address

Does Americo have your current contact information? If not, email: licensing@americo.com.

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Supporting Document Schedules

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

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Application ABB5118 is attached under Form Schedule.		

	Item Status:	Status Date:
Satisfied - Item: Certification of Compliance		
Comments:		
Attachment: Certification of Compliance [G].pdf		

	Item Status:	Status Date:
Satisfied - Item: Sample Statement of Policy Cost and Benefit Information		
Comments:		
Attachment: AAA300 Sample Stmt of Policy Cost & Benefit Info.pdf		

	Item Status:	Status Date:

SERFF Tracking Number: AFLC-126748984 State: Arkansas
Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
Company
Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: 1253: Term 300, 301, 302, 2160, 2165
Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

Satisfied - Item: Statements of Variability

Comments:

Attachments:

AAA2165 Statement of Variability.pdf
AAR300 Statement of Variability.pdf
AAR301 Statement of Variability.pdf
AAR302 Statement of Variability.pdf
AAR2160-95 Statement of Variability.pdf
AAR2160-100 Statement of Variability.pdf
AAR2160-105 Statement of Variability.pdf
Statement of Variability - SERIES 5118.pdf

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

NAIC number: 0449-61999

FEIN number: 35-0810610

Readability Certification

I, Eric H. Petersen – FSA, MAAA hereby certify that the form(s) listed below have the following readability score(s) as calculated by the Flesch Reading Ease Test.

<u>Form Number(s)</u>	<u>Form Description(s)</u>	<u>Readability Score(s)</u>
AAR300	Term to 105 Life Insurance Policy	51.1
AAR301	Term to 100 Life Insurance Policy	51.1
AAR302	Term to 95 Life Insurance Policy	51.1
AAR2160-105	Additional Insured Term to 105 Insurance Rider	50.5
AAR2160-100	Additional Insured Term to 100 Insurance Rider	50.5
AAR2160-95	Additional Insured Term to 95 Insurance Rider	50.5
AAA2165	Accidental Death Benefit Rider	50.3
ABB5118	Application for Simplified Issue Individual Life Insurance	52.2

Eric H. Petersen – FSA, MAAA
Assistant Vice President – Product Development

August 4, 2010
Date

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

NAIC number: 0449-61999

FEIN number: 35-0810610

Certification of Compliance

I, Eric H. Petersen – FSA, MAAA hereby certify that, to the best of my knowledge and belief, that the form(s) listed below comply with the laws, rules, and regulations in your jurisdiction.

<u>Form Number(s)</u>	<u>Form Description(s)</u>
AAR300	Term to 105 Life Insurance Policy
AAR300 (15)	Policy Data Page for 15/15 term period
AAR300 (15/5)	Policy Data Page for 15/5 term period
AAR300 (20)	Policy Data Page for 20/20 term period
AAR300 (20/5)	Policy Data Page for 20/5 term period
AAR300 (25)	Policy Data Page for 25/25 term period
AAR300 (25/5)	Policy Data Page for 25/5 term period
AAR300 (30)	Policy Data Page for 30/30 term period
AAR300 (30/5)	Policy Data Page for 30/5 term period
AAR301	Term to 100 Life Insurance Policy
AAR301 (15)	Policy Data Page for 15/15 term period
AAR301 (15/5)	Policy Data Page for 15/5 term period
AAR301 (20)	Policy Data Page for 20/20 term period
AAR301 (20/5)	Policy Data Page for 20/5 term period
AAR301 (25)	Policy Data Page for 25/25 term period
AAR301 (25/5)	Policy Data Page for 25/5 term period
AAR301 (30)	Policy Data Page for 30/30 term period
AAR301 (30/5)	Policy Data Page for 30/5 term period
AAR302	Term to 95 Life Insurance Policy
AAR302 (15)	Policy Data Page for 15/15 term period
AAR302 (15/5)	Policy Data Page for 15/5 term period
AAR302 (20)	Policy Data Page for 20/20 term period
AAR302 (20/5)	Policy Data Page for 20/5 term period
AAR302 (25)	Policy Data Page for 25/25 term period
AAR302 (25/5)	Policy Data Page for 25/5 term period
AAR302 (30)	Policy Data Page for 30/30 term period
AAR302 (30/5)	Policy Data Page for 30/5 term period

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

NAIC number: 0449-61999

FEIN number: 35-0810610

Certification of Compliance (continued)

<u>Form Number(s)</u>	<u>Form Description(s)</u>
AAR2160-105 same as Policy Series 300 15/15 form number same as Policy Series 300 15/5 form number same as Policy Series 300 20/20 form number same as Policy Series 300 20/5 form number same as Policy Series 300 25/25 form number same as Policy Series 300 25/5 form number same as Policy Series 300 30/30 form number same as Policy Series 300 30/5 form number	Additional Insured Term to 105 Insurance Rider Rider Data Page for 15/15 term period Rider Data Page for 15/5 term period Rider Data Page for 20/20 term period Rider Data Page for 20/5 term period Rider Data Page for 25/25 term period Rider Data Page for 25/5 term period Rider Data Page for 30/30 term period Rider Data Page for 30/5 term period
AAR2160-100 same as Policy Series 301 15/15 form number same as Policy Series 301 15/5 form number same as Policy Series 301 20/20 form number same as Policy Series 301 20/5 form number same as Policy Series 301 25/25 form number same as Policy Series 301 25/5 form number same as Policy Series 301 30/30 form number same as Policy Series 301 30/5 form number	Additional Insured Term to 100 Insurance Rider Rider Data Page for 15/15 term period Rider Data Page for 15/5 term period Rider Data Page for 20/20 term period Rider Data Page for 20/5 term period Rider Data Page for 25/25 term period Rider Data Page for 25/5 term period Rider Data Page for 30/30 term period Rider Data Page for 30/5 term period
AAR2160-95 same as Policy Series 302 15/15 form number same as Policy Series 302 15/5 form number same as Policy Series 302 20/20 form number same as Policy Series 302 20/5 form number same as Policy Series 302 25/25 form number same as Policy Series 302 25/5 form number same as Policy Series 302 30/30 form number same as Policy Series 302 30/5 form number	Additional Insured Term to 95 Insurance Rider Rider Data Page for 15/15 term period Rider Data Page for 15/5 term period Rider Data Page for 20/20 term period Rider Data Page for 20/5 term period Rider Data Page for 25/25 term period Rider Data Page for 25/5 term period Rider Data Page for 30/30 term period Rider Data Page for 30/5 term period
AAA2165	Accidental Death Benefit Rider
ABB5118	Application for Simplified Issue Individual Life Insurance

Eric H. Petersen – FSA, MAAA
Assistant Vice President – Product Development

August 4, 2010
Date

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: 07/27/2010

Description of Coverage: Amount:
 Term to 105 \$XXX,XXX.XX

Year	Age	Guaranteed Annual Premiums			Death Benefit	End of Year Cash Surrender Value
		Policy	Rider	Rider		
1	36	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
2	37	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
3	38	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
4	39	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
5	40	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
6	41	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
7	42	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
8	43	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
9	44	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
10	45	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
11	46	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
12	47	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
13	48	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
14	49	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
15	50	\$XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
16	51	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
17	52	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
18	53	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
19	54	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
20	55	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
	60	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
	65	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX
	90	\$X,XXX.XX	\$X	\$X	\$XXX,XXX.XX	\$X.XX

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 Model Factors found in your policy.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Rider AAA2165

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

Page numbers

Officer Signature

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy	AAR300
Data Page	AAR300 (15)
Data Page	AAR300 (15/5)
Data Page	AAR300 (20)
Data Page	AAR300 (20/5)
Data Page	AAR300 (25)
Data Page	AAR300 (25/5)
Data Page	AAR300 (30)
Data Page	AAR300 (30/5)

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

ON POLICY DATA PAGES

INSURED
ISSUE AGE AND SEX
FACE AMOUNT
MODE
OPTIONAL RIDERS

ON RIDER DATA PAGES

ADDITIONAL INSURED
ISSUE AGE AND SEX
RIDER BENEFIT

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:

ON POLICY DATA PAGES

POLICY DATE
ISSUE DATE
POLICY NUMBER
EXPIRY DATE
MODE PREMIUM

ON RIDER DATA PAGES

RIDER DATE
RIDER ISSUE DATE
POLICY NUMBER

IN FORM TEXT

Company's Home Office and Administrative Office contact information (throughout form)
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:

COVER PAGE

FREE LOOK

Policies issued in all states except Pennsylvania will receive a 30 day Right to Examine. Pennsylvania residents will receive 45 day Right to Examine in order to comply with the 45 day free look required in the event of internal replacement.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy	AAR300
Data Page	AAR300 (15)
Data Page	AAR300 (15/5)
Data Page	AAR300 (20)
Data Page	AAR300 (20/5)
Data Page	AAR300 (25)
Data Page	AAR300 (25/5)
Data Page	AAR300 (30)
Data Page	AAR300 (30/5)

ON POLICY DATA PAGES

PREMIUM CLASS

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

- Standard Non-nicotine
- Standard Nicotine

MODAL FACTORS

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

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

This item will change according to the applicant's age, level premium period, and death benefit amount requested by the applicant.

SCHEDULE OF GUARANTEED POLICY VALUES

This item will change according to the applicant's age and sex, and the level premium period requested by the applicant.

ON RIDER DATA PAGES

PREMIUM CLASS

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

- Standard Non-nicotine
- Standard Nicotine

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

This item will change according to the applicant's age, level premium period, and death benefit amount requested by the applicant.

SCHEDULE OF GUARANTEED POLICY VALUES

This item will change according to the applicant's age and sex, and the level premium period requested by the applicant.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy AAR301
Data Page AAR301 (15)
Data Page AAR301 (15/5)
Data Page AAR301 (20)
Data Page AAR301 (20/5)
Data Page AAR301 (25)
Data Page AAR301 (25/5)
Data Page AAR301 (30)
Data Page AAR301 (30/5)

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

ON POLICY DATA PAGES

INSURED
ISSUE AGE AND SEX
FACE AMOUNT
MODE
OPTIONAL RIDERS

ON RIDER DATA PAGES

ADDITIONAL INSURED
ISSUE AGE AND SEX
RIDER BENEFIT

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:

ON POLICY DATA PAGES

POLICY DATE
ISSUE DATE
POLICY NUMBER
EXPIRY DATE
MODE PREMIUM

ON RIDER DATA PAGES

RIDER DATE
RIDER ISSUE DATE
POLICY NUMBER

IN FORM TEXT

Company's Home Office and Administrative Office contact information (throughout form)
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:

COVER PAGE

FREE LOOK

Policies issued in all states except Pennsylvania will receive a 30 day Right to Examine. Pennsylvania residents will receive 45 day Right to Examine in order to comply with the 45 day free look required in the event of internal replacement.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy	AAR301
Data Page	AAR301 (15)
Data Page	AAR301 (15/5)
Data Page	AAR301 (20)
Data Page	AAR301 (20/5)
Data Page	AAR301 (25)
Data Page	AAR301 (25/5)
Data Page	AAR301 (30)
Data Page	AAR301 (30/5)

ON POLICY DATA PAGES

PREMIUM CLASS

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

- Standard Non-nicotine
- Standard Nicotine

MODAL FACTORS

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

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

This item will change according to the applicant's age, level premium period, and death benefit amount requested by the applicant.

SCHEDULE OF GUARANTEED POLICY VALUES

This item will change according to the applicant's age and sex, and the level premium period requested by the applicant.

ON RIDER DATA PAGES

PREMIUM CLASS

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

- Standard Non-nicotine
- Standard Nicotine

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

This item will change according to the applicant's age, level premium period, and death benefit amount requested by the applicant.

SCHEDULE OF GUARANTEED POLICY VALUES

This item will change according to the applicant's age and sex, and the level premium period requested by the applicant.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy	AAR302
Data Page	AAR302 (15)
Data Page	AAR302 (15/5)
Data Page	AAR302 (20)
Data Page	AAR302 (20/5)
Data Page	AAR302 (25)
Data Page	AAR302 (25/5)
Data Page	AAR302 (30)
Data Page	AAR302 (30/5)

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

ON POLICY DATA PAGES

INSURED
ISSUE AGE AND SEX
FACE AMOUNT
MODE
OPTIONAL RIDERS

ON RIDER DATA PAGES

ADDITIONAL INSURED
ISSUE AGE AND SEX
RIDER BENEFIT

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:

ON POLICY DATA PAGES

POLICY DATE
ISSUE DATE
POLICY NUMBER
EXPIRY DATE
MODE PREMIUM

ON RIDER DATA PAGES

RIDER DATE
RIDER ISSUE DATE
POLICY NUMBER

IN FORM TEXT

Company's Home Office and Administrative Office contact information (throughout form)
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:

COVER PAGE

FREE LOOK

Policies issued in all states except Pennsylvania will receive a 30 day Right to Examine. Pennsylvania residents will receive 45 day Right to Examine in order to comply with the 45 day free look required in the event of internal replacement.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Policy	AAR302
Data Page	AAR302 (15)
Data Page	AAR302 (15/5)
Data Page	AAR302 (20)
Data Page	AAR302 (20/5)
Data Page	AAR302 (25)
Data Page	AAR302 (25/5)
Data Page	AAR302 (30)
Data Page	AAR302 (30/5)

ON POLICY DATA PAGES

PREMIUM CLASS

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

- Standard Non-nicotine
- Standard Nicotine

MODAL FACTORS

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

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

This item will change according to the applicant's age, level premium period, and death benefit amount requested by the applicant.

SCHEDULE OF GUARANTEED POLICY VALUES

This item will change according to the applicant's age and sex, and the level premium period requested by the applicant.

ON RIDER DATA PAGES

PREMIUM CLASS

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

- Standard Non-nicotine
- Standard Nicotine

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

This item will change according to the applicant's age, level premium period, and death benefit amount requested by the applicant.

SCHEDULE OF GUARANTEED POLICY VALUES

This item will change according to the applicant's age and sex, and the level premium period requested by the applicant.

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Rider AAR2160-95

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

Page numbers

Officer Signature

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Rider AAR2160-100

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

Page numbers

Officer Signature

**AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Rider AAR2160-105

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

Page numbers

Officer Signature

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

Statement of Variability for Form Series 5118

PRODUCT INFORMATION. a. Product Names.

The product names are bracketed to facilitate the removal of products that are discontinued or to add products as they become approved for use in your jurisdiction without re-filing. We will never add a product for which we have not received authorization from your jurisdiction (if required) to use.

PRODUCT INFORMATION. b. Guarantee Periods.

The Guarantee Periods are bracketed to facilitate the removal of Guarantee Periods for products that are discontinued, to add Guarantee Periods to existing products, or for new products as they become approved for use in your jurisdiction without re-filing. We will never add a Guarantee Period for which we have not received authorization from your jurisdiction (if required) to use.

PRODUCT INFORMATION. b. Guarantee Periods. Notices.

These notices are specific to the products they reference. These statements will only appear if these products are approved for use in your jurisdiction.

PRODUCT INFORMATION. c. Payment Information. Mode.

The premium mode is bracketed to facilitate any change to availability of payment mode. If availability of a payment mode is eliminated, then it will be eliminated for all new applicants. Americo Financial Life and Annuity Insurance Company will never administer in a discriminatory manner.

RIDERS. a. thru f.

The rider names are bracketed to facilitate the removal of products that are discontinued or to add products as they become approved without re-filing. We will never add a product for which we have not received authorization from your jurisdiction (if required) to use.

RIDERS. [*Complete section 4 of this application. †Supplemental application required. ‡Critical Illness Accelerated Benefit and Waiver of Premium riders cannot be issued on the same policy.].

Inclusion of these statements is dependent on the availability of each of the riders noted.

ADDITIONAL PROPOSED INSURED(S).

The product names and rider names are bracketed to facilitate the removal of products that are discontinued or to add products as they become approved without re-filing. We will never add a product for which we have not received authorization from your jurisdiction (if required) to use.

SERFF Tracking Number: AFLC-126748984 State: Arkansas
 Filing Company: Americo Financial Life and Annuity Insurance State Tracking Number: 46398
 Company
 Company Tracking Number: 1253: TERM 300, 301, 302, 2160, 2165
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
 Fixed/Indeterminate Premium
 Product Name: 1253: Term 300, 301, 302, 2160, 2165
 Project Name/Number: 1253: Term 300, 301, 302, 2160, 2165 /1253

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)
08/04/2010	Form	Term to 105 Life Insurance Policy	08/05/2010	AAR300 [FILING 2010-07-25].pdf (Superceded)
08/04/2010	Form	Term to 100 Life Insurance Policy	08/05/2010	AAR301 [FILING 2010-07-25].pdf (Superceded)
08/04/2010	Form	Term to 95 Life Insurance Policy	08/05/2010	AAR302 [FILING 2010-07-25].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 the "Company," "We," "Us," or "Our")

READ YOUR POLICY CAREFULLY

The 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 the Policy subject to its terms and conditions.

NOTICE OF [THIRTY (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: Customer 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 105 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING - NO DIVIDENDS

INDEX

POLICY DATA PAGE	[3]	Change of Ownership	[10]
Premium Schedule	[3]	Assignment	[10]
Schedule of Modal Factors	[4]	BENEFICIARY.....	[10]
Schedule of Guaranteed Annual		General.....	[10]
Premiums	[5]	Change of Beneficiary.....	[10]
Schedule of Guaranteed Policy Values	[6]	PREMIUM PAYMENTS.....	[11]
DEFINITIONS	[7]	General.....	[11]
THE CONTRACT.....	[8]	Grace Period	[11]
General	[8]	Reinstatement	[11]
Entire Contract.....	[8]	NONFORFEITURE PROVISIONS.....	[12]
Change of Contract Terms.....	[8]	Nonforfeiture Options	[12]
GENERAL PROVISIONS.....	[8]	Cash Value Option	[12]
Nonparticipating.....	[8]	Reduced Paid-up Insurance Option.....	[12]
Misstatement of Age or Sex	[8]	Automatic Nonforfeiture Option.....	[12]
Termination	[9]	Basis of Computation	[12]
Incontestability	[9]	POLICY LOAN	[12]
Suicide Exclusion	[9]	PAYMENT OF DEATH BENEFIT PROVISIONS ...	[13]
Tax Status	[9]	Death Benefit Payable	[13]
Conformity to State Laws	[9]	Interest on Death Benefit	[14]
CONTROL OF THE POLICY.....	[10]	Examination and Autopsy	[14]
Owner.....	[10]	SETTLEMENT OPTIONS PROVISIONS	[14]
Rights of Ownership	[10]		

OPTIONAL BENEFITS

If you have purchased any optional benefits, they will be listed in the Premium Schedule section on the Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODAL PREMIUM: [\$290.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2080]	105	[\$290.00*]	15 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 50,000]				
Common Carrier Accidental Death Benefit	[\$ 50,000]				

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual Premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	290.00	60	2,906.00	85	36,029.00
36	290.00	61	3,239.00	86	37,868.00
37	290.00	62	3,626.00	87	39,802.00
38	290.00	63	4,049.00	88	41,834.00
39	290.00	64	4,490.00	89	43,971.00
40	290.00	65	4,949.00	90	46,216.00
41	290.00	66	5,414.00	91	48,577.00
42	290.00	67	5,900.00	92	51,059.00
43	290.00	68	6,413.00	93	53,667.00
44	290.00	69	6,989.00	94	56,409.00
45	290.00	70	7,661.00	95	59,291.00
46	290.00	71	8,477.00	96	62,321.00
47	290.00	72	9,431.00	97	65,505.00
48	290.00	73	10,436.00	98	68,853.00
49	290.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00	100	76,070.00
51	1,211.00	76	14,018.00	101	79,959.00
52	1,328.00	77	15,560.00	102	84,046.00
53	1,463.00	78	17,351.00	103	88,342.00
54	1,634.00	79	19,358.00	104	92,858.00
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	36	0.00	0.00	25	60	0.00	0.00	49	84	0.00	0.00
2	37	0.00	0.00	26	61	0.00	0.00	50	85	0.00	0.00
3	38	0.00	0.00	27	62	0.00	0.00	51	86	0.00	0.00
4	39	0.00	0.00	28	63	0.00	0.00	52	87	0.00	0.00
5	40	0.00	0.00	29	64	0.00	0.00	53	88	0.00	0.00
6	41	0.00	0.00	30	65	0.00	0.00	54	89	0.00	0.00
7	42	0.00	0.00	31	66	0.00	0.00	55	90	1,718.19	2,114.38
8	43	0.00	0.00	32	67	0.00	0.00	56	91	3,282.66	3,994.40
9	44	0.00	0.00	33	68	0.00	0.00	57	92	4,655.13	5,606.00
10	45	0.00	0.00	34	69	0.00	0.00	58	93	5,916.77	7,056.37
11	46	0.00	0.00	35	70	0.00	0.00	59	94	7,057.40	8,340.28
12	47	0.00	0.00	36	71	0.00	0.00	60	95	8,044.73	9,426.48
13	48	0.00	0.00	37	72	0.00	0.00	61	96	8,826.61	10,261.38
14	49	0.00	0.00	38	73	0.00	0.00	62	97	9,451.95	10,906.82
15	50	0.00	0.00	39	74	0.00	0.00	63	98	10,015.90	11,473.70
16	51	0.00	0.00	40	75	0.00	0.00	64	99	10,465.58	11,902.89
17	52	0.00	0.00	41	76	0.00	0.00	65	100	10,703.22	12,085.34
18	53	0.00	0.00	42	77	0.00	0.00	66	101	10,547.72	11,820.42
19	54	0.00	0.00	43	78	0.00	0.00	67	102	9,982.07	11,089.81
20	55	0.00	0.00	44	79	0.00	0.00	68	103	9,129.62	10,026.09
21	56	0.00	0.00	45	80	0.00	0.00	69	104	7,704.47	8,317.67
22	57	0.00	0.00	46	81	0.00	0.00	70	105	5,097.51	5,352.38
23	58	0.00	0.00	47	82	0.00	0.00				
24	59	0.00	0.00	48	83	0.00	0.00				

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.

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

DEFINITIONS

In this Policy:

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

Cash Value is the amount payable to the Owner in the event the Policy terminates for any reason, other than death of the Insured, before the Term Life Insurance Policy Death Benefit Expiry Date. The Schedule of Guaranteed Policy Values for the Policy is shown on a Policy Data Page.

Cash Surrender Value is equal to the Cash Value, less any indebtedness.

Death Benefit is the amount We are required to pay, under the terms of the Policy, if the Insured dies while the Policy 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 the Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

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 the Policy.

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

Premium means an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The Premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Policy means the legal contract between the Company and the Owner.

Policy Date refers to the date the 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.

DEFINITIONS

(continued)

"We," "Us," "Our" or the **"Company"** means Americo Financial Life and Annuity Insurance Company.

"You" or **"Your"** means the Owner of the Policy.

THE CONTRACT

General

We have issued the Policy in consideration of Your application and the payment of Premiums. The Policy is guaranteed annually renewable to the Expiry Date.

Entire Contract

The Entire Contract consists of:

- 1) The 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 the 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 of 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 the age or sex of the Insured is shown incorrectly on a Policy Data Page, We will adjust the face amount of the Death Benefit Payable and any Cash Value, subject to required underwriting, if any. The adjusted Death Benefit will be that which the most recent Premium paid would have purchased, based on the Insured's correct age and sex. If the correct age is outside the issue age range for this Policy, the Premium and Death Benefit will be extrapolated.

GENERAL PROVISIONS

(continued)

Termination

The 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 end of the Grace Period if a past due premium remains unpaid;
- 4) The date the total indebtedness equals or exceeds the Cash Value; or
- 5) The Term Life Insurance Policy Death Benefit Expiry Date as shown on a Policy Data Page.

Incontestability

We cannot contest the 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 case of fraud.

If there is a change in coverage which requires underwriting, the 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 benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the 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

The 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 Policy or any other 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 the Policy. If the 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 the 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. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by Us prior to receipt of such notice. 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 the Policy upon the death of the Insured. The Beneficiary of the 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 Premium Schedule for this Policy, and any attached riders, is shown on a Policy Data Page. After the Level Premium Period, the Premium may increase each year for this Policy but will never be more than the Guaranteed Annual Premium.

Any change will be by class of the Insured. The adjustment in Premium will be based on future anticipated or emerging Experience Factors. Experience Factors means a factor experienced by Us that is variable in nature and impacts the profitability of this Policy. Experience Factors include investment earnings, mortality, persistency, taxes and expenses. This provision will not affect any rider attached to the Policy.

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. The 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, the Policy will terminate.

Any payment sent by U.S. mail shall be postmarked within the Grace Period.

Reinstatement

If the Policy terminates under the terms of the Grace Period provision, We will reinstate the Policy if:

- 1) You request reinstatement in writing within three (3) years after the Grace Period ends;
- 2) You provide satisfactory Evidence of Insurability;
- 3) You pay all past due Premiums plus 6% interest per year, compounded annually, from the Premium due date(s) to the date of Reinstatement; and
- 4) You 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
- 5) You pay any indebtedness that existed when the Policy lapsed or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the date of lapse 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.

NONFORFEITURE PROVISIONS

Nonforfeiture Options

This Policy may have Cash Value. If the Owner terminates the Policy or stops paying Premiums and the Policy has Cash Value, the Owner may elect one of the Nonforfeiture Options described below. The Owner's written request must be received by Us at Our Office by the end of the Grace Period. If no written request is received, the **Automatic Nonforfeiture Option** provision will apply.

Factors specific to Your Policy will determine if the Policy as issued will have Cash Value. The Cash Value of the Policy, if any, is shown on a Policy Data Page.

Cash Value Option

The Cash Value Option consists of Our payment to You of the Cash Surrender Value. Upon payment of the Cash Surrender Value, the Policy will terminate.

We may delay paying the Cash Surrender Value for no more than six (6) months after the date the written request for this nonforfeiture option is received.

Reduced Paid-up Insurance Option

The Reduced Paid-up Insurance Option provides the continuation of insurance under this Policy as a paid-up life insurance policy. The amount of such Reduced Paid-Up Insurance will be that which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Attained Age. If the amount of the Reduced Paid-up Insurance under this Nonforfeiture Option is not at least \$1,000 (one thousand dollars), this option will not be available and the Cash Value Option will be provided.

Automatic Nonforfeiture Option

If a written request is not received from the Owner by the end of the Grace Period, the Automatic Nonforfeiture Option will be in effect. The Automatic Nonforfeiture Option will be the **Reduced Paid-Up Insurance Option**.

Basis of Computation

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 nonforfeiture values for the Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the Interstate Insurance Product Regulation Commission.

POLICY LOAN

The Owner may obtain a loan while the Policy is in force 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 loan. The Cash Surrender Value is equal to the Policy's Cash Value less any indebtedness. Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

The Company may delay making a 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.

POLICY LOAN

(continued)

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.

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

A loan may be repaid at any time while the Policy is in force.

PAYMENT OF DEATH BENEFIT PROVISIONS

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 the Policy beyond the Policy Month of the Insured's death; minus
- 4) Any past due Premiums; minus
- 5) Any indebtedness; 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.

PAYMENT OF DEATH BENEFIT PROVISIONS

(continued)

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) interest shall accrue and be payable from the date of death;
- (b) interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) the date that Due Proof of Death is received by Us;
 - (ii) the date We receive sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the Death Benefit; and
 - (iii) the date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to: (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors, and administrators; and (c) the submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of the Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person, may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time proceeds are payable, the Beneficiary may elect one of the Settlement Options if proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least [\$50].

The option date under Options 1, 2 and 3 is the date the proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, proceeds will not be subject to any claims of a payee's creditors.

Assignment of Proceeds

The proceeds payable under one of these Settlement Options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed [1.5%], will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than [1.5%] compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than [1.5%] compounded annually.

The minimum proceeds that may be applied under Option 4 or 5 is \$1,000. The payee does not have the right to withdraw any portion of the proceeds under Option 4.

The minimum proceeds that may be applied or may remain after a withdrawal under Option 5 is \$1,000. The minimum amount that may be withdrawn is \$1,000. Proceeds less than this amount will be paid in one sum to the payee.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 1 - Equal Payments for a Guaranteed Period

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Specified Amount

Equal monthly payments of at least [\$50.00] per month. Payments will begin on the option date and will continue until the proceeds and interest, at the rate of [1.5%] compounded annually, are exhausted.

Option 3 - Equal Payments for Life

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Proceeds Left at Interest - Withdrawals Not Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

At the end of the period selected, the proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 5 - Proceeds Left at Interest - Withdrawals Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

The payee may withdraw portions of the proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - MALE RATES

Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.85	1.85	1.85	56	3.77	3.73	3.55
6	1.86	1.86	1.86	57	3.87	3.82	3.62
7	1.88	1.88	1.88	58	3.98	3.92	3.69
8	1.89	1.89	1.89	59	4.09	4.02	3.76
9	1.91	1.91	1.90	60	4.21	4.13	3.83
10	1.92	1.92	1.92	61	4.34	4.24	3.90
11	1.94	1.94	1.93	62	4.47	4.36	3.97
12	1.95	1.95	1.95	63	4.62	4.49	4.04
13	1.97	1.97	1.97	64	4.77	4.62	4.10
14	1.99	1.98	1.98	65	4.93	4.76	4.17
15	2.00	2.00	2.00	66	5.11	4.90	4.24
16	2.02	2.02	2.02	67	5.30	5.05	4.30
17	2.04	2.04	2.03	68	5.49	5.20	4.36
18	2.06	2.06	2.05	69	5.71	5.36	4.41
19	2.08	2.08	2.07	70	5.93	5.53	4.47
20	2.10	2.10	2.09	71	6.17	5.70	4.51
21	2.12	2.12	2.11	72	6.43	5.87	4.56
22	2.14	2.14	2.13	73	6.70	6.05	4.60
23	2.16	2.16	2.16	74	6.99	6.23	4.63
24	2.19	2.18	2.18	75	7.31	6.41	4.67
25	2.21	2.21	2.20	76	7.64	6.59	4.69
26	2.24	2.23	2.23	77	8.00	6.78	4.72
27	2.26	2.26	2.25	78	8.38	6.96	4.74
28	2.29	2.29	2.28	79	8.79	7.13	4.75
29	2.32	2.31	2.31	80	9.23	7.31	4.77
30	2.34	2.34	2.33	81	9.70	7.47	4.78
31	2.37	2.37	2.36	82	10.20	7.63	4.79
32	2.41	2.40	2.39	83	10.73	7.78	4.80
33	2.44	2.44	2.43	84	11.30	7.93	4.80
34	2.47	2.47	2.46	85	11.90	8.06	4.81
35	2.51	2.50	2.49	86	12.55	8.18	4.81
36	2.55	2.54	2.53	87	13.23	8.29	4.81
37	2.58	2.58	2.56	88	13.96	8.40	4.81
38	2.62	2.62	2.60	89	14.73	8.49	4.81
39	2.67	2.66	2.64	90	15.55	8.57	4.81
40	2.71	2.71	2.68	91	16.42	8.65	4.81
41	2.76	2.75	2.72	92	17.34	8.71	4.81
42	2.81	2.80	2.77	93	18.31	8.77	4.81
43	2.86	2.85	2.81	94	19.36	8.82	4.81
44	2.91	2.90	2.86	95	20.48	8.86	4.81
45	2.96	2.95	2.91	96	21.69	8.89	
46	3.02	3.01	2.96	97	23.03	8.91	
47	3.08	3.07	3.01	98	24.53	8.93	
48	3.14	3.13	3.06	99	26.22	8.95	
49	3.21	3.19	3.12	100	28.14	8.95	
50	3.28	3.26	3.17	101	30.35	8.96	
51	3.35	3.33	3.23	102	32.90	8.96	
52	3.43	3.40	3.29	103	35.85	8.96	
53	3.51	3.47	3.35	104	39.27	8.96	
54	3.59	3.55	3.42	105	43.25	8.96	
55	3.68	3.64	3.48				

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - FEMALE RATES

Age Of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.79	1.79	1.79	56	3.46	3.43	3.34
6	1.81	1.81	1.81	57	3.54	3.51	3.40
7	1.82	1.82	1.82	58	3.63	3.60	3.47
8	1.83	1.83	1.83	59	3.73	3.69	3.54
9	1.84	1.84	1.84	60	3.83	3.78	3.62
10	1.86	1.86	1.86	61	3.93	3.89	3.69
11	1.87	1.87	1.87	62	4.05	3.99	3.77
12	1.89	1.89	1.88	63	4.17	4.10	3.84
13	1.90	1.90	1.90	64	4.30	4.22	3.92
14	1.92	1.91	1.91	65	4.44	4.35	4.00
15	1.93	1.93	1.93	66	4.58	4.48	4.07
16	1.95	1.95	1.94	67	4.74	4.62	4.15
17	1.96	1.96	1.96	68	4.91	4.76	4.22
18	1.98	1.98	1.98	69	5.09	4.92	4.29
19	2.00	2.00	1.99	70	5.29	5.08	4.36
20	2.02	2.01	2.01	71	5.50	5.25	4.42
21	2.03	2.03	2.03	72	5.73	5.43	4.48
22	2.05	2.05	2.05	73	5.98	5.62	4.53
23	2.07	2.07	2.07	74	6.24	5.81	4.58
24	2.09	2.09	2.09	75	6.53	6.01	4.62
25	2.11	2.11	2.11	76	6.84	6.21	4.65
26	2.14	2.14	2.13	77	7.18	6.41	4.69
27	2.16	2.16	2.15	78	7.55	6.62	4.71
28	2.18	2.18	2.18	79	7.94	6.83	4.74
29	2.21	2.21	2.20	80	8.37	7.03	4.75
30	2.23	2.23	2.23	81	8.84	7.23	4.77
31	2.26	2.26	2.25	82	9.34	7.42	4.78
32	2.29	2.28	2.28	83	9.88	7.60	4.79
33	2.31	2.31	2.31	84	10.47	7.77	4.80
34	2.34	2.34	2.34	85	11.10	7.93	4.80
35	2.37	2.37	2.37	86	11.78	8.08	4.81
36	2.41	2.40	2.40	87	12.51	8.21	4.81
37	2.44	2.44	2.43	88	13.28	8.32	4.81
38	2.47	2.47	2.46	89	14.10	8.43	4.81
39	2.51	2.51	2.50	90	14.95	8.52	4.81
40	2.55	2.54	2.53	91	15.84	8.60	4.81
41	2.59	2.58	2.57	92	16.77	8.67	4.81
42	2.63	2.62	2.61	93	17.74	8.73	4.81
43	2.67	2.67	2.65	94	18.75	8.79	4.81
44	2.71	2.71	2.69	95	19.81	8.83	4.81
45	2.76	2.76	2.73	96	20.94	8.87	
46	2.81	2.80	2.78	97	22.16	8.90	
47	2.86	2.85	2.83	98	23.52	8.92	
48	2.92	2.91	2.87	99	25.06	8.94	
49	2.97	2.96	2.92	100	26.82	8.95	
50	3.03	3.02	2.98	101	28.85	8.96	
51	3.09	3.08	3.03	102	31.22	8.96	
52	3.16	3.14	3.09	103	33.98	8.96	
53	3.23	3.21	3.15	104	37.22	8.96	
54	3.30	3.28	3.21	105	41.02	8.96	
55	3.38	3.35	3.27				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 105 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING – NO DIVIDENDS



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 the "Company," "We," "Us," or "Our")

READ YOUR POLICY CAREFULLY

The 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 the Policy subject to its terms and conditions.

NOTICE OF [THIRTY (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: Customer 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 100 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE

INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE

PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE

AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY

NONPARTICIPATING - NO DIVIDENDS

INDEX

POLICY DATA PAGE	[3]	Change of Ownership	[10]
Premium Schedule	[3]	Assignment	[10]
Schedule of Modal Factors	[4]	BENEFICIARY.....	[10]
Schedule of Guaranteed Annual		General.....	[10]
Premiums	[5]	Change of Beneficiary.....	[10]
Schedule of Guaranteed Policy Values	[6]	PREMIUM PAYMENTS.....	[11]
DEFINITIONS	[7]	General.....	[11]
THE CONTRACT.....	[8]	Grace Period	[11]
General	[8]	Reinstatement	[11]
Entire Contract.....	[8]	NONFORFEITURE PROVISIONS.....	[12]
Change of Contract Terms.....	[8]	Nonforfeiture Options	[12]
GENERAL PROVISIONS.....	[8]	Cash Value Option	[12]
Nonparticipating.....	[8]	Reduced Paid-up Insurance Option.....	[12]
Misstatement of Age or Sex	[8]	Automatic Nonforfeiture Option.....	[12]
Termination	[9]	Basis of Computation	[12]
Incontestability	[9]	POLICY LOAN	[12]
Suicide Exclusion	[9]	PAYMENT OF DEATH BENEFIT PROVISIONS ...	[13]
Tax Status	[9]	Death Benefit Payable	[13]
Conformity to State Laws	[9]	Interest on Death Benefit	[14]
CONTROL OF THE POLICY.....	[10]	Examination and Autopsy	[14]
Owner.....	[10]	SETTLEMENT OPTIONS PROVISIONS	[14]
Rights of Ownership	[10]		

OPTIONAL BENEFITS

If you have purchased any optional benefits, they will be listed in the Premium Schedule section on the Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODAL PREMIUM: [\$260.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2075]	100	[\$260 .00*]	15 years
Accidental Death Benefit Rider		[02/24/2025]	[50]	N/A	N/A
Accidental Death Benefit	[\$ 25,000]				
Common Carrier Accidental Death Benefit	[\$ 25,000]				

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual Premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	260.00	60	2,906.00	85	36,029.00
36	260.00	61	3,239.00	86	37,868.00
37	260.00	62	3,626.00	87	39,802.00
38	260.00	63	4,049.00	88	41,834.00
39	260.00	64	4,490.00	89	43,971.00
40	260.00	65	4,949.00	90	46,216.00
41	260.00	66	5,414.00	91	48,577.00
42	260.00	67	5,900.00	92	51,059.00
43	260.00	68	6,413.00	93	53,667.00
44	260.00	69	6,989.00	94	56,409.00
45	260.00	70	7,661.00	95	59,291.00
46	260.00	71	8,477.00	96	62,321.00
47	260.00	72	9,431.00	97	65,505.00
48	260.00	73	10,436.00	98	68,853.00
49	260.00	74	11,516.00	99	72,372.00
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	0.00	0.00
6	40	0.00	0.00	30	64	0.00	0.00	54	88	0.00	0.00
7	41	0.00	0.00	31	65	0.00	0.00	55	89	0.00	0.00
8	42	0.00	0.00	32	66	0.00	0.00	56	90	0.00	0.00
9	43	0.00	0.00	33	67	0.00	0.00	57	91	0.00	0.00
10	44	0.00	0.00	34	68	0.00	0.00	58	92	0.00	0.00
11	45	0.00	0.00	35	69	0.00	0.00	59	93	894.54	1,097.75
12	46	0.00	0.00	36	70	0.00	0.00	60	94	2,406.41	2,917.90
13	47	0.00	0.00	37	71	0.00	0.00	61	95	3,703.00	4,439.30
14	48	0.00	0.00	38	72	0.00	0.00	62	96	4,855.79	5,756.89
15	49	0.00	0.00	39	73	0.00	0.00	63	97	5,838.26	6,845.18
16	50	0.00	0.00	40	74	0.00	0.00	64	98	6,591.76	7,640.93
17	51	0.00	0.00	41	75	0.00	0.00	65	99	7,020.98	8,039.78
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

DEFINITIONS

In this Policy:

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

Cash Value is the amount payable to the Owner in the event the Policy terminates for any reason, other than death of the Insured, before the Term Life Insurance Policy Death Benefit Expiry Date. The Schedule of Guaranteed Policy Values for the Policy is shown on a Policy Data Page.

Cash Surrender Value is equal to the Cash Value, less any indebtedness.

Death Benefit is the amount We are required to pay, under the terms of the Policy, if the Insured dies while the Policy 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 the Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

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 the Policy.

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

Premium means an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The Premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Policy means the legal contract between the Company and the Owner.

Policy Date refers to the date the 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.

DEFINITIONS

(continued)

"We," "Us," "Our" or the **"Company"** means Americo Financial Life and Annuity Insurance Company.

"You" or **"Your"** means the Owner of the Policy.

THE CONTRACT

General

We have issued the Policy in consideration of Your application and the payment of Premiums. The Policy is guaranteed annually renewable to the Expiry Date.

Entire Contract

The Entire Contract consists of:

- 1) The 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 the 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 of 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 the age or sex of the Insured is shown incorrectly on a Policy Data Page, We will adjust the face amount of the Death Benefit Payable and any Cash Value, subject to required underwriting, if any. The adjusted Death Benefit will be that which the most recent Premium paid would have purchased, based on the Insured's correct age and sex. If the correct age is outside the issue age range for this Policy, the Premium and Death Benefit will be extrapolated.

GENERAL PROVISIONS

(continued)

Termination

The 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 end of the Grace Period if a past due premium remains unpaid;
- 4) The date the total indebtedness equals or exceeds the Cash Value; or
- 5) The Term Life Insurance Policy Death Benefit Expiry Date as shown on a Policy Data Page.

Incontestability

We cannot contest the 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 case of fraud.

If there is a change in coverage which requires underwriting, the 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 benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the 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

The 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 Policy or any other 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 the Policy. If the 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 the 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. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by Us prior to receipt of such notice. 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 the Policy upon the death of the Insured. The Beneficiary of the 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 Premium Schedule for this Policy, and any attached riders, is shown on a Policy Data Page. After the Level Premium Period, the Premium may increase each year for this Policy but will never be more than the Guaranteed Annual Premium.

Any change will be by class of the Insured. The adjustment in Premium will be based on future anticipated or emerging Experience Factors. Experience Factors means a factor experienced by Us that is variable in nature and impacts the profitability of this Policy. Experience Factors include investment earnings, mortality, persistency, taxes and expenses. This provision will not affect any rider attached to the Policy.

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. The 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, the Policy will terminate.

Any payment sent by U.S. mail shall be postmarked within the Grace Period.

Reinstatement

If the Policy terminates under the terms of the Grace Period provision, We will reinstate the Policy if:

- 1) You request reinstatement in writing within three (3) years after the Grace Period ends;
- 2) You provide satisfactory Evidence of Insurability;
- 3) You pay all past due Premiums plus 6% interest per year, compounded annually, from the Premium due date(s) to the date of Reinstatement; and
- 4) You 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
- 5) You pay any indebtedness that existed when the Policy lapsed or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the date of lapse 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.

NONFORFEITURE PROVISIONS

Nonforfeiture Options

This Policy may have Cash Value. If the Owner terminates the Policy or stops paying Premiums and the Policy has Cash Value, the Owner may elect one of the Nonforfeiture Options described below. The Owner's written request must be received by Us at Our Office by the end of the Grace Period. If no written request is received, the **Automatic Nonforfeiture Option** provision will apply.

Factors specific to Your Policy will determine if the Policy as issued will have Cash Value. The Cash Value of the Policy, if any, is shown on a Policy Data Page.

Cash Value Option

The Cash Value Option consists of Our payment to You of the Cash Surrender Value. Upon payment of the Cash Surrender Value, the Policy will terminate.

We may delay paying the Cash Surrender Value for no more than six (6) months after the date the written request for this nonforfeiture option is received.

Reduced Paid-up Insurance Option

The Reduced Paid-up Insurance Option provides the continuation of insurance under this Policy as a paid-up life insurance policy. The amount of such Reduced Paid-Up Insurance will be that which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Attained Age. If the amount of the Reduced Paid-up Insurance under this Nonforfeiture Option is not at least \$1,000 (one thousand dollars), this option will not be available and the Cash Value Option will be provided.

Automatic Nonforfeiture Option

If a written request is not received from the Owner by the end of the Grace Period, the Automatic Nonforfeiture Option will be in effect. The Automatic Nonforfeiture Option will be the **Reduced Paid-Up Insurance Option**.

Basis of Computation

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 nonforfeiture values for the Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the Interstate Insurance Product Regulation Commission.

POLICY LOAN

The Owner may obtain a loan while the Policy is in force 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 loan. The Cash Surrender Value is equal to the Policy's Cash Value less any indebtedness. Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

The Company may delay making a 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.

POLICY LOAN

(continued)

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.

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

A loan may be repaid at any time while the Policy is in force.

PAYMENT OF DEATH BENEFIT PROVISIONS

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 the Policy beyond the Policy Month of the Insured's death; minus
- 4) Any past due Premiums; minus
- 5) Any indebtedness; 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.

PAYMENT OF DEATH BENEFIT PROVISIONS

(continued)

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) interest shall accrue and be payable from the date of death;
- (b) interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) the date that Due Proof of Death is received by Us;
 - (ii) the date We receive sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the Death Benefit; and
 - (iii) the date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to: (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors, and administrators; and (c) the submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of the Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person, may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time proceeds are payable, the Beneficiary may elect one of the Settlement Options if proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least [\$50].

The option date under Options 1, 2 and 3 is the date the proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, proceeds will not be subject to any claims of a payee's creditors.

Assignment of Proceeds

The proceeds payable under one of these Settlement Options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed [1.5%], will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than [1.5%] compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than [1.5%] compounded annually.

The minimum proceeds that may be applied under Option 4 or 5 is \$1,000. The payee does not have the right to withdraw any portion of the proceeds under Option 4.

The minimum proceeds that may be applied or may remain after a withdrawal under Option 5 is \$1,000. The minimum amount that may be withdrawn is \$1,000. Proceeds less than this amount will be paid in one sum to the payee.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 1 - Equal Payments for a Guaranteed Period

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Specified Amount

Equal monthly payments of at least [\$50.00] per month. Payments will begin on the option date and will continue until the proceeds and interest, at the rate of [1.5%] compounded annually, are exhausted.

Option 3 - Equal Payments for Life

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Proceeds Left at Interest - Withdrawals Not Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

At the end of the period selected, the proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 5 - Proceeds Left at Interest - Withdrawals Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

The payee may withdraw portions of the proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - MALE RATES

Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.85	1.85	1.85	56	3.77	3.73	3.55
6	1.86	1.86	1.86	57	3.87	3.82	3.62
7	1.88	1.88	1.88	58	3.98	3.92	3.69
8	1.89	1.89	1.89	59	4.09	4.02	3.76
9	1.91	1.91	1.90	60	4.21	4.13	3.83
10	1.92	1.92	1.92	61	4.34	4.24	3.90
11	1.94	1.94	1.93	62	4.47	4.36	3.97
12	1.95	1.95	1.95	63	4.62	4.49	4.04
13	1.97	1.97	1.97	64	4.77	4.62	4.10
14	1.99	1.98	1.98	65	4.93	4.76	4.17
15	2.00	2.00	2.00	66	5.11	4.90	4.24
16	2.02	2.02	2.02	67	5.30	5.05	4.30
17	2.04	2.04	2.03	68	5.49	5.20	4.36
18	2.06	2.06	2.05	69	5.71	5.36	4.41
19	2.08	2.08	2.07	70	5.93	5.53	4.47
20	2.10	2.10	2.09	71	6.17	5.70	4.51
21	2.12	2.12	2.11	72	6.43	5.87	4.56
22	2.14	2.14	2.13	73	6.70	6.05	4.60
23	2.16	2.16	2.16	74	6.99	6.23	4.63
24	2.19	2.18	2.18	75	7.31	6.41	4.67
25	2.21	2.21	2.20	76	7.64	6.59	4.69
26	2.24	2.23	2.23	77	8.00	6.78	4.72
27	2.26	2.26	2.25	78	8.38	6.96	4.74
28	2.29	2.29	2.28	79	8.79	7.13	4.75
29	2.32	2.31	2.31	80	9.23	7.31	4.77
30	2.34	2.34	2.33	81	9.70	7.47	4.78
31	2.37	2.37	2.36	82	10.20	7.63	4.79
32	2.41	2.40	2.39	83	10.73	7.78	4.80
33	2.44	2.44	2.43	84	11.30	7.93	4.80
34	2.47	2.47	2.46	85	11.90	8.06	4.81
35	2.51	2.50	2.49	86	12.55	8.18	4.81
36	2.55	2.54	2.53	87	13.23	8.29	4.81
37	2.58	2.58	2.56	88	13.96	8.40	4.81
38	2.62	2.62	2.60	89	14.73	8.49	4.81
39	2.67	2.66	2.64	90	15.55	8.57	4.81
40	2.71	2.71	2.68	91	16.42	8.65	4.81
41	2.76	2.75	2.72	92	17.34	8.71	4.81
42	2.81	2.80	2.77	93	18.31	8.77	4.81
43	2.86	2.85	2.81	94	19.36	8.82	4.81
44	2.91	2.90	2.86	95	20.48	8.86	4.81
45	2.96	2.95	2.91	96	21.69	8.89	
46	3.02	3.01	2.96	97	23.03	8.91	
47	3.08	3.07	3.01	98	24.53	8.93	
48	3.14	3.13	3.06	99	26.22	8.95	
49	3.21	3.19	3.12	100	28.14	8.95	
50	3.28	3.26	3.17	101	30.35	8.96	
51	3.35	3.33	3.23	102	32.90	8.96	
52	3.43	3.40	3.29	103	35.85	8.96	
53	3.51	3.47	3.35	104	39.27	8.96	
54	3.59	3.55	3.42	105	43.25	8.96	
55	3.68	3.64	3.48				

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - FEMALE RATES

Age Of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.79	1.79	1.79	56	3.46	3.43	3.34
6	1.81	1.81	1.81	57	3.54	3.51	3.40
7	1.82	1.82	1.82	58	3.63	3.60	3.47
8	1.83	1.83	1.83	59	3.73	3.69	3.54
9	1.84	1.84	1.84	60	3.83	3.78	3.62
10	1.86	1.86	1.86	61	3.93	3.89	3.69
11	1.87	1.87	1.87	62	4.05	3.99	3.77
12	1.89	1.89	1.88	63	4.17	4.10	3.84
13	1.90	1.90	1.90	64	4.30	4.22	3.92
14	1.92	1.91	1.91	65	4.44	4.35	4.00
15	1.93	1.93	1.93	66	4.58	4.48	4.07
16	1.95	1.95	1.94	67	4.74	4.62	4.15
17	1.96	1.96	1.96	68	4.91	4.76	4.22
18	1.98	1.98	1.98	69	5.09	4.92	4.29
19	2.00	2.00	1.99	70	5.29	5.08	4.36
20	2.02	2.01	2.01	71	5.50	5.25	4.42
21	2.03	2.03	2.03	72	5.73	5.43	4.48
22	2.05	2.05	2.05	73	5.98	5.62	4.53
23	2.07	2.07	2.07	74	6.24	5.81	4.58
24	2.09	2.09	2.09	75	6.53	6.01	4.62
25	2.11	2.11	2.11	76	6.84	6.21	4.65
26	2.14	2.14	2.13	77	7.18	6.41	4.69
27	2.16	2.16	2.15	78	7.55	6.62	4.71
28	2.18	2.18	2.18	79	7.94	6.83	4.74
29	2.21	2.21	2.20	80	8.37	7.03	4.75
30	2.23	2.23	2.23	81	8.84	7.23	4.77
31	2.26	2.26	2.25	82	9.34	7.42	4.78
32	2.29	2.28	2.28	83	9.88	7.60	4.79
33	2.31	2.31	2.31	84	10.47	7.77	4.80
34	2.34	2.34	2.34	85	11.10	7.93	4.80
35	2.37	2.37	2.37	86	11.78	8.08	4.81
36	2.41	2.40	2.40	87	12.51	8.21	4.81
37	2.44	2.44	2.43	88	13.28	8.32	4.81
38	2.47	2.47	2.46	89	14.10	8.43	4.81
39	2.51	2.51	2.50	90	14.95	8.52	4.81
40	2.55	2.54	2.53	91	15.84	8.60	4.81
41	2.59	2.58	2.57	92	16.77	8.67	4.81
42	2.63	2.62	2.61	93	17.74	8.73	4.81
43	2.67	2.67	2.65	94	18.75	8.79	4.81
44	2.71	2.71	2.69	95	19.81	8.83	4.81
45	2.76	2.76	2.73	96	20.94	8.87	
46	2.81	2.80	2.78	97	22.16	8.90	
47	2.86	2.85	2.83	98	23.52	8.92	
48	2.92	2.91	2.87	99	25.06	8.94	
49	2.97	2.96	2.92	100	26.82	8.95	
50	3.03	3.02	2.98	101	28.85	8.96	
51	3.09	3.08	3.03	102	31.22	8.96	
52	3.16	3.14	3.09	103	33.98	8.96	
53	3.23	3.21	3.15	104	37.22	8.96	
54	3.30	3.28	3.21	105	41.02	8.96	
55	3.38	3.35	3.27				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 100 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING – NO DIVIDENDS



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 the "Company," "We," "Us," or "Our")

READ YOUR POLICY CAREFULLY

The 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 the Policy subject to its terms and conditions.

NOTICE OF [THIRTY (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: Customer 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

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING - NO DIVIDENDS

INDEX

POLICY DATA PAGE	[3]	Change of Ownership	[10]
Premium Schedule	[3]	Assignment	[10]
Schedule of Modal Factors	[4]	BENEFICIARY.....	[10]
Schedule of Guaranteed Annual		General.....	[10]
Premiums	[5]	Change of Beneficiary.....	[10]
Schedule of Guaranteed Policy Values	[6]	PREMIUM PAYMENTS.....	[11]
DEFINITIONS	[7]	General.....	[11]
THE CONTRACT.....	[8]	Grace Period	[11]
General	[8]	Reinstatement	[11]
Entire Contract.....	[8]	NONFORFEITURE PROVISIONS.....	[12]
Change of Contract Terms.....	[8]	Nonforfeiture Options	[12]
GENERAL PROVISIONS.....	[8]	Cash Value Option	[12]
Nonparticipating.....	[8]	Reduced Paid-up Insurance Option.....	[12]
Misstatement of Age or Sex	[8]	Automatic Nonforfeiture Option.....	[12]
Termination	[9]	Basis of Computation	[12]
Incontestability	[9]	POLICY LOAN	[12]
Suicide Exclusion	[9]	PAYMENT OF DEATH BENEFIT PROVISIONS ...	[13]
Tax Status	[9]	Death Benefit Payable	[13]
Conformity to State Laws	[9]	Interest on Death Benefit	[14]
CONTROL OF THE POLICY.....	[10]	Examination and Autopsy	[14]
Owner.....	[10]	SETTLEMENT OPTIONS PROVISIONS	[14]
Rights of Ownership	[10]		

OPTIONAL BENEFITS

If you have purchased any optional benefits, they will be listed in the Premium Schedule section on the Policy Data Page, and the Rider/Endorsement will be inserted in the Policy.

POLICY DATA PAGE

INSURED: [JOHN DOE] ISSUE AGE AND SEX: [MALE, 35]
POLICY NUMBER: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]
POLICY DATE: [FEBRUARY 24, 2010] ISSUE DATE: [FEBRUARY 24, 2010]
MODAL PREMIUM: [\$237.00] MODE: [ANNUAL]
FACE AMOUNT: [\$100,000]

PREMIUM SCHEDULE

TYPE OF COVERAGE	FACE AMOUNT	EXPIRY DATE	EXPIRY AGE	TOTAL ANNUAL PREMIUM	LEVEL PREMIUM PERIOD
Term Life Insurance Policy Death Benefit	[\$100,000]	[02/24/2070]	95	[\$237.00*]	15 years

* Premiums are guaranteed to remain level for the first fifteen (15) Policy Years. After the fifteenth (15th) Policy Year, the Premiums may increase each year, 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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF MODAL FACTORS

The annual Premium amounts set forth in this Policy, and any riders, 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
Semiannually	0.52
Monthly (automatic bank draft)	0.0095

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

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED ANNUAL PREMIUMS

Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium	Attained Age	Guaranteed Annual Premium
35	237.00	60	2,906.00	85	36,029.00
36	237.00	61	3,239.00	86	37,868.00
37	237.00	62	3,626.00	87	39,802.00
38	237.00	63	4,049.00	88	41,834.00
39	237.00	64	4,490.00	89	43,971.00
40	237.00	65	4,949.00	90	46,216.00
41	237.00	66	5,414.00	91	48,577.00
42	237.00	67	5,900.00	92	51,059.00
43	237.00	68	6,413.00	93	53,667.00
44	237.00	69	6,989.00	94	56,409.00
45	237.00	70	7,661.00		
46	237.00	71	8,477.00		
47	237.00	72	9,431.00		
48	237.00	73	10,436.00		
49	237.00	74	11,516.00		
50	1,115.00	75	12,692.00		
51	1,211.00	76	14,018.00		
52	1,328.00	77	15,560.00		
53	1,463.00	78	17,351.00		
54	1,634.00	79	19,358.00		
55	1,826.00	80	21,596.00		
56	2,024.00	81	24,029.00		
57	2,216.00	82	26,606.00		
58	2,408.00	83	29,420.00		
59	2,633.00	84	32,549.00		

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: [1234567ABC] PREMIUM CLASS: [STANDARD NON-NICOTINE]

SCHEDULE OF GUARANTEED POLICY 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	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up	End of Policy Year	Attained Age	Cash Value	Reduced Paid-up
1	35	0.00	0.00	25	59	0.00	0.00	49	83	0.00	0.00
2	36	0.00	0.00	26	60	0.00	0.00	50	84	0.00	0.00
3	37	0.00	0.00	27	61	0.00	0.00	51	85	0.00	0.00
4	38	0.00	0.00	28	62	0.00	0.00	52	86	0.00	0.00
5	39	0.00	0.00	29	63	0.00	0.00	53	87	1,405.54	1,740.23
6	40	0.00	0.00	30	64	0.00	0.00	54	88	3,017.55	3,670.96
7	41	0.00	0.00	31	65	0.00	0.00	55	89	4,300.05	5,138.49
8	42	0.00	0.00	32	66	0.00	0.00	56	90	5,176.05	6,070.32
9	43	0.00	0.00	33	67	0.00	0.00	57	91	5,617.15	6,452.92
10	44	0.00	0.00	34	68	0.00	0.00	58	92	5,586.05	6,265.31
11	45	0.00	0.00	35	69	0.00	0.00	59	93	4,890.10	5,327.60
12	46	0.00	0.00	36	70	0.00	0.00	60	94	3,205.02	3,365.27
13	47	0.00	0.00	37	71	0.00	0.00				
14	48	0.00	0.00	38	72	0.00	0.00				
15	49	0.00	0.00	39	73	0.00	0.00				
16	50	0.00	0.00	40	74	0.00	0.00				
17	51	0.00	0.00	41	75	0.00	0.00				
18	52	0.00	0.00	42	76	0.00	0.00				
19	53	0.00	0.00	43	77	0.00	0.00				
20	54	0.00	0.00	44	78	0.00	0.00				
21	55	0.00	0.00	45	79	0.00	0.00				
22	56	0.00	0.00	46	80	0.00	0.00				
23	57	0.00	0.00	47	81	0.00	0.00				
24	58	0.00	0.00	48	82	0.00	0.00				

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.

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

DEFINITIONS

In this Policy:

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

Cash Value is the amount payable to the Owner in the event the Policy terminates for any reason, other than death of the Insured, before the Term Life Insurance Policy Death Benefit Expiry Date. The Schedule of Guaranteed Policy Values for the Policy is shown on a Policy Data Page.

Cash Surrender Value is equal to the Cash Value, less any indebtedness.

Death Benefit is the amount We are required to pay, under the terms of the Policy, if the Insured dies while the Policy 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 the Policy end, except those granted under the terms of the Grace Period. The Expiry Date is shown on a Policy Data Page.

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 the Policy.

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

Premium means an amount paid to Us as consideration for the benefits provided by the Policy and additional benefits provided by rider, if any. The Premium is shown on a Policy Data Page, or a Rider Data Page, if any.

Policy means the legal contract between the Company and the Owner.

Policy Date refers to the date the 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.

DEFINITIONS

(continued)

"We," "Us," "Our" or the **"Company"** means Americo Financial Life and Annuity Insurance Company.

"You" or **"Your"** means the Owner of the Policy.

THE CONTRACT

General

We have issued the Policy in consideration of Your application and the payment of Premiums. The Policy is guaranteed annually renewable to the Expiry Date.

Entire Contract

The Entire Contract consists of:

- 1) The 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 the 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 of 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 the age or sex of the Insured is shown incorrectly on a Policy Data Page, We will adjust the face amount of the Death Benefit Payable and any Cash Value, subject to required underwriting, if any. The adjusted Death Benefit will be that which the most recent Premium paid would have purchased, based on the Insured's correct age and sex. If the correct age is outside the issue age range for this Policy, the Premium and Death Benefit will be extrapolated.

GENERAL PROVISIONS

(continued)

Termination

The 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 end of the Grace Period if a past due premium remains unpaid;
- 4) The date the total indebtedness equals or exceeds the Cash Value; or
- 5) The Term Life Insurance Policy Death Benefit Expiry Date as shown on a Policy Data Page.

Incontestability

We cannot contest the 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 case of fraud.

If there is a change in coverage which requires underwriting, the 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 benefits.

Suicide Exclusion

If the Insured, sane or insane, dies by suicide while the 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

The 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 Policy or any other 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 the Policy. If the 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 the 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. The assignment shall take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by Us prior to receipt of such notice. 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 the Policy upon the death of the Insured. The Beneficiary of the 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 Premium Schedule for this Policy, and any attached riders, is shown on a Policy Data Page. After the Level Premium Period, the Premium may increase each year for this Policy but will never be more than the Guaranteed Annual Premium.

Any change will be by class of the Insured. The adjustment in Premium will be based on future anticipated or emerging Experience Factors. Experience Factors means a factor experienced by Us that is variable in nature and impacts the profitability of this Policy. Experience Factors include investment earnings, mortality, persistency, taxes and expenses. This provision will not affect any rider attached to the Policy.

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. The 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, the Policy will terminate.

Any payment sent by U.S. mail shall be postmarked within the Grace Period.

Reinstatement

If the Policy terminates under the terms of the Grace Period provision, We will reinstate the Policy if:

- 1) You request reinstatement in writing within three (3) years after the Grace Period ends;
- 2) You provide satisfactory Evidence of Insurability;
- 3) You pay all past due Premiums plus 6% interest per year, compounded annually, from the Premium due date(s) to the date of Reinstatement; and
- 4) You 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
- 5) You pay any indebtedness that existed when the Policy lapsed or the Policy Loan must be reinstated. You must also pay all past due Policy Loan interest from the date of lapse 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.

NONFORFEITURE PROVISIONS

Nonforfeiture Options

This Policy may have Cash Value. If the Owner terminates the Policy or stops paying Premiums and the Policy has Cash Value, the Owner may elect one of the Nonforfeiture Options described below. The Owner's written request must be received by Us at Our Office by the end of the Grace Period. If no written request is received, the **Automatic Nonforfeiture Option** provision will apply.

Factors specific to Your Policy will determine if the Policy as issued will have Cash Value. The Cash Value of the Policy, if any, is shown on a Policy Data Page.

Cash Value Option

The Cash Value Option consists of Our payment to You of the Cash Surrender Value. Upon payment of the Cash Surrender Value, the Policy will terminate.

We may delay paying the Cash Surrender Value for no more than six (6) months after the date the written request for this nonforfeiture option is received.

Reduced Paid-up Insurance Option

The Reduced Paid-up Insurance Option provides the continuation of insurance under this Policy as a paid-up life insurance policy. The amount of such Reduced Paid-Up Insurance will be that which the Cash Surrender Value will purchase when applied as a net single premium at the Insured's Attained Age. If the amount of the Reduced Paid-up Insurance under this Nonforfeiture Option is not at least \$1,000 (one thousand dollars), this option will not be available and the Cash Value Option will be provided.

Automatic Nonforfeiture Option

If a written request is not received from the Owner by the end of the Grace Period, the Automatic Nonforfeiture Option will be in effect. The Automatic Nonforfeiture Option will be the **Reduced Paid-Up Insurance Option**.

Basis of Computation

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 nonforfeiture values for the Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the Standard Nonforfeiture Law. A detailed statement of the method of computing values has been filed with the Interstate Insurance Product Regulation Commission.

POLICY LOAN

The Owner may obtain a loan while the Policy is in force 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 loan. The Cash Surrender Value is equal to the Policy's Cash Value less any indebtedness. Indebtedness means all existing loans on this Policy **plus** earned interest, which is either accrued or assessed.

The Company may delay making a 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.

POLICY LOAN

(continued)

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.

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

A loan may be repaid at any time while the Policy is in force.

PAYMENT OF DEATH BENEFIT PROVISIONS

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 the Policy beyond the Policy Month of the Insured's death; minus
- 4) Any past due Premiums; minus
- 5) Any indebtedness; 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.

PAYMENT OF DEATH BENEFIT PROVISIONS

(continued)

Interest on Death Benefit

We will pay interest on the Death Benefit paid as follows:

- (a) interest shall accrue and be payable from the date of death;
- (b) interest shall accrue at the rate or rates applicable to the Policy for funds left on deposit or, if We have not established a rate for funds left on deposit, at the Two Year Treasury Constant Maturity Rate as published by the Federal Reserve. In determining these rates, We will use the rate in effect on the date of death;
- (c) interest shall accrue at the effective annual rate determined in item (b) above, plus additional interest at a rate of 10% annually beginning with the date that is thirty-one (31) calendar days from the latest of items (i), (ii), and (iii) to the date the claim is paid, where it is:
 - (i) the date that Due Proof of Death is received by Us;
 - (ii) the date We receive sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the Death Benefit; and
 - (iii) the date that legal impediments to Payment of Death Benefit that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to Payment of Death Benefit include, but are not limited to: (a) the establishment of guardianships and conservatorships; (b) the appointment and qualification of trustees, executors, and administrators; and (c) the submission of information required to satisfy state and federal reporting requirements.

Examination and Autopsy

We may have the Insured's body examined and an autopsy performed at Our expense.

SETTLEMENT OPTIONS PROVISIONS

Election of Settlement Option

Any amount payable at the death of the Insured, or any other termination of the Policy, will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any Settlement Option.

Payment under a combination of options, or payment to joint or successive payees, or payment to a Beneficiary that is not a natural person, may be elected only with the consent of the Company.

Any election must be made in writing to the Company. The Company may require the Policy for endorsement.

Election by Owner

During the lifetime of the Insured, the Owner may elect to have the proceeds paid under one of the Settlement Options contained in this section.

Election by Beneficiary

At the time proceeds are payable, the Beneficiary may elect one of the Settlement Options if proceeds are available to the Beneficiary in one sum. The Beneficiary has twelve (12) months after payment becomes due to elect one of the Settlement Options contained in this section.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Payments

Payments will be made monthly unless otherwise elected. The Company has the right to change the frequency of payments in order to make a periodic payment of at least [\$50].

The option date under Options 1, 2 and 3 is the date the proceeds are payable, or the date of election, whichever is later. Interest under Options 4 and 5 will accrue from such date.

Under Option 3, proof of age of the payee will be required at the time the first payment is due. The Company reserves the right to require proof that the payee is alive at the time of each payment.

Claims of Creditors

To the extent permitted by law, proceeds will not be subject to any claims of a payee's creditors.

Assignment of Proceeds

The proceeds payable under one of these Settlement Options may not be assigned.

Additional Interest

Additional interest, if any, paid over the guaranteed [1.5%], will be in an amount and by a method determined by the Company.

Change in Payments

Partial withdrawals under Options 1 and 2 may not be made. All payments under Options 1 and 2 may be paid in one sum only with the consent of the Company. The value of any one sum payment will be the sum of any remaining guaranteed payments discounted at an interest rate of not less than [1.5%] compounded annually.

Payments under Option 3 will be commuted only in the event of death of the payee. Any payments that remain to be paid under Option 3 at the death of the payee will be paid in one sum. The value of the one sum payment will be the sum of the remaining guaranteed payments, discounted at an interest rate of not less than [1.5%] compounded annually.

The minimum proceeds that may be applied under Option 4 or 5 is \$1,000. The payee does not have the right to withdraw any portion of the proceeds under Option 4.

The minimum proceeds that may be applied or may remain after a withdrawal under Option 5 is \$1,000. The minimum amount that may be withdrawn is \$1,000. Proceeds less than this amount will be paid in one sum to the payee.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 1 - Equal Payments for a Guaranteed Period

Equal monthly payments for the number of years elected, not to exceed twenty-five (25) years. Payments will begin on the option date.

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Guaranteed Minimum Monthly Payment for Each \$1,000 of Net Proceeds

Years	Income	Years	Income
1	\$83.90	14	\$6.59
2	42.26	15	6.20
3	28.39	16	5.85
4	21.45	17	5.55
5	17.28	18	5.27
6	14.51	19	5.03
7	12.53	20	4.81
8	11.04	21	4.62
9	9.89	22	4.44
10	8.96	23	4.28
11	8.21	24	4.13
12	7.58	25	3.99
13	7.05		

Option 2 - Equal Payments of a Specified Amount

Equal monthly payments of at least [\$50.00] per month. Payments will begin on the option date and will continue until the proceeds and interest, at the rate of [1.5%] compounded annually, are exhausted.

Option 3 - Equal Payments for Life

Equal monthly payments for life, or a guaranteed period of ten (10), fifteen (15), or twenty (20) years as elected and for life thereafter as shown in the tables contained in this section.

Option 4 - Proceeds Left at Interest - Withdrawals Not Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

At the end of the period selected, the proceeds with accrued interest will be paid in one sum unless otherwise provided in the election.

SETTLEMENT OPTIONS PROVISIONS

(continued)

Option 5 - Proceeds Left at Interest - Withdrawals Allowed

The proceeds may be left with the Company for a period of one (1) to twenty-five (25) years. Interest on the proceeds will be paid at the rate of [1.5%] compounded annually. The interest may be left with the Company to accumulate or be paid at the following rate for each \$1,000 of net proceeds:

- (1) Annually [\$15.00]
- (2) Semi-Annually [\$7.47]
- (3) Quarterly [\$3.73]
- (4) Monthly [\$1.24]

The payee may withdraw portions of the proceeds under this Option 5 by submitting a written request to the Company. At the end of the specified period, any remaining proceeds with accrued interest will be paid in one sum.

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - MALE RATES

Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.85	1.85	1.85	56	3.77	3.73	3.55
6	1.86	1.86	1.86	57	3.87	3.82	3.62
7	1.88	1.88	1.88	58	3.98	3.92	3.69
8	1.89	1.89	1.89	59	4.09	4.02	3.76
9	1.91	1.91	1.90	60	4.21	4.13	3.83
10	1.92	1.92	1.92	61	4.34	4.24	3.90
11	1.94	1.94	1.93	62	4.47	4.36	3.97
12	1.95	1.95	1.95	63	4.62	4.49	4.04
13	1.97	1.97	1.97	64	4.77	4.62	4.10
14	1.99	1.98	1.98	65	4.93	4.76	4.17
15	2.00	2.00	2.00	66	5.11	4.90	4.24
16	2.02	2.02	2.02	67	5.30	5.05	4.30
17	2.04	2.04	2.03	68	5.49	5.20	4.36
18	2.06	2.06	2.05	69	5.71	5.36	4.41
19	2.08	2.08	2.07	70	5.93	5.53	4.47
20	2.10	2.10	2.09	71	6.17	5.70	4.51
21	2.12	2.12	2.11	72	6.43	5.87	4.56
22	2.14	2.14	2.13	73	6.70	6.05	4.60
23	2.16	2.16	2.16	74	6.99	6.23	4.63
24	2.19	2.18	2.18	75	7.31	6.41	4.67
25	2.21	2.21	2.20	76	7.64	6.59	4.69
26	2.24	2.23	2.23	77	8.00	6.78	4.72
27	2.26	2.26	2.25	78	8.38	6.96	4.74
28	2.29	2.29	2.28	79	8.79	7.13	4.75
29	2.32	2.31	2.31	80	9.23	7.31	4.77
30	2.34	2.34	2.33	81	9.70	7.47	4.78
31	2.37	2.37	2.36	82	10.20	7.63	4.79
32	2.41	2.40	2.39	83	10.73	7.78	4.80
33	2.44	2.44	2.43	84	11.30	7.93	4.80
34	2.47	2.47	2.46	85	11.90	8.06	4.81
35	2.51	2.50	2.49	86	12.55	8.18	4.81
36	2.55	2.54	2.53	87	13.23	8.29	4.81
37	2.58	2.58	2.56	88	13.96	8.40	4.81
38	2.62	2.62	2.60	89	14.73	8.49	4.81
39	2.67	2.66	2.64	90	15.55	8.57	4.81
40	2.71	2.71	2.68	91	16.42	8.65	4.81
41	2.76	2.75	2.72	92	17.34	8.71	4.81
42	2.81	2.80	2.77	93	18.31	8.77	4.81
43	2.86	2.85	2.81	94	19.36	8.82	4.81
44	2.91	2.90	2.86	95	20.48	8.86	4.81
45	2.96	2.95	2.91	96	21.69	8.89	
46	3.02	3.01	2.96	97	23.03	8.91	
47	3.08	3.07	3.01	98	24.53	8.93	
48	3.14	3.13	3.06	99	26.22	8.95	
49	3.21	3.19	3.12	100	28.14	8.95	
50	3.28	3.26	3.17	101	30.35	8.96	
51	3.35	3.33	3.23	102	32.90	8.96	
52	3.43	3.40	3.29	103	35.85	8.96	
53	3.51	3.47	3.35	104	39.27	8.96	
54	3.59	3.55	3.42	105	43.25	8.96	
55	3.68	3.64	3.48				

SETTLEMENT OPTIONS PROVISIONS

(continued)

GUARANTEED BASIS – Annuity 2000 Table, Age Last Birthday with [1.50%] Interest

Monthly Payments per \$1,000 of Net Proceeds

OPTION 3 - FEMALE RATES

Age Of Payee	Life Income Only	Life Income with Fixed Period Certain of:		Age of Payee	Life Income Only	Life Income with Fixed Period Certain of:	
		10 Years	20 Years			10 Years	20 Years
5	1.79	1.79	1.79	56	3.46	3.43	3.34
6	1.81	1.81	1.81	57	3.54	3.51	3.40
7	1.82	1.82	1.82	58	3.63	3.60	3.47
8	1.83	1.83	1.83	59	3.73	3.69	3.54
9	1.84	1.84	1.84	60	3.83	3.78	3.62
10	1.86	1.86	1.86	61	3.93	3.89	3.69
11	1.87	1.87	1.87	62	4.05	3.99	3.77
12	1.89	1.89	1.88	63	4.17	4.10	3.84
13	1.90	1.90	1.90	64	4.30	4.22	3.92
14	1.92	1.91	1.91	65	4.44	4.35	4.00
15	1.93	1.93	1.93	66	4.58	4.48	4.07
16	1.95	1.95	1.94	67	4.74	4.62	4.15
17	1.96	1.96	1.96	68	4.91	4.76	4.22
18	1.98	1.98	1.98	69	5.09	4.92	4.29
19	2.00	2.00	1.99	70	5.29	5.08	4.36
20	2.02	2.01	2.01	71	5.50	5.25	4.42
21	2.03	2.03	2.03	72	5.73	5.43	4.48
22	2.05	2.05	2.05	73	5.98	5.62	4.53
23	2.07	2.07	2.07	74	6.24	5.81	4.58
24	2.09	2.09	2.09	75	6.53	6.01	4.62
25	2.11	2.11	2.11	76	6.84	6.21	4.65
26	2.14	2.14	2.13	77	7.18	6.41	4.69
27	2.16	2.16	2.15	78	7.55	6.62	4.71
28	2.18	2.18	2.18	79	7.94	6.83	4.74
29	2.21	2.21	2.20	80	8.37	7.03	4.75
30	2.23	2.23	2.23	81	8.84	7.23	4.77
31	2.26	2.26	2.25	82	9.34	7.42	4.78
32	2.29	2.28	2.28	83	9.88	7.60	4.79
33	2.31	2.31	2.31	84	10.47	7.77	4.80
34	2.34	2.34	2.34	85	11.10	7.93	4.80
35	2.37	2.37	2.37	86	11.78	8.08	4.81
36	2.41	2.40	2.40	87	12.51	8.21	4.81
37	2.44	2.44	2.43	88	13.28	8.32	4.81
38	2.47	2.47	2.46	89	14.10	8.43	4.81
39	2.51	2.51	2.50	90	14.95	8.52	4.81
40	2.55	2.54	2.53	91	15.84	8.60	4.81
41	2.59	2.58	2.57	92	16.77	8.67	4.81
42	2.63	2.62	2.61	93	17.74	8.73	4.81
43	2.67	2.67	2.65	94	18.75	8.79	4.81
44	2.71	2.71	2.69	95	19.81	8.83	4.81
45	2.76	2.76	2.73	96	20.94	8.87	
46	2.81	2.80	2.78	97	22.16	8.90	
47	2.86	2.85	2.83	98	23.52	8.92	
48	2.92	2.91	2.87	99	25.06	8.94	
49	2.97	2.96	2.92	100	26.82	8.95	
50	3.03	3.02	2.98	101	28.85	8.96	
51	3.09	3.08	3.03	102	31.22	8.96	
52	3.16	3.14	3.09	103	33.98	8.96	
53	3.23	3.21	3.15	104	37.22	8.96	
54	3.30	3.28	3.21	105	41.02	8.96	
55	3.38	3.35	3.27				

AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

TERM TO 95 LIFE INSURANCE

ANNUALLY RENEWABLE TO THE POLICY EXPIRY DATE
INSURANCE PAYABLE AT DEATH OF INSURED AS SHOWN ON A POLICY DATA PAGE
PREMIUMS PAYABLE WHILE THE INSURED IS ALIVE UNTIL THE POLICY EXPIRY DATE
AND SUBJECT TO CHANGE AS PROVIDED IN THE POLICY
NONPARTICIPATING - NO DIVIDENDS