

For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future. We are committed to providing excellent customer service to our policyholders.



We have a long history of financial success, and we continue to experience significant growth. Today, Americo Life, Inc. is one of the largest independent, privately held insurance holding companies in the United States.⁶

¹Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²Information is as of year-end 2011 on a consolidated basis for Americo and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

³Combined from the individual annual statements of the subsidiaries of Americo Life, Inc.

⁴Rating for Americo Financial Life and Annuity Insurance Company (Americo), 2011. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A- (Excellent, 4th out of 15 rating categories.) A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."

⁵Standard & Poor's rating for Americo Financial Life and Annuity Insurance Company, September 2011. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A- (Strong, 7th of 20 rating categories.) Standard & Poor's uses a scale of AAA (extremely strong financial security) to CC (extremely weak financial security). Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's® is a trademark of The McGraw-Hill Companies, Inc., and is licensed for use by Americo Life, Inc.

⁶"Admitted Assets, Top Life Writers-2011," A.M. Best Co., as of July 2011.



Strength
&
Stability

AMERICO

Americo Financial Life and
Annuity Insurance Company
PO BOX 410288
Kansas City, MO 64141-0288

Strength & Stability

Americo Financial Life and Annuity Insurance Company

Our History

Who We Are

Our parent company, Americo Life, Inc., is a holding company providing life insurance and annuity products.¹ The Americo family of companies includes:

- ▶ Americo Financial Life and Annuity Insurance Company (formerly known as The College Life Insurance Company, founded in 1946)
- ▶ The Ohio State Life Insurance Company, founded in 1906 and Great Southern Life Insurance Company, founded in 1909
- ▶ United Fidelity Life Insurance Company, Financial Assurance Life Insurance Company, National Farmers Union Life Insurance Company, and Investors Life Insurance Company of North America

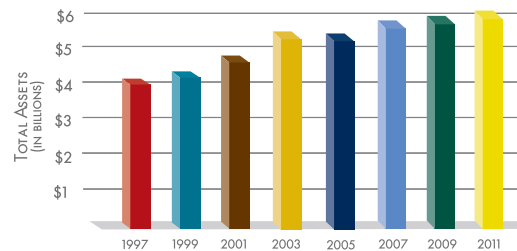
Each of these companies has a long, successful history on which Americo is building its future.

Today, all sales and marketing activities are facilitated through Americo in Kansas City, MO.



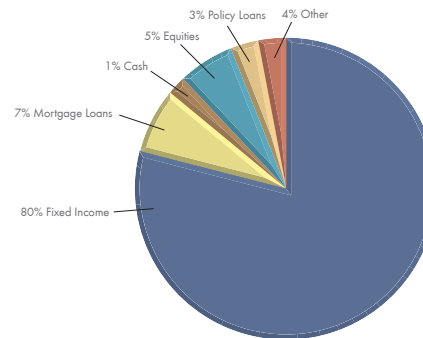
Assets Under Management

Total assets have grown 865% since 1988 to \$6.1 billion.² We have kept pace with this dramatic growth by investing in technology that makes doing business with us easy and efficient.



Investment Portfolio

We maintain a high-quality liquid investment portfolio. Investment grade bonds make up 94% of our fixed income investments.²



Insurance in Force

We currently have over 718,000 policies under administration and over \$35 billion of insurance in force.³

Excellent Ratings

We continue to receive high performance ratings from independent evaluators, such as A.M. Best⁴ and Standard & Poor's.⁵ As of 1/1/12, our ratings continue to be strong:

“A-” (Excellent) by A.M. Best

“A-” (Strong) by Standard & Poor's®

Product Choices & Service

We have a wide range of products to fit your needs. We offer life insurance and annuities in a broad range of markets. We focus on four markets:

- ▶ Mortgage
- ▶ Senior
- ▶ General Life
- ▶ Final Expense

We appreciate our policyholders and strive to provide quality products and service. You have access to fast, knowledgeable customer service representatives, and online access. At Americo.com you can locate a local agent, use an insurance calculator, learn about life insurance and annuities, and much more.

With Americo you will have a wide selection of life and annuity products to fit your needs that are backed by a financially strong, stable company that provides a tradition of excellent customer service.