

# Strength & Stability



AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY

*As a client with Americo you will feel secure in knowing that you have trusted your future with a financially strong company.*



**A**merico Financial Life and Annuity Insurance Company has been doing business for over 100 years. Americo Life Inc., our holding company, is currently one of the largest, independent, privately held insurance companies in the United States.<sup>1</sup> We are continuously committed to providing excellent customer service to our policyholders.

As a client with Americo you will feel secure in knowing that you have trusted your future with a financially strong company. Americo continues to receive high performance ratings from independent evaluators, such as A.M. Best<sup>2</sup> and Standard & Poors.<sup>3</sup>

- “A-” (Excellent) by A.M. Best
- “A-” (Strong) by Standard & Poor’s<sup>®</sup>

# **Security**

# **Variety**

Americo has 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:

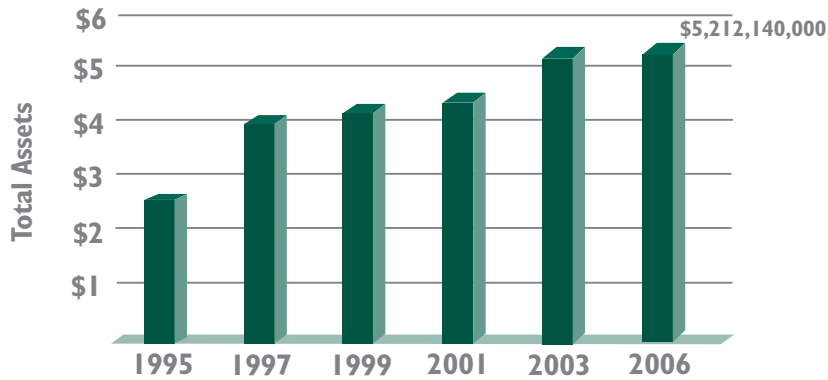
- ◆Mortgage
- ◆Senior
- ◆General Life
- ◆Final Expense

We appreciate our customers and look forward to providing quality products and service. Americo provides clients with fast, friendly customer service representatives, and online access. At [americo.com](http://americo.com) you can locate a local agent, use an insurance calculator, gain knowledge about life insurance and annuities, and much more. At 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.

# **Quality**

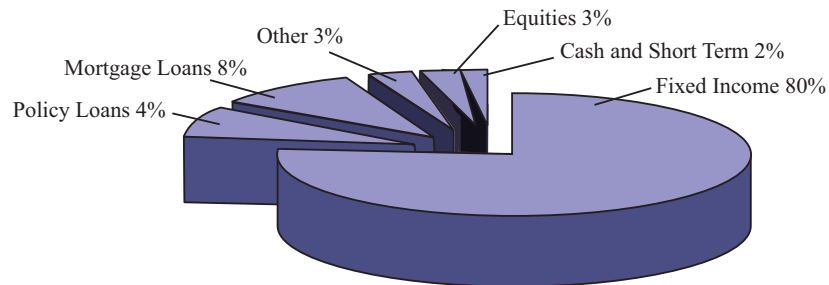
## Assets Under Management

Total assets have grown 735% since 1988 to \$5.2 billion.<sup>4</sup> Amerigo has kept pace with this dramatic growth by investing in technology that makes doing business with us easy and efficient.



## Investment Portfolio

Amerigo maintains a high-quality, liquid investment portfolio. Investment grade bonds make up 96% of our fixed income investments.<sup>4</sup>



## Insurance in Force

Amerigo currently has 766,000 policies under administration and over \$38 billion of insurance in force.<sup>5</sup>

<sup>1</sup> "Admitted Assets, Top Life Writers-2005," A.M. Best Co. as of July 2006. <sup>2</sup> Rating for Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO, 2006. A.M. Best's rating is assigned after an extensive quantitative and qualitative evaluation of a company's financial strength, operating performance, and market profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F." <sup>3</sup> Standard & Poor's rating for Amerigo Financial Life and Annuity Insurance Company, March 2006. Standard & Poor's uses a scale of AAA (superior financial security) to CCC (extremely vulnerable 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 Amerigo Life, Inc. <sup>4</sup> Information is as of end of year 2006 on a consolidated basis for Amerigo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of Generally Accepted Accounting Principles (GAAP). <sup>5</sup> Combined from the individual annual statements of the subsidiaries of Amerigo Life, Inc.



*For over 100 years, Amerigo Life Inc. and its family of insurance companies have been committed to providing quality life insurance and annuity products to customers.*

## About Americo

For over 100 years, Americo Life, Inc. and its family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.\* We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States\*\*, with nearly eight hundred thousand policies, over \$38 billion of life insurance in force, and over \$5 billion in assets for year-end 2006.\*\*\*

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

*\*\*"Admitted Assets, Top Life Writers-2005," A.M. Best Co., as of July 2006.*

*\*\*\*Information is as of end of year 2006 on a consolidated basis for Americo Financial Life and Annuity Insurance Company 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).*



*Americo's Corporate Headquarters is centrally located in downtown Kansas City, MO.*

**AMERICO**

**Americo Financial Life and Annuity Insurance Company**

P.O. Box 410288, Kansas City, MO 64141-0288