

Absolute Assignment

to

Americo Financial Life and Annuity Insurance Company

Home Office: Dallas, TX **Administrative Office:** P.O. Box 410288, Kansas City, MO 64141-0288

to

Effect 1035 Exchange (Annuity Contracts)

Proposed Insured			
Current Insurer			
Current Insurer Address	City	State	Zip
Current Policy Number			
Owner of Current Policy			

1. For value received, I hereby absolutely assign and transfer to Americo Financial Life and Annuity Insurance Company (the "Company") all benefits, title, interest, rights and property in the current contract shown above (the "Current Contract"). The purpose of this Absolute Assignment is to effect an exchange under Section 1035 of the Internal Revenue Code if the Company agrees to issue a new annuity contract (the "Proposed Contract") as described in my application dated _____ (the "Application") to the Company. This Absolute Assignment shall be effective upon the earlier of: (A) the Company's becoming liable for annuity coverage (under contractual language or by operation of law) under a Conditional Receipt attached to the Application, or, (B) the issuance of the Proposed Contract by the Company. The Current Annuitant is hereby directed to accept, without further inquiry, the Company's certification that this Absolute Assignment is effective.
2. In making this Absolute Assignment, I understand that the Company will surrender the Current Contract for its cash value, and any remittance of such cash value actually received by the Company as a result of such surrenders shall be added to, and be a part of, the contract consideration received by the Company for application to the Proposed Contract.
3. Although this Absolute Assignment was executed to effect an exchange of annuity contracts under Section 1035 of the Internal Revenue Code, I acknowledge that the Company is furnishing this form and is participating in this transaction at my specific request and as an accommodation to me. I understand that neither the Company nor any officer, employee, agent, nor any other person acting on behalf of the Company warrants nor represents the Income Tax consequences of this transaction. I have been advised by the Company and/or its officers, employees, agents or persons acting on behalf of the Company that I should consult my own tax advisor regarding the tax consequences of this transaction and I have not relied on the Company nor any agent of the Company for tax advice.
4. I certify that no proceeding in bankruptcy nor insolvencies, either voluntary or involuntary, are pending against me.
5. I understand that the Company is under no obligation to issue the Proposed Contract unless the Proposed Annuitant qualifies under the Company's normal underwriting rules for the plan specified in the Application. If the Company does not issue the Proposed Contract for any reason, the Company will return the Current Contract to the Owner of the Current Contract and acknowledges that this Absolute Assignment is void.

Signed this _____ day of _____, _____ .

Witness

Owner of Current Contract

Witness

Co-Owner, if any, of Current Contract

Witness

Irrevocable Beneficiary, if any