

May 1, 2006

Tim Ford, RTSBA, RSBO
Director of Purchasing and Materials Management
Fort Bend Independent School District
555 Julie Rivers Drive
Sugar Land, TX 77478

RE: Conflict of Interest Questionnaire (“CIQ”)

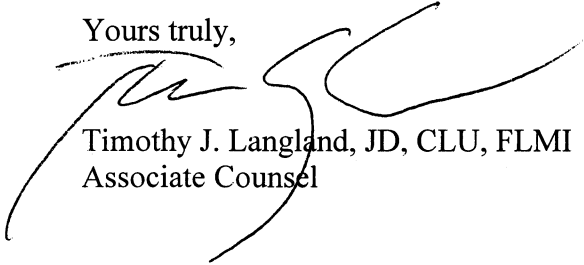
Dear Mr. Ford:

Americo Financial Life and Annuity Insurance Company (“*Americo*”) has received the CIQ which you forwarded. As you may know, Americo sells qualified financial products to teachers and other school employees on a payroll deduction basis. The school district withholds an agreed-upon amount of the teachers' pay and forwards it to us as premium. The school district is merely serving as a pass-through for the employees' money, and no public money is involved.

Accordingly, we believe that Americo is not doing business with your school district as contemplated by the CIQ, and is not a party required to submit the CIQ per Chapter 176 of the Texas Local Government Code.

If you would like to discuss this matter, or have any questions, please feel free to contact me at 816-391-2029.

Yours truly,



Timothy J. Langland, JD, CLU, FLMI
Associate Counsel