

# Why Choose the LibertyMark<sup>SM</sup> Minimum Guarantee?

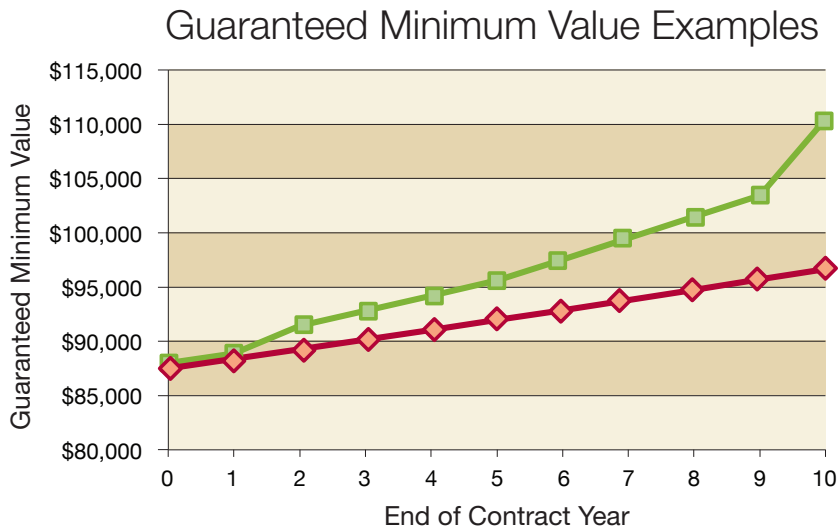
Clients appreciate the protection of a minimum guarantee, especially in the unlikely event of a sustained low market. However, standard fixed indexed annuities offer guaranteed earnings on only 87.50% of premium. Wouldn't your clients prefer 100%\* of their premium be guaranteed? LibertyMark Series FIAs from Amerigo Financial Life and Annuity Insurance Company offer that!

## How does the minimum guarantee work on LibertyMark FIAs?

In the worst-case scenario, upon full surrender, death, or annuitization, clients receive between 1% and 3% compounded interest (currently 1%) on 100% of premium, less any withdrawals, surrender charges, and applicable premium tax. The Liberty Optimizer Fee *does not* invade the minimum guarantee.

## Why is 100% guaranteed better than 87.50%?

With LibertyMark, interest is guaranteed on the full premium, and assuming no prior withdrawals, surrender charges only are deducted at the time of surrender, death,\*\* or annuitization. With standard FIAs, surrender charges effectively are deducted at the beginning of the contract, and interest is earned on only 87.50% of premium. The result in a worst-case scenario: a 10.46% return after 10 years for LibertyMark and less than the starting premium for the standard annuity. In fact, **It would take a standard annuity 23 years to match LibertyMark's 10-year Guaranteed Minimum Value!**



■ LibertyMark 10  
**\$110,462**  
◆ Standard FIA  
**\$96,654**

Assumes \$100,000 premium, no additional premium payments, no withdrawals, and no interest earnings over a 10-year period. LibertyMark 10 values are based on 100% of premium guaranteed at 1%, less any withdrawals, surrender charges, and applicable premium tax. Standard annuity values are based on 87.50% of premium guaranteed at 1% under the Standard Non-Forfeiture Minimum Guarantee.

LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Policy Series 411/4182), LibertyMark 7 Plus, SE 7 Plus (Policy Series 411/4182/4191), and LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Policy Series 411/4179/4182/4184) are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Products distributed by Legacy Marketing Group®. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Amerigo.

Guarantees are based on the claims-paying ability of the issuing insurance company.

\* Less any withdrawals, surrender charges, and applicable premium tax.

\*\* The LibertyMark death benefit is the greater of the Full Accumulation Value, Guaranteed Minimum Value, and Return of Premium (by current company practice). Please refer to the "Understanding Your LibertyMark Death Benefit" piece available on LegacyNet®.



Ask your client:

"Would you prefer that *all* of your premium earn a minimum guaranteed interest rate, or only a portion?"



To learn if the minimum guarantee on LibertyMark is right for your client, call your Wholesaler or the Legacy Sales Team at 800-395-1053, Ext. 4002.

To see how LibertyMark can protect and grow your clients' premiums, click here to access the [LibertyMark Strategy Performance Calculator](#).