

LibertyMarkSM Series Annuity Quick Reference

Insurance Carrier	Product	Features	Bonuses	Withdrawals/ Surrender**	Interest Crediting Strategies*	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																													
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating:</p> <p>A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 7/29/2016</p>	<p>LibertyMark Series single premium deferred fixed indexed annuities*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Years</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>No</td> <td>7</td> </tr> <tr> <td>7 Plus</td> <td>Yes</td> <td>7</td> </tr> <tr> <td>10</td> <td>No</td> <td>10</td> </tr> <tr> <td>10 LT</td> <td>No</td> <td>10</td> </tr> <tr> <td>10 Plus</td> <td>Yes</td> <td>10</td> </tr> <tr> <td>10 LT Plus</td> <td>Yes</td> <td>10</td> </tr> </tbody> </table> <p>Annual Liberty Optimizer Fee</p> <p>7-year products: 1.00% 10-year products: 1.25%</p> <table border="1"> <thead> <tr> <th>Issue Ages Product Version</th> <th>Ages (Q and NQ)</th> </tr> </thead> <tbody> <tr> <td>7, 7 Plus, 10, 10 LT</td> <td>0-85</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>0-80</td> </tr> <tr> <td>Heritage MaximizerSM</td> <td>0-75</td> </tr> </tbody> </table> <p>Index Dates</p> <p>7th, 14th, 21st, or 28th of the month</p> <p>NEW! Heritage MaximizerSM</p> <p>Optional enhanced death benefit rider available with non-bonus products. Provides a death benefit that is 130% of the entire accumulation value. Current annual charge: 0.30%. Maximum issue age is 75.</p>	Product Version	Bonus	Years	7	No	7	7 Plus	Yes	7	10	No	10	10 LT	No	10	10 Plus	Yes	10	10 LT Plus	Yes	10	Issue Ages Product Version	Ages (Q and NQ)	7, 7 Plus, 10, 10 LT	0-85	10 Plus, 10 LT Plus	0-80	Heritage Maximizer SM	0-75	<ul style="list-style-type: none"> Diverse choice of indexed strategies covering multiple markets: <ul style="list-style-type: none"> Four participation rate strategies with no cap. Three cap strategies with 100% participation. Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).[†] Strong contractual guarantee—1%–3% on 100% of premium, less surrender charges. Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans. Death Benefit—greatest of 100% of accumulation value (130% with Heritage Maximizer), return of premium less prior gross withdrawals,[†] or GMV at death. 	<ul style="list-style-type: none"> 7 Plus: 5% persistency bonus end of Year 7. 10 Plus: Dual bonus! 5% upfront plus 10% persistency bonus end of Year 10. 10 LT Plus: Dual bonus! 5% upfront plus 8% persistency bonus end of Year 10. <p>The persistency bonus is equal to the accumulation value at the end the surrender charge period multiplied by the persistency bonus percentage.</p>	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of accumulation value annually after the first year. RMDs accepted Year 1 per company practice.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>LibertyMark 7, 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0%</p> <p>LibertyMark 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%</p> <p>LibertyMark 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>LibertyMark 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%</p> <p>LibertyMark 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Check Sales Guide for CT, FL, MN, PA, and WA variations.</p>	<p>1-Yr S&P 500[®] PTP w/ Cap</p> <p>7 3.75% 7 Plus 3.25% 10, 10 LT 5.00% 10 Plus, 10 LT Plus 2.75%</p> <p>1-Yr S&P 500[®] Monthly PTP w/ Cap</p> <p>7 1.90% 7 Plus 1.70% 10, 10 LT 2.20% 10 Plus, 10 LT Plus 1.55%</p> <p>1-Yr Gold PTP w/ Cap</p> <p>7 4.40% 7 Plus 3.70% 10, 10 LT 5.90% 10 Plus, 10 LT Plus 3.10%</p> <p>1-Yr S&P 500[®] PTP Inversion w/ Cap</p> <p>7 5.40% 7 Plus 4.60% 10, 10 LT 7.20% 10 Plus, 10 LT Plus 3.80%</p> <p>1-Yr DJ Real Estate Mthly Avg. w/ Par.</p> <p>7 59% 7 Plus 52% 10, 10 LT 73% 10 Plus, 10 LT Plus 45%</p> <p>2-Yr S&P 500[®] PTP w/ Par.</p> <p>7 50% 7 Plus 44% 10, 10 LT 62% 10 Plus, 10 LT Plus 38%</p> <p>2-Yr S&P 500[®] Risk Control PTP w/ Par.</p> <p>7 72% 7 Plus 63% 10, 10 LT 90% 10 Plus, 10 LT Plus 55%</p> <p>Declared Interest Account</p> <p>7 1.90% 7 Plus 1.65% 10, 10 LT 2.45% 10 Plus, 10 LT Plus 1.45%</p> <p>Rates effective 7/29/2016, and subject to change. Check LegacyNet[®] for updates.</p>	<p>Minimum Premium:</p> <ul style="list-style-type: none"> \$10,000 Q, NQ. <p>Maximum Premium:</p> <ul style="list-style-type: none"> \$1 million per owner without Home Office approval. <p>Strategy Allocation:</p> <ul style="list-style-type: none"> \$50 minimum. <p>Additional Premium:</p> <ul style="list-style-type: none"> Not applicable. 	<p>Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1%</p> <p>Cap Strategies: Minimum guaranteed term period cap is 1.00% (0.10% for monthly cap).</p> <p>Participation Rate Strategies: Minimum guaranteed term period participation rate is 5.00% (10.00% in NJ).</p> <p>Declared Interest Account: Minimum guaranteed annual interest rate is 1.00%.</p>	<p>LibertyMark 7: 5.00% (Ages 0–80) 3.75% (Ages 81–85)</p> <p>LibertyMark 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85)</p> <p>LibertyMark 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85)</p> <p>LibertyMark 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85)</p> <p>LibertyMark 10 Plus and 10 LT Plus: 6.00% (Ages 0–80)</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>7, 7 Plus, 10, and 10 Plus: AR, AZ, CA, CO, DC, GA, HI,[†] IA, ID, IL, KS, KY, LA, MA,[†] MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>7, 7 Plus, 10 LT and 10 LT Plus: AK, CT, DE, FL, MN (7 and 7 Plus only), NH,³ NJ,³ NV (No 7 Plus), OH (7 and 10 LT only), OK, PA (No 7 Plus), SC, TX, UT, WA</p> <p>Heritage Maximizer: Available with 7, 10, and 10 LT, except in CT, HI, MN, NH, NJ, OH, PA, UT, WA</p> <ol style="list-style-type: none"> Monthly PTP strategy not available. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. Multi-year strategies not available.
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LibertyMark 7, LibertyMark 10, 10 LT (Policy Series 411/4182), LibertyMark 7 Plus (Policy Series 411/4182/4191), and LibertyMark 10 Plus, 10 LT Plus (Policy Series 411/4179/4182/4184) are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are 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 Americo.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

† By current company practice.

LibertyMarkSM SE Series Annuity Quick Reference

As of 7/29/2016

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SE 10 LT Plus: Dual bonus! 5% upfront plus 8% persistency bonus end of Year 10. <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>LibertyMark SE 7, SE 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0%</p> <p>LibertyMark SE 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%</p> <p>LibertyMark SE 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>LibertyMark SE 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%</p> <p>LibertyMark SE 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Check Sales Guide for CT, FL, MN, PA, and WA variations.</p>	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of accumulation value annually after the first year. 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SE 7 73% SE 7 Plus 66% SE 10, SE 10 LT 87% SE 10 Plus, SE 10 LT Plus 59%</p> <p>2-Yr S&P 500[®] PTP w/ Par. SE 7 62% SE 7 Plus 56% SE 10, SE 10 LT 75% SE 10 Plus, SE 10 LT Plus 50%</p> <p>2-Yr S&P 500[®] Risk Control PTP w/ Par. SE 7 89% SE 7 Plus 81% SE 10, SE 10 LT 107% SE 10 Plus, SE 10 LT Plus 72%</p> <p>Declared Interest Account SE 7 2.40% SE 7 Plus 2.15% SE 10, SE 10 LT 2.95% SE 10 Plus, SE 10 LT Plus 1.95%</p> <p>Rates effective 7/29/2016, and subject to change. Check LegacyNet[®] for updates.</p>	<p>Minimum Premium:</p> <ul style="list-style-type: none"> \$10,000 Q, NQ. <p>Maximum Premium:</p> <ul style="list-style-type: none"> \$1 million per owner without Home Office approval. <p>Strategy Allocation:</p> <ul style="list-style-type: none"> \$50 minimum. <p>Additional Premium:</p> <ul style="list-style-type: none"> Not applicable. 	<p>Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1.00%</p> <p>Cap Strategies: Minimum guaranteed term period cap is 1.00% (0.10% for monthly cap).</p> <p>Participation Rate Strategies: Minimum guaranteed term period participation rate is 5.00% (10.00% in NJ).</p> <p>Declared Interest Account: Minimum guaranteed annual interest rate is 1.00%.</p>	<p>SE 7: 5.00% (Ages 0–80) 3.75% (Ages 81–85)</p> <p>SE 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85)</p> <p>SE 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85)</p> <p>SE 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85)</p> <p>SE 10 Plus and SE 10 LT Plus: 6.00% (Ages 0–80)</p> <p>See Compensation Schedule for details.</p>	<p>SE 7, SE 7 Plus, SE 10, and SE 10 Plus: AR, AZ, CA, CO, DC, GA, HI¹, IA, ID, IL, KS, KY, LA, MA², MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>SE 7, SE 7 Plus, SE 10 LT, and SE 10 LT Plus: AK, CT, DE, FL, MN (SE 7, SE 7 Plus only), NH³, NJ³, NV (No SE 7 Plus), OH (SE 7, SE 10 LT only), OK, PA (No SE 7 Plus), SC, TX, UT, WA</p> <p>Heritage Maximizer: Available with SE 7, SE 10, SE 10 LT, except in CT, HI, MN, NH, NJ, OH, PA, UT, WA</p> <ol style="list-style-type: none"> Monthly PTP strategy not available. 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** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59^½.

† By administrative practice.