

Press Release

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Heritage MaximizerSM Enhanced Death Benefit Rider Option Boosts LibertyMarkSM Value by 30%

Legacy Marketing Group[®] is excited to announce the availability of the new Heritage Maximizer enhanced death benefit rider. The consumer-friendly rider boosts the annuity death benefit by 30% after contract Year 3, allowing consumers to leave their loved ones a substantial financial legacy.

Available as an option with LibertyMark non-bonus fixed indexed annuities issued by Americo Financial Life and Annuity Insurance Company, Heritage Maximizer provides a death benefit equal to 130% of the LibertyMark account value at death.

"The Heritage Maximizer helps clients reach their objectives without the need for underwriting," explained Legacy Chief Marketing Officer Niju Vaswani. "Unlike other death benefit riders that base the benefit only on the growth portion of the annuity, Heritage Maximizer can enhance a client's legacy by 30% of the entire annuity account value," he said.

If, for example, the annuity's account value grows from \$100,000 to \$150,000 at death, the Heritage Maximizer death benefit would be \$195,000—or \$45,000 more than beneficiaries would receive without the rider.

For an annual charge of 0.30%, Heritage Maximizer provides great value for consumers seeking to leave their annuity proceeds to loved ones. The rider is available in 35 states, including California, Florida, and Texas.

The LibertyMark Series and Heritage Maximizer rider are offered exclusively through agents contracted with Legacy.

About Legacy Marketing Group[®]

Legacy Marketing Group partners with respected insurance companies to design and market innovative products for the U.S. fixed annuity market. These products are sold exclusively through Legacy's nationwide network of independent insurance agents.

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LibertyMark Heritage Maximizer enhanced death benefit rider (Policy Series 2180) and LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Policy Series 411/4182) single premium deferred fixed indexed annuities are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. 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.

Heritage Maximizer is not life insurance. Benefits may have tax consequences. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material. Not available in all states. Call 800-395-1053, Ext. 4002, for state availability.