

RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

1/29/2024

Americo FIA Rates Are Changing for Apps Received After February 4

Americo Financial Life and Annuity Insurance Company has announced that it will change rates on ClassicMark[®] and LibertyMark Freedom[®] fixed indexed annuities, effective February 5, 2024. Decreased rates are shown in **red**. Increased rates are shown in **green**.

ClassicMark Rates, Effective 2/5/2024

Interest Crediting Option	ClassicMark 10, 10 LT	ClassicMark 10 Plus, 10 LT Plus
1-Yr. S&P 500 [®] PTP w/ Cap	8.50%	7.40%
2-Yr. S&P 500 PTP w/ Par. Rate	76%	67%
1-Yr. S&P 500 IQ Index* PTP w/ Cap	14.40%	11.45%
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	74%	65%
1-Yr. Gold PTP w/ Par. Rate	57%	50%
1-Yr. SG Lead Asset Select Exposure Rotation (SG Laser) Index PTP w/ Par. Rate	175%	154%
2-Yr. SG Laser Index PTP w/ Par. Rate	242%	213%
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	177%	154%
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	244%	212%
5-Yr. FUSION Strategy ^{SM**}	Fixed Rate on Gain	6%
	Par. Rate	125%
Declared Interest Option	4.30%	3.80%

LibertyMark Freedom Rates, Effective 2/5/2024

Interest Crediting Option	LibertyMark Freedom 10, 10 LT		LibertyMark Freedom 10 Plus, 10 LT Plus		LibertyMark Freedom 7	
	No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee
1-Yr. S&P 500 PTP w/ Cap	8.25%	13.65%	6.20%	10.25%	8.05%	12.35%
2-Yr. S&P 500 PTP w/ Par. Rate	77%	107%	57%	87%	73%	99%
1-Yr. S&P 500 IQ Index* PTP w/ Cap	14.75%	N/A	10.00%	N/A	13.15%	N/A
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	75%	105%	55%	85%	70%	96%
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	181%	251%	131%	201%	169%	229%
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	249%	346%	180%	276%	233%	316%
1-Yr. SG Laser Index PTP w/ Par. Rate	177%	248%	131%	201%	167%	228%
2-Yr. SG Laser Index PTP w/ Par. Rate	245%	343%	180%	278%	231%	315%
Declared Interest Option	4.50%	NA	3.20%	NA	4.15%	NA

Guaranteed Minimum Value:

The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,[†] plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your client's contract's data page. The current Guaranteed Minimum Value Interest Rate for contracts issued on or after 1/1/2024 is 2.80% (subject to change quarterly).

Rate Lock:

A rate lock applies on each option for 45 days from the date the application is received by Amerigo. On premium received within the 45-day period, clients will receive the *greater* of (1) the locked-in rate or (2) the rate in effect on the index date following the date premium is received. After 45 days, the rates in effect at the time premium is received will apply.

Deadlines:

To receive the rate lock:

- All applications must be received by Americo's administrative office by 5:00 p.m., Central time on **Friday, February 2, 2024.**
- All premium must be received by 5:00 p.m., Central time on **Monday, March 18, 2024.**

Submit applications via:

- **FireLight® e-app platform** (preferred method): To access, log in to LegacyNet® and click "Apps & Brochures."
- **Regular mail:** Americo, PO Box 410288, Kansas City, MO 64141-0288.
- **Overnight delivery:** Americo, 300 W. 11th Street, Kansas City, MO 64105-1618.
- **Fax:** 800-395-9261.
- **E-mail:** submit@americo.com.

If you would like us to review an application before you submit it to Americo, please contact the Legacy Marketing Group® Suitability/Compliance Help Desk at 800-395-1053, Ext. 5819.

For sales ideas or more information, call 800-395-1053, Ext. 4002, or visit www.legacynet.com.

We appreciate your business!

ClassicMark Forms: Series 411, 4204, 2181. AAA411 LG10 (12/22), AAA411 LG10 DP (06/23), AAA411 LG86+ (12/22), AAA411 LG86+ DP (06/23), AAA411 LG10B (12/22), AAA411 LG10B DP (06/23), AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **LibertyMark Freedom Forms:** Series 321-7 (12/22), 321-10 (12/22), 321-10B (12/22), 2509, 2181. AAA321-7 (12/22), AAA321-10 (12/22), AAA321-10 DP (06/23), AAA321-10B (12/22), AAA321-10B DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPC WF (02/22), AAA2181; ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF.

Products 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 designed and exclusively marketed by Legacy Marketing Group, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. ClassicMark and LibertyMark Freedom are registered service marks, and FUSION Strategy is a service mark, of Legacy Marketing Group.

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* Also known as the S&P 500 IQ 0.5% Decrement Index.

** Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

† Premium tax does not apply in Oregon.