

RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

July 25, 2025

Americo FIA Rates Are Changing for Apps Received After 7/28/2025

Americo Financial Life and Annuity Insurance Company has announced that it will change rates on ClassicMark[®], LibertyMark Freedom[®], and Growth Commander[®] fixed indexed annuities, effective July 29, 2025. Decreased rates are shown in **red**. Increased rates are shown in **green**.

ClassicMark Rates, Effective 7/29/2025

Interest Crediting Option	ClassicMark 10, 10 LT	ClassicMark 10 Plus, 10 LT Plus
1-Yr. S&P 500 [®] PTP w/ Cap	9.05%	7.95%
2-Yr. S&P 500 PTP w/ Par. Rate	77%	68%
1-Yr. S&P 500 IQ Index* PTP w/ Cap	14.85%	11.85%
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	75%	66%
1-Yr. Gold PTP w/ Par. Rate	54%	48%
1-Yr. SG Lead Asset Select Exposure Rotation (SG Laser) Index PTP w/ Par. Rate	180%	159%
2-Yr. SG Laser Index PTP w/ Par. Rate	248%	219%
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	182%	159%
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	250%	219%
5-Yr. FUSION Strategy ^{SM**}	Fixed Rate on Gain	5%
	Par. Rate	127%
Declared Interest Option	4.45%	3.95%

LibertyMark Freedom Rates, Effective 7/29/2025

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	8.80%	14.65%	6.70%	11.00%	8.65%	13.30%
2-Yr. S&P 500 PTP w/ Par. Rate	78%	107%	58%	88%	74%	99%
1-Yr. S&P 500 IQ Index* PTP w/ Cap	15.20%	NA	9.15%	NA	13.55%	NA
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	76%	105%	56%	86%	71%	97%
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	186%	255%	136%	205%	174%	233%
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	255%	351%	186%	282%	239%	321%
1-Yr. SG Laser Index PTP w/ Par. Rate	182%	252%	136%	206%	172%	232%
2-Yr. SG Laser Index PTP w/ Par. Rate	251%	348%	187%	283%	237%	320%
Declared Interest Option	4.65%	NA	3.35%	NA	4.30%	NA

Growth Commander Rates, Effective 7/29/2025

Limited distribution—contact your IMO for availability.

Interest Crediting Option	Growth Commander 10		Growth Commander 6	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Option	4.10%	NA	4.05%	NA
1-Yr. S&P 500 PTP w/ Cap	8.10%	12.40%	8.05%	12.30%
1-Yr. S&P 500 IQ Index* PTP w/ Cap	12.70%	NA	12.30%	NA
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	69%	94%	68%	93%
	Participation rate guaranteed for the entire surrender period:			
1-Yr. SG Global Balanced Index PTP w/ Par. Rate	160%	218%	157%	215%
2-Yr. SG Global Balanced Index PTP w/ Par. Rate	215%	294%	212%	290%
1-Yr. Morgan Stanley Enhanced Allocation Index PTP w/ Par. Rate	147%	201%	145%	199%
2-Yr. Morgan Stanley Enhanced Allocation Index PTP w/ Par. Rate	228%	312%	224%	308%

Guaranteed Minimum Value:

The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.50% 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 July 1, 2025, 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 Americo. 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. Note: renewal rates are based on the issue date and not the rate lock date.

Deadlines:

To receive the rate lock:

- All applications must be received by Americo's administrative office by 5:00 p.m., Central time on **Monday, July 28, 2025**.
- All premium must be received by 5:00 p.m., Central time on **Thursday, September 11, 2025**.

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.
- **Email:** 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. **Growth Commander Forms:** Series 319, 4204, 4139, 2508. AAA319-6 (12/22), AAA319-6 DP (06/23), AAA319-10 (12/22), AAA319-10 DP (06/23); ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, AAA4204, AAA4139 (05/06), AAA2508 PTPP (02/22), AAA2508 PTPP WF (02/22), AAA2508 PTPC (02/22), AAA2508 PTPC WF (02/22), AAA2508 PTPPG (02/22), AAA2508 PTPPG WF (02/22); ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG 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, LibertyMark Freedom, and Growth Commander are registered service marks, and FUSION Strategy is a service mark, of Legacy Marketing Group.

The "S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and have been licensed for use by Americo Financial Life and Annuity Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Americo's Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 IQ Index.

All references to **LBMA Gold Price** are used with the permission of ICE Benchmark Administration Limited and have been provided for informational purposes only. ICE Benchmark Administration Limited accepts no liability or responsibility for the accuracy of the prices or the underlying product to which the prices may be referenced. LBMA Gold Price is a trade mark of Precious Metal Prices Limited.

The **SG Columbia Adaptive Risk Allocation Index**, the **Global Balanced Index**, and the **SG Lead Asset Select Exposure Rotation Index** (the "**LASER Index**" and, together with the SG Columbia Adaptive Risk Allocation Index and Global Balanced Index, the "**Indices**") are the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, "**SG**"). SG has contracted with (i) Solactive AG ("**Solactive**") to maintain and calculate the SG Columbia Adaptive Risk Allocation Index and (ii) S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("**S&P**") to maintain and calculate the Global Balanced Index and the LASER Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", "SG Columbia Adaptive Risk Allocation Index", "Global Balanced Index", and "Lead Asset Select Exposure Rotation Index" (collectively, the "**SG Marks**") are trademarks or service marks of SG. SG has also licensed certain marks from Columbia Management Investment Advisers, LLC or its affiliates (collectively, "**Columbia Management**") for use by SG. SG has licensed use of the Index and the SG Marks to Americo Financial Life and Annuity Insurance Company ("**Americo**") and sub-licensed the use of certain Columbia Management-licensed marks (the "**Columbia Marks**") for use in a fixed indexed annuity offered by Americo (the "**Fixed Indexed Annuity**"). SG's sole contractual relationship with Americo is to license the Indices and the SG Marks and sub-license the Columbia Marks to Americo. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies.

None of SG, Solactive, S&P, Columbia Management or other third party licensor (collectively, the "**Index Parties**") to SG is acting, or has been authorized to act, as an agent of Americo or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Americo, and no Index Party makes any representation whatsoever as to the advisability of purchasing, selling or holding any product linked to any of the Indices, including the Fixed Indexed Annuity. No Index Party shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on any Index, and is not liable for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of any of the Indices, their methodology, any SG Mark, S&P Mark, Columbia Mark or otherwise.

Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Amerigo. The selection of any of the Indices as a crediting option under a Fixed Indexed Annuity does not obligate Amerigo or SG to invest annuity payments in the components of any of the Index.

In calculating the performance of the SG Columbia Adaptive Risk Allocation Index, SG deducts a maintenance fee of 0.50% per annum on the level of the SG Columbia Adaptive Risk Allocation Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. Because the SG Columbia Adaptive Risk Allocation Index can experience potential leverage up to 150%, the maintenance fee may be as high as 0.75% per year. In calculating the performance of the Global Balanced Index and the LASER Index, SG deducts a maintenance fee of 0.50% per annum on the level of each of these Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of each Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market states as determined by Columbia Management, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

Any annuity product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by **Morgan Stanley & Co. LLC**, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

Morgan Stanley includes an index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.15% per business day or up to approximately 37.8% per year. Such deduction is included in calculating the level of the Index and will thus reduce the return of the Index. The excess return calculation applied by Morgan Stanley as part of the Index's methodology will also decrease the Index's performance and thus reduce the return of any product linked directly to the Index.

* 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.