

RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

September 23, 2021

Americo FIA Rates Are Changing for Apps Received After September 28

Americo Financial Life and Annuity Insurance Company has announced that it will change rates on ClassicMark®, LibertyMark®, and FutureMark® fixed indexed annuities, effective September 29, 2021. Decreased rates are shown in **red**.

New ClassicMark and LibertyMark Rates

Effective September 29, 2021

Strategy	ClassicMark		LibertyMark				LibertyMark SE			
	10, 10 LT	10 Plus, 10 LT Plus	7	7 Plus	10, 10 LT	10 Plus, 10 LT Plus	SE 7	SE 7 Plus	SE 10, SE 10 LT	SE 10 Plus, SE 10 LT Plus
1-Yr. S&P 500® PTP w/ Cap	3.80%	2.75%	5.10%	4.60%	6.20%	4.00%	6.10%	5.50%	7.10%	5.00%
2-Yr. S&P 500 PTP w/ Par. Rate*	40%	28%	53%	48%	63%	42%	63%	58%	72%	52%
1-Yr. Gold PTP w/ Par. Rate*	27%	19%	36%	33%	43%	28%	43%	39%	49%	35%
1-Yr. Morgan Stanley TEBI PTP w/ Par. Rate*	55%	37%	74%	65%	88%	56%	87%	78%	102%	70%
2-Yr. Morgan Stanley TEBI PTP w/ Par. Rate*	73%	50%	99%	88%	118%	75%	117%	105%	137%	94%
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate*	70%	47%	93%	83%	111%	71%	110%	99%	129%	89%
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate*	94%	64%	127%	113%	151%	97%	150%	135%	175%	121%
5-Yr. FUSION Strategy ^{SM**}										
Fixed Rate on Gain:	1%	1%	2%	2%	2%	1%	3%	3%	3%	2%
Participation Rate:	106%	62%	114%	93%	150%	110%	108%	86%	144%	106%
Declared Interest Account	1.70%	1.15%	2.25%	2.05%	2.80%	1.75%	2.75%	2.55%	3.30%	2.25%

New FutureMark Rates
Effective September 29, 2021

Strategy	Rate
1-Yr. S&P 500 PTP w/ Cap	5.40%
1-Yr. S&P 500 PTP w/ Par. Rate	39%
1-Yr. Morgan Stanley TEBI PTP w/ Par. Rate	79%
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	100%
2-Yr. Morgan Stanley TEBI PTP w/ Par. Rate*	106%
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate*	135%
5-Yr. FUSION Strategy** Fixed Rate on Gain: Participation Rate:	1% 166%
Declared Interest Account	2.45%

Rate Lock:

A rate lock applies on each strategy 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.

Deadlines:

To receive the rate lock:

- All applications must be received by Americo's administrative office by 5:00 p.m., Central time on **Tuesday, September 28, 2021.**
- All premium must be received by 5:00 p.m., Central time on **Friday, November 12, 2021.**

Submit applications on or before September 28, 2021, via:

- **FireLight® e-app platform** (preferred method): Access through the LegacyNet® [Point-of-Sale Materials page](#).
- **Regular mail:** Americo, P.O. 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 prior to submitting it to Americo, please contact the Legacy Marketing Group® Customer Service and Suitability 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 10 Contract Series 411, 4190, 4204; ClassicMark 10 Plus Contract Series 411, 4179, 4190, 4204; ClassicMark 10 LT Contract Forms ICC20 411 LG10, ICC19 4204; ClassicMark 10 LT Plus Contract Forms ICC20 411 LG10+, ICC19 4204; LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Contract Series 411/4190/4196/4205); LibertyMark 7 Plus, SE 7 Plus (Contract Series 411/4190/4191/4196/4205); LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Contract Series 411/4179/4190/4196/4205); FutureMark 10, 10 LT (Contract Series 416/4416). 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. On FutureMark, the Optimizer Fee of 1.00%, and on LibertyMark, the Liberty Optimizer administrative fee of 1.00–1.75% (depending on the product version selected), will be deducted from the Accumulation Value at the end of each contract year, including the first. FutureMark, ClassicMark, and LibertyMark are registered service marks, and FUSION Strategy is a service mark, of Legacy Marketing Group.

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* Not available in all states. Check current State Approval Matrix.

** Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain. Not available in all states.