

# RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

December 3, 2025

## Americo FIA Rates Are Changing for Apps Received After 12/11/2025

Americo Financial Life and Annuity Insurance Company has announced that it will change rates on OptiMark<sup>SM</sup>, LibertyMark Freedom<sup>®</sup>, and Growth Commander<sup>®</sup> fixed indexed annuities, effective 12/12/2025. Decreased rates are shown in **red**. Increased rates are shown in **green**.

### OptiMark Rates, Effective 12/12/2025

Interest Crediting Option	OptiMark, OptiMark LT
1-Yr. S&P 500 <sup>®</sup> PTP w/ Cap	<b>5.75%</b>
1-Yr. S&P 500 PTP Inversion w/ Cap	<b>12.30%</b>
2-Yr. S&P 500 PTP w/ Par. Rate	<b>49%</b>
1-Yr. S&P 500 IQ Index* PTP w/ Cap	<b>7.65%</b>
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	<b>50%</b>
1-Yr. S&P 500 IQ Index* PTP w/ Declared Rate on Gain	<b>5.30%</b>
1-Yr. SG Lead Asset Select Exposure Rotation (SG Laser) Index PTP w/ Par. Rate	<b>122%</b>
2-Yr. SG Laser Index PTP w/ Par. Rate	<b>168%</b>
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	<b>121%</b>
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	<b>166%</b>
Declared Interest Option	<b>2.85%</b>

## LibertyMark Freedom Rates, Effective 12/12/2025

Interest Crediting Option	LibertyMark Freedom 10, 10 LT		LibertyMark Freedom 7	
	No Fee	1.00% Fee	No Fee	1.00% Fee
1-Yr. S&P 500 PTP w/ Cap	<b>8.05%</b>	<b>10.55%</b>	<b>8.00%</b>	<b>10.50%</b>
2-Yr. S&P 500 PTP w/ Par. Rate	<b>69%</b>	<b>85%</b>	<b>67%</b>	<b>83%</b>
1-Yr. S&P 500 IQ Index* PTP w/ Cap	<b>13.15%</b>	<b>21.65%</b>	<b>12.40%</b>	<b>19.95%</b>
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	<b>70%</b>	<b>87%</b>	<b>68%</b>	<b>84%</b>
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	<b>172%</b>	<b>212%</b>	<b>165%</b>	<b>204%</b>
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	<b>237%</b>	<b>291%</b>	<b>226%</b>	<b>281%</b>
1-Yr. SG Laser Index PTP w/ Par. Rate	<b>169%</b>	<b>209%</b>	<b>163%</b>	<b>203%</b>
2-Yr. SG Laser Index PTP w/ Par. Rate	<b>232%</b>	<b>287%</b>	<b>224%</b>	<b>280%</b>
Declared Interest Option	<b>4.25%</b>	NA	<b>4.00%</b>	NA

## Growth Commander Rates, Effective 12/12/2025

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	<b>3.95%</b>	NA	3.95%	NA
1-Yr. S&P 500 PTP w/ Cap	<b>7.90%</b>	<b>12.00%</b>	<b>7.85%</b>	<b>11.95%</b>
1-Yr. S&P 500 IQ Index* PTP w/ Cap	<b>12.25%</b>	NA	<b>12.15%</b>	NA
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	68%	93%	67%	92%
	Participation rate guaranteed for the entire surrender period:			
1-Yr. SG Global Balanced Index PTP w/ Par. Rate	<b>155%</b>	<b>214%</b>	154%	<b>213%</b>
2-Yr. SG Global Balanced Index PTP w/ Par. Rate	<b>209%</b>	<b>287%</b>	<b>208%</b>	<b>286%</b>
1-Yr. Morgan Stanley Enhanced Allocation Index PTP w/ Par. Rate	<b>142%</b>	<b>196%</b>	141%	195%
2-Yr. Morgan Stanley Enhanced Allocation Index PTP w/ Par. Rate	<b>219%</b>	<b>303%</b>	<b>218%</b>	302%

### 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 data page. The current Guaranteed Minimum Value Interest Rate for contracts issued on or after October 1, 2025, is 2.85% (subject to change quarterly).

### Rate Lock:

A rate lock applies on each option for 60 days from the date the application is received by Americo. On premium received within the 60-day period, clients will receive the *greater* of: (1) the locked-in rate or (2) the rate in effect on the date premium is received. After 60 days, the rate 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:

- Submit applications to Americo's administrative office by 5:00 p.m., Central time, on **Thursday, December 11, 2025.**
- All premium must be received by 5:00 p.m., Central time, on **Monday, February 9, 2026.**

## Submit applications:

All OptiMark and LibertyMark Freedom applications are available exclusively via FireLight® e-app:

- Log in to [www.legacynet.com](http://www.legacynet.com) to access the new business application and all required forms and disclosures on FireLight.

For Growth Commander only, applications may be submitted 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](mailto: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](http://www.legacynet.com).

## We appreciate your business!

**OptiMark Forms:** Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC; ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **LibertyMark Freedom Forms:** Series 321-7 (12/22), 321-7 DP, 321-10 (12/22), 321-10 DP, 2509 (04/24), AAA321-7 (12/22), AAA321-7 DP, AAA321-10 (12/22), AAA321-10 DP, AAA2509 PTPP (04/24), AAA2509 PTPP WF (04/24), AAA2509 PTPC (04/24), AAA2509 PTPC WF (04/24), AAA2533, AAA2533 DP, AAA2537, AAA2537 DP; ICC22 321-7, ICC23 321-7 DP, ICC22 321-10, ICC23 321-10 DP, ICC24 2509 PTPP, ICC24 2509 PTPP WF, ICC24 2509 PTPC, ICC24 2509 PTPC WF, ICC24 2533, ICC24 2533 DP, ICC24 2537, ICC24 2537 DP. **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.

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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.

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

\*\* Premium tax does not apply in Oregon.

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