

## Growth Commander Rates Are Changing After February 4

Americo Financial Life and Annuity Insurance Company has announced that, effective February 5, 2024, Growth Commander fixed indexed annuity interest crediting rates are changing. Decreased rates are shown below in red.

### New rates, effective February 5, 2024, and subject to change

Interest Crediting Option	Growth Commander 6		Growth Commander 10	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Account (current declared rate)	3.90%	NA	3.95%	NA
One-Year <b>S&amp;P 500®</b> Point-to-Point With Cap	7.50%	11.45%	7.60%	11.55%
One-Year <b>S&amp;P 500 IQ Index*</b> Point-to-Point With Cap	11.95%	NA	12.30%	NA
One-Year <b>S&amp;P 500 IQ Index*</b> Point-to-Point With Participation Rate	67%	92%	68%	93%
Participation rate guaranteed for the entire surrender period:				
One-Year <b>SG Global Balanced Index</b> Point-to-Point With Participation Rate	152%	210%	154%	212%
Two-Year <b>SG Global Balanced Index</b> Point-to-Point With Participation Rate	204%	282%	208%	286%
One-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point With Participation Rate	139%	193%	142%	196%
Two-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point With Participation Rate	216%	300%	220%	303%

### Rate Lock

A rate lock applies on each interest crediting 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.

## 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)	Log in to <a href="http://www.GrowthCommanderFIA.com">www.GrowthCommanderFIA.com</a> for access.	
Email	submit@americo.com	
Fax	800-395-9261	
Mail	<b>Regular Mail:</b> Americo P.O. Box 410288 Kansas City, MO 64141-0288	<b>Overnight Delivery:</b> Americo 300 W. 11th Street Kansas City, MO 64105-1618

## Product Overview

Log in to [www.GrowthCommanderFIA.com](http://www.GrowthCommanderFIA.com) for a current Compensation Schedule.

**Questions?** Please contact your IMO.

**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. 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.

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

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