

Need-to-know information critical to your business.

December 27, 2022

Americo Minimum Guarantee Temporarily Increasing to 2.45% on 100% of Premium in South Dakota

For a limited time in South Dakota, the Guaranteed Minimum Value on ClassicMark® and LibertyMark® Freedom fixed indexed annuities from Americo Financial Life and Annuity Insurance Company will be equal to 2.45% on 100% of premium.* This temporary increase in the Guaranteed Minimum Value Interest Rate is **effective with applications signed on or after January 1, 2023**.

With a Guaranteed Minimum Value of 2.45% on 100% of premium,* the result in a worst-case scenario for ClassicMark and LibertyMark Freedom clients would be a **27.39% return after 10 years**, assuming no withdrawals. This strong minimum guarantee is just one of the many client-friendly benefits offered by these Americo FIAs. There's also:

- No mandatory product fees.
- Strong earnings potential driven by a diverse selection of index strategies.
- Optional enhanced death benefit rider with a 30% bonus.**
- No MVA.
- Backing of "A" rated Americo Financial Life and Annuity Insurance Company.†

Submit applications, 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.

UPDATED DISCLOSURE DOCUMENT—An updated annuity disclosure document will be available January 1, 2023, on FireLight and is required for applications signed on and after January 1, 2023. Avoid new business and commission delays by ensuring the most current forms, including the updated disclosure document, are used, and please discard any older versions you may have.

For sales tips and more information, call the Legacy Marketing Group® Sales Team at 800-395-1053, Ext. 4002.

We appreciate your business!

Heritage MaximizerSM enhanced death benefit rider (Rider Series 2181). ClassicMark 10 Contract Series 411, 4190, 4204; ClassicMark 10 Plus Contract Series 411, 4179, 4190, 4204; LibertyMark Freedom 7 Contract Forms AAA321-7; LibertyMark Freedom 10 Contract Forms AAA321-10; LibertyMark Freedom 10 Plus Contract Forms AAA321-10B (02/22). 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 Heritage Maximizer is a service mark, of Legacy Marketing Group.

- * Available upon death, surrender, or annuitization, less any withdrawals, surrender charges, and applicable premium tax (premium tax does not apply in Oregon).
- ** The Heritage Maximizer enhanced death benefit rider is available for a 0.30% annual charge to issue ages 0–75. The benefit becomes eligible for payout three years after the rider effective date. Additional restrictions apply. Not available on all products or in all states.
- † Rating for Americo Financial Life and Annuity Insurance Company (Americo), October 2021. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from "A++" to "F."

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22-800-18 (12/22)

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