

A Hypothetical Illustration of:

# FutureMark<sup>SM</sup> 10

Single Premium Deferred Fixed Indexed Annuity



**Issued by Amerigo Financial Life and Annuity Insurance Company. ("Amerigo")**  
Kansas City, MO  
www.amerigo.com

**Prepared For:**  
Valued Client  
Male, Age 60

**Prepared On:**  
December 9, 2019  
3:29 P.M.

**Prepared By:**  
Valued Producer

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**This is a hypothetical illustration only, and not a contract.** This hypothetical illustration is not an indication of the annuity's past or future performance. It is hypothetical and is intended solely to show how different crediting options may affect your annuity. Interest rates, index factors, fees, and other values can change and are not guaranteed unless clearly labeled as guaranteed. Actual results will be higher or lower than what is shown in this hypothetical illustration but will not be less than the minimum guarantees.

19-600-1 (06/19)

AF1415v0619

<b>Prepared For:</b>	Valued Client	<b>Single Premium:</b>	\$200,000.00
<b>Issue Age:</b>	60	<b>Illustration Date:</b>	December 9, 2019
<b>State of Issue:</b>	AR	<b>Product:</b>	FutureMark <sup>SM</sup> 10

## Product Highlights

Although you can't know for certain what the future holds, you can make plans now to become financially prepared for what may come. FutureMark<sup>SM</sup> offers powerful benefits to keep you moving forward with confidence.

- **Shield** your funds from market-related loss with strong guarantees. You are ensured at least 1.6% annually on 100% of your premium upon death, surrender, or annuitization (less any withdrawals, surrender charges, and applicable premium tax).
- **Accumulate** more with the help of strong rates and caps on indexed interest crediting strategies you can't find elsewhere.
- **Diversify** your portfolio with the choice of pre-blended BuilderBlend<sup>SM</sup> interest crediting strategies that simplify allocation and lock in rates for five years.
- **Access** up to 10% of your money each year after the first, penalty-free.
- **Trust** your future with a stable, highly rated company.

**Optimizer Fee**—The key to this product's strong earnings potential is an annual administrative fee called the Optimizer Fee. This 1% fee allows for higher declared rates and caps than would be available on a no-fee product. These higher rates and caps can equate to greater growth opportunity for your money.

**True Up**—The True Up is a built-in feature designed to credit back Optimizer Fee amounts paid that are greater than the interest earnings in the contract. It applies on the fifth contract anniversary. The True Up amount is equal to the single premium paid less any withdrawals (and any surrender charges thereon); minus the end of Year 5 Accumulation Value after the Optimizer Fee is deducted and any interest is credited.

**BeneBooster<sup>SM</sup>**—To enhance your death benefit, FutureMark<sup>SM</sup> includes the BeneBooster<sup>SM</sup>, a guaranteed minimum death benefit rider provided with your contract at no cost. Should you die before annuity payments under a settlement option begin, your chosen beneficiary will receive the greater of the Accumulation Value less any applicable premium tax, Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals, plus a benefit equal to 25% times the Net Gain in the contract. To help alleviate the financial burden on your loved ones, this additional rider benefit can be used to help offset taxes, pay final expenses, or for any other purpose.



**A.M. BEST—A (Excellent)** for financial strength and operating performance. This is the third highest of A.M. Best's 15 ratings. Visit the Who We Are section of [www.americo.com](http://www.americo.com) for more information.

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## Illustration Overview

### FutureMark<sup>SM</sup> 10

Plan Type: Non-Qualified

BeneBooster<sup>SM</sup> Enhanced Death Benefit Rider

- No-cost rider, included with the contract, provides an additional benefit equal to 25% times the Net Gain in the contract.

#### Allocations:

Percentage	Strategy	Participation Rate	Cap	Fixed Rate on Gain	Declared Rate
0%	One-Year S&P 500 <sup>®</sup> Point-to-Point With Cap	NA	4.95%	NA	NA
100%	Two-Year SG Columbia Adaptive Risk Allocation Point-to-Point With Participation Rate	115%	NA	NA	NA
0%	Five-Year FUSION Strategy <sup>SM</sup> [Also known as SG Columbia Adaptive Risk Allocation Index Point-to-Point (without Cap) with Amount on Gain]	95%	NA	2%	NA
0%	Five-Year BuilderBlend <sup>SM</sup> 1				
	• 50% One-Year Morgan Stanley Target Equity Balanced Index Point-to-Point With Participation Rate	66%	NA	NA	NA
	• 50% Five-Year FUSION Strategy <sup>SM</sup>	95%	NA	2%	NA
0%	Five-Year BuilderBlend <sup>SM</sup> 2				
	• 50% One-Year S&P 500 <sup>®</sup> Point-to-Point With Cap	NA	4.00%	NA	NA
	• 50% Five-Year FUSION Strategy <sup>SM</sup>	95%	NA	2%	NA
0%	Declared Interest Account	NA	NA	NA	2.30%

Total: 100%

The rates illustrated are current as of the date illustrated.

#### Introduction to Your Illustration

This illustration assumes the index will repeat historical performance and that the annuities' current non-guaranteed elements, such as caps, participation rates, or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity.

Please review the entire Disclosure Document and Buyer's Guide provided with your Annuity Contract for more detailed information about your annuity and discussion of key terms and definitions.

This hypothetical illustration may not be used and is not complete unless accompanied by the Disclosure Document and Buyer's Guide, which are considered part of this Illustration.

This product is underwritten by Americo Financial Life and Annuity Insurance Company (Americo). Americo does not provide fiduciary advice, recommendations, tax advice, or legal advice.

Annuity contract and rider are issued under form Series 416 and state variations thereof.

## Illustrated Historical Performance

### Hypothetical Aggregate Summary

Last 10 Years  
1/1/2009 – 12/31/2018

Lowest 10-Year Period

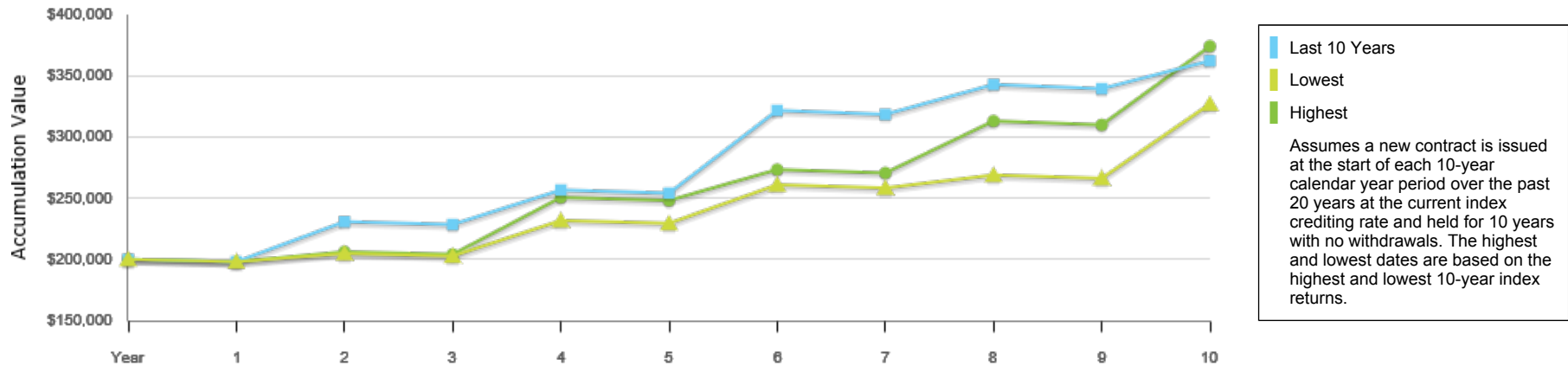
Highest 10-Year Period

Contract Year	Last 10 Years			Lowest 10-Year Period			Highest 10-Year Period		
	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value
1	0.00%	\$0	\$198,000	0.00%	\$0	\$198,000	0.00%	\$0	\$198,000
2	17.71%	\$34,708	\$230,728	4.45%	\$8,718	\$204,738	5.14%	\$10,070	\$206,090
3	0.00%	\$0	\$228,421	0.00%	\$0	\$202,690	0.00%	\$0	\$204,029
4	13.48%	\$30,484	\$256,620	15.47%	\$31,038	\$231,701	24.06%	\$48,598	\$250,587
5	0.00%	\$0	\$254,054	0.00%	\$0	\$229,384	0.00%	\$0	\$248,081
6	27.88%	\$70,131	\$321,645	14.89%	\$33,818	\$260,909	11.28%	\$27,715	\$273,316
7	0.00%	\$0	\$318,428	0.00%	\$0	\$258,300	0.00%	\$0	\$270,582
8	8.76%	\$27,608	\$342,852	5.14%	\$13,137	\$268,854	16.84%	\$45,118	\$312,995
9	0.00%	\$0	\$339,423	0.00%	\$0	\$266,165	0.00%	\$0	\$309,865
10	7.80%	\$26,199	\$362,228	24.06%	\$63,398	\$326,901	21.97%	\$67,385	\$374,151

Average Annualized Return = 6.12%

Average Annualized Return = 5.04%

Average Annualized Return = 6.46%



The True Up provision may positively affect the Accumulation Value in the 10-year period scenarios.



## Illustrated Historical Performance

### Two-Year SG Columbia Adaptive Risk Allocation Point-to-Point With Participation Rate

Last 10 Years  
1/1/2009 – 12/31/2018

Lowest 10-Year Period  
1/1/2002 – 12/31/2011

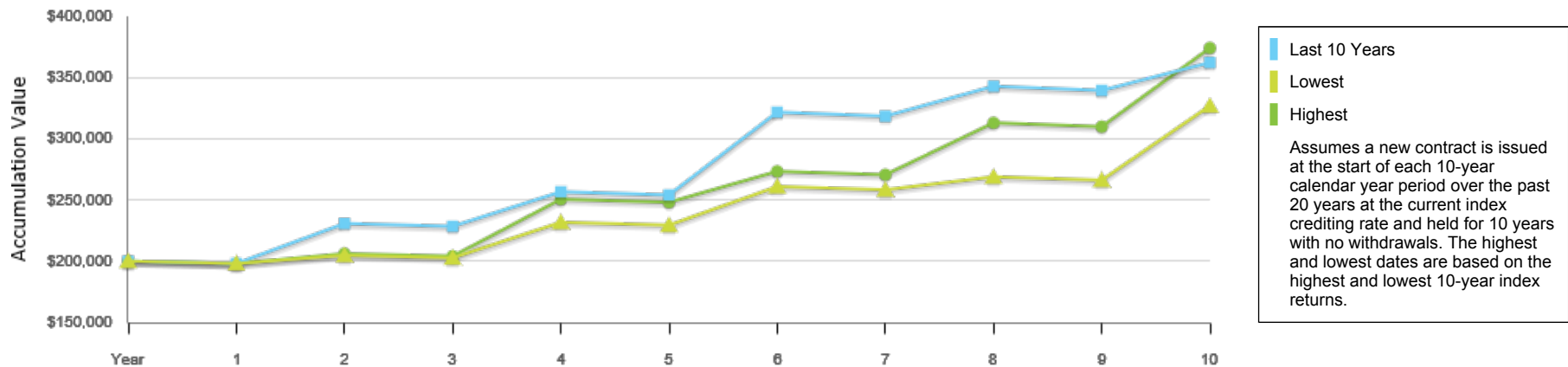
Highest 10-Year Period  
1/1/2008 – 12/31/2017

Contract Year	Last 10 Years			Lowest 10-Year Period			Highest 10-Year Period		
	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value
1	0.00%	\$0	\$198,000	0.00%	\$0	\$198,000	0.00%	\$0	\$198,000
2	17.71%	\$34,708	\$230,728	4.45%	\$8,718	\$204,738	5.14%	\$10,070	\$206,090
3	0.00%	\$0	\$228,421	0.00%	\$0	\$202,690	0.00%	\$0	\$204,029
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Average Annualized Return = 6.12%

Average Annualized Return = 5.04%

Average Annualized Return = 6.46%



The True Up provision may positively affect the Accumulation Value in the 10-year period scenarios.

## Illustrated Guaranteed Contract Values

### Hypothetical Illustration: FutureMark<sup>SM</sup> 10

End of Year	Age	Premium	Withdrawal or RMD	Optimizer Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
1	61	\$200,000	\$0	\$2,000	0.00%	\$0	\$198,000	\$173,250	\$177,800	\$200,000
2	62	\$0	\$0	\$1,980	0.00%	\$0	\$196,020	\$174,874	\$184,115	\$200,000
3	63	\$0	\$0	\$1,960	0.00%	\$0	\$194,060	\$173,997	\$188,007	\$200,000
4	64	\$0	\$0	\$1,941	0.00%	\$0	\$192,119	\$173,984	\$192,936	\$200,000
5	65	\$0	\$0	\$1,921	0.00%	\$0	\$200,000**	\$181,921	\$196,999	\$200,000
6	66	\$0	\$0	\$2,000	0.00%	\$0	\$198,000	\$181,980	\$202,135	\$202,135
7	67	\$0	\$0	\$1,980	0.00%	\$0	\$196,020	\$181,922	\$207,384	\$207,384
8	68	\$0	\$0	\$1,960	0.00%	\$0	\$194,060	\$181,848	\$212,749	\$212,749
9	69	\$0	\$0	\$1,941	0.00%	\$0	\$192,119	\$181,756	\$218,233	\$218,233
10	70	\$0	\$22,139	\$1,700	0.00%	\$0	\$168,280	\$159,866	\$201,504	\$201,504
11	71	\$0	\$22,000	\$1,463	0.00%	\$0	\$144,817	\$144,817	\$193,094	\$193,094
12	72	\$0	\$22,000	\$1,228	0.00%	\$0	\$121,589	\$121,589	\$173,831	\$173,831
13	73	\$0	\$22,000	\$996	0.00%	\$0	\$98,593	\$98,593	\$154,261	\$154,261
14	74	\$0	\$22,000	\$766	0.00%	\$0	\$75,827	\$75,827	\$134,377	\$134,377
15	75	\$0	\$22,000	\$538	0.00%	\$0	\$53,289	\$53,289	\$114,175	\$114,175
16	76	\$0	\$22,000	\$313	0.00%	\$0	\$30,976	\$30,976	\$93,650	\$93,650
17	77	\$0	\$22,000	\$90	0.00%	\$0	\$8,886	\$8,886	\$72,796	\$72,796
18	78	\$0	\$6,886	\$20	0.00%	\$0	\$1,980	\$1,980	\$66,965	\$66,965
19	79	\$0	\$0	\$20	0.00%	\$0	\$1,961	\$1,961	\$68,036	\$68,036
20	80	\$0	\$0	\$20	0.00%	\$0	\$1,941	\$1,941	\$69,125	\$69,125
21	81	\$0	\$0	\$19	0.00%	\$0	\$1,922	\$1,922	\$70,231	\$70,231
22	82	\$0	\$0	\$19	0.00%	\$0	\$1,902	\$1,902	\$71,355	\$71,355
23	83	\$0	\$0	\$19	0.00%	\$0	\$1,883	\$1,883	\$72,496	\$72,496
24	84	\$0	\$0	\$19	0.00%	\$0	\$1,865	\$1,865	\$73,656	\$73,656
25	85	\$0	\$0	\$19	0.00%	\$0	\$1,846	\$1,846	\$74,835	\$74,835

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## Illustrated Guaranteed Contract Values

### Hypothetical Illustration: FutureMark<sup>SM</sup> 10

End of Year	Age	Premium	Withdrawal or RMD	Optimizer Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
26	86	\$0	\$0	\$18	0.00%	\$0	\$1,827	\$1,827	\$76,032	\$76,032
27	87	\$0	\$0	\$18	0.00%	\$0	\$1,809	\$1,809	\$77,249	\$77,249
28	88	\$0	\$0	\$18	0.00%	\$0	\$1,791	\$1,791	\$78,485	\$78,485
29	89	\$0	\$0	\$18	0.00%	\$0	\$1,773	\$1,773	\$79,740	\$79,740
30	90	\$0	\$0	\$18	0.00%	\$0	\$1,755	\$1,755	\$81,016	\$81,016
35	95	\$0	\$0	\$17	0.00%	\$0	\$1,669	\$1,669	\$87,708	\$87,708

For definitions of terms, see Glossary.

Guaranteed Values are based on interest crediting strategy allocations and percentages selected in the illustration input, 0% growth in the indexed strategies, a guaranteed minimum rate of 1% in the Fixed Rate Strategy, and application of an annual 1% Optimizer administrative fee (the fee does not reduce the Guaranteed Minimum Value) at the end of each contract year, including the first. The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to the single premium received, less any partial surrenders (including any surrender charges deducted thereon), less any premium tax, if applicable, with interest compounded daily at the Guaranteed Minimum Value Interest Rate shown on the contract; less surrender charges. This hypothetical illustration assumes a 1.6% Guaranteed Minimum Value Interest Rate.

\* The death benefit is equal to the greater of Accumulation Value, Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals, plus a BeneBooster<sup>SM</sup> rider benefit equal to 25% times the Net Gain in the contract. The values shown will be decreased by any applicable premium taxes.

\*\* If the Accumulation Value at the end of the fifth contract anniversary is less than the Premium paid less any partial surrenders, the Accumulation Value will be "Trued up" to the original Premium amount less any partial surrenders.

## Illustrated Non-Guaranteed Contract Values

### Hypothetical Illustration: FutureMark<sup>SM</sup> 10

End of Year	Age	Premium	Withdrawal or RMD	Optimizer Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
1	61	\$200,000	\$0	\$2,000	0.00%	\$0	\$198,000	\$173,250	\$177,800	\$200,000
2	62	\$0	\$0	\$1,980	17.71%	\$34,708	\$230,728	\$205,417	\$184,115	\$238,410
3	63	\$0	\$0	\$2,307	0.00%	\$0	\$228,421	\$204,806	\$188,007	\$235,526
4	64	\$0	\$0	\$2,284	13.48%	\$30,484	\$256,620	\$232,074	\$192,936	\$270,775
5	65	\$0	\$0	\$2,566	0.00%	\$0	\$254,054**	\$231,215	\$196,999	\$267,568
6	66	\$0	\$0	\$2,541	27.88%	\$70,131	\$321,645	\$294,983	\$202,135	\$352,056
7	67	\$0	\$0	\$3,216	0.00%	\$0	\$318,428	\$295,527	\$207,384	\$348,035
8	68	\$0	\$0	\$3,184	8.76%	\$27,608	\$342,852	\$321,081	\$212,749	\$378,565
9	69	\$0	\$0	\$3,429	0.00%	\$0	\$339,423	\$321,115	\$218,233	\$374,279
10	70	\$0	\$22,000	\$3,174	7.80%	\$24,501	\$338,750	\$322,409	\$201,504	\$378,937
11	71	\$0	\$22,000	\$3,167	0.00%	\$0	\$313,582	\$313,582	\$193,094	\$352,978
12	72	\$0	\$22,000	\$2,916	17.71%	\$51,113	\$339,779	\$339,779	\$173,831	\$391,224
13	73	\$0	\$22,000	\$3,178	0.00%	\$0	\$314,601	\$314,601	\$154,261	\$365,252
14	74	\$0	\$22,000	\$2,926	13.48%	\$39,049	\$328,724	\$328,724	\$134,377	\$388,405
15	75	\$0	\$22,000	\$3,067	0.00%	\$0	\$303,657	\$303,657	\$114,175	\$362,571
16	76	\$0	\$22,000	\$2,817	27.88%	\$77,751	\$356,591	\$356,591	\$93,650	\$434,238
17	77	\$0	\$22,000	\$3,346	0.00%	\$0	\$331,245	\$331,245	\$72,796	\$408,056
18	78	\$0	\$22,000	\$3,092	8.76%	\$26,812	\$332,964	\$332,964	\$51,609	\$415,705
19	79	\$0	\$22,000	\$3,110	0.00%	\$0	\$307,854	\$307,854	\$30,083	\$389,818
20	80	\$0	\$22,000	\$2,859	7.80%	\$22,064	\$305,060	\$305,060	\$8,212	\$391,825
21	81	\$0	\$22,000	\$2,831	0.00%	\$0	\$280,229	\$280,229	\$0	\$366,287
22	82	\$0	\$22,000	\$2,582	17.71%	\$45,266	\$300,913	\$300,913	\$0	\$397,641
23	83	\$0	\$22,000	\$2,789	0.00%	\$0	\$276,124	\$276,124	\$0	\$372,155
24	84	\$0	\$22,000	\$2,541	13.48%	\$33,914	\$285,497	\$285,497	\$0	\$389,371
25	85	\$0	\$22,000	\$2,635	0.00%	\$0	\$260,862	\$260,862	\$0	\$364,077



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## Illustrated Non-Guaranteed Contract Values

### Hypothetical Illustration: FutureMark<sup>SM</sup> 10

End of Year	Age	Premium	Withdrawal or RMD	Optimizer Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
26	86	\$0	\$22,000	\$2,389	27.88%	\$65,937	\$302,410	\$302,410	\$0	\$421,513
27	87	\$0	\$22,000	\$2,804	0.00%	\$0	\$277,606	\$277,606	\$0	\$396,008
28	88	\$0	\$22,000	\$2,556	8.76%	\$22,161	\$275,211	\$275,211	\$0	\$398,514
29	89	\$0	\$22,000	\$2,532	0.00%	\$0	\$250,679	\$250,679	\$0	\$373,349
30	90	\$0	\$22,000	\$2,287	7.80%	\$17,651	\$244,043	\$244,043	\$0	\$370,554
35	95	\$0	\$22,000	\$1,852	0.00%	\$0	\$183,354	\$183,354	\$0	\$322,192

For definitions of terms, see Glossary.

The information shown on this illustration is for hypothetical demonstration purposes only. Any examples of future values used in a sales presentation are provided only for demonstrative purposes. Any such example must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

Non-Guaranteed Values are based on interest crediting strategy allocations and percentages selected in the illustration input using current non-guaranteed caps, participation rates, and interest rates; and application of an annual 1% Optimizer administrative fee (the fee does not reduce the Guaranteed Minimum Value) at the end of each contract year, including the first. The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to the single premium received, less any partial surrenders (including any surrender charges deducted thereon), less any premium tax, if applicable, with interest compounded daily at the Guaranteed Minimum Value Interest Rate shown on the contract; less surrender charges. This hypothetical illustration assumes a 1.6% Guaranteed Minimum Value Interest Rate.

\* The death benefit is equal to the greater of Accumulation Value, Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals, plus a BeneBooster<sup>SM</sup> rider benefit equal to 25% times the Net Gain in the contract. The values shown will be decreased by any applicable premium taxes.

\*\* If the Accumulation Value at the end of the fifth contract anniversary is less than the Premium paid less any partial surrenders, the Accumulation Value will be "Trued up" to the original Premium amount less any partial surrenders.

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## Product Information

### FutureMark<sup>SM</sup> 10

**Access to Accumulation Value** — If you need to access your Accumulation Value before the end of your contract, FutureMark<sup>SM</sup> provides ways to do so without incurring surrender charges. These include 10% penalty-free withdrawals each contract year after the first and, in most states, access to up to 100% of your Accumulation Value for nursing home confinement.

**Surrender Charges** — During your annuity's first 10 years, surrender charges may apply to withdrawals or surrenders that are greater than the penalty-free amount. The surrender charge is equal to the surrender charge percentage shown below for the applicable contract year multiplied by the amount withdrawn or surrendered.

Surrender Charge Schedule											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	12.5%	12%	11.5%	10.5%	10%	9%	8%	7%	6%	5%	0%

**Guarantee** — To shield your retirement funds from market-related losses, FutureMark<sup>SM</sup> has a built-in minimum guarantee. This offers security of principal regardless of market conditions. Upon full surrender, death, or annuitization, you are guaranteed to receive 1.6% on the entirety of your premium (less any withdrawals, surrender charges, and applicable premium tax).

**Optimizer Fee** — FutureMark<sup>SM</sup> offers a valuable combination of product features that would be difficult to find elsewhere. To make these benefits available, an Optimizer administrative fee is deducted from your Accumulation Value at the end of each contract year, including the first. The Optimizer Fee is 1% and will not change for the life of your contract.

**True Up** — The True Up is a built-in feature that is designed to credit back Optimizer Fee amounts paid that are greater than the interest earnings in the contract. It applies on the fifth contract anniversary. The True Up amount is equal to the single premium paid less any withdrawals (and surrender charges thereon); minus the end of Year 5 Accumulation Value after the Optimizer Fee is deducted and any interest is credited.

**Death Benefit** — Should you die before annuity payments under a settlement option begin, your chosen beneficiary will receive the greater of the Accumulation Value less any applicable premium tax, Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals. The BeneBooster<sup>SM</sup> guaranteed minimum death benefit rider, included with your contract at no cost, provides an additional benefit equal to 25% times the Net Gain in the contract. This additional benefit can be used to help offset taxes, pay final expenses, or for any other purpose. Death benefit proceeds, in general, are free from the hassles, publicity, and delays of probate.

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## Glossary and Definitions

**Accumulation Value** — The sum of the Fixed Rate Strategy (also known as Declared Interest Account) plus all Indexed Strategies plus all premiums not yet allocated, including interest thereon.

**Age** — A person's age on the contract date as of his or her last birthday.

**Allocation** — The percentage of premium allocated to an Indexed Strategy or the Declared Interest Account.

**Amount on Gain** — The amount, if any, added to the FUSION Strategy<sup>SM</sup>. It applies on each of the first four anniversaries of the Index Date if the Index Value increases over the beginning Index Value.

**Annuitization** — In a process known as annuitization, prior to your annuity date, you can elect a guaranteed stream of income that will last as long as your retirement. You may select a fixed period certain of between five and 20 years (not to exceed life expectancy). As illustrated, this contract would annuitize on 12/9/2054. Below is an example of the guaranteed income stream you would receive based on the guaranteed Cash Surrender Value, assuming no prior withdrawals and a life income with 10-year period certain settlement option.

Guaranteed Annuitization Factor: 8.65

Guaranteed Monthly Payment: \$1279.68

**BuilderBlend<sup>SM</sup> Strategy** — A five-year Indexed Strategy that "bundles" together two separate Indexed Strategies. A set Strategy Percentage is allocated to each of the two separate Indexed Strategies to equal 100%. Interest crediting rates (Cap, Fixed Rate on Gain, and Participation Rate) and Strategy Percentages are guaranteed for the entire five-year Strategy Period. See "Indexed Strategy" for available BuilderBlend<sup>SM</sup> Strategies and Strategy Percentages.

**Cap** — The maximum interest rate credited during the term period. The minimum Cap is 1.00%.

**Cash Surrender Value** — An amount that is equal to the Accumulation Value less the surrender charge and less any applicable premium tax, or the Guaranteed Minimum Value, if greater.

**Contract Year** — The period from one contract anniversary to the next.

**Credited Rate** — The rate of interest credited to the contract at the end of the Index Period.

**Death Benefit** — The greater of Accumulation Value less any applicable premium tax, Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals. The BeneBooster<sup>SM</sup> enhanced death benefit rider, included with the contract at no cost, provides an additional benefit equal to 25% times the Net Gain in the contract since the contract effective date.

**Fixed Rate on Gain** — An interest rate that is multiplied by the Initial Value to determine any Amount on Gain credited to the FUSION Strategy<sup>SM</sup> on the first four anniversaries of the Index Date. The Fixed Rate on Gain is declared at the beginning of each Index Period and guaranteed for the length of the Index Period. The minimum Fixed Rate on Gain is 0.50%.

**Fixed Rate Strategy** — Premium allocated to the Fixed Rate Strategy earns a fixed interest rate declared by Amerigo. This rate may change but will never be less than 1.00%. Also known as Declared Interest Account.

**FUSION Strategy<sup>SM</sup>** — A five-year Indexed Strategy that determines any interest credited by applying a Fixed Rate on Gain on each of the first four anniversaries of the Index Date plus a Participation Rate on the fifth anniversary of the Index Date. Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

**Guaranteed Minimum Value** — The minimum amount for which the contract can be surrendered. It is equal to 100% of Premium less any partial surrenders (including any surrender charges deducted thereon), less any premium tax, if applicable, with interest compounded daily at the Guaranteed Minimum Value Interest Rate (a rate between 1% and 3%, set at the time the contract is issued); less surrender charges.

**Index Change** — The percentage change in the Index Value from the allocation date to the last day of the Index Period.

**Index Credited Amount** — The amount of interest credited to an Indexed Strategy at the end of each Index Period.

**Index Date** — Any date on which an Index Period begins or ends.

**Index Period** — The one-, two-, or five-year period over which any credits in an Indexed Strategy are determined.

**Index Rate** — The rate used to determine the amount of interest credited to an Indexed Strategy.

**Index Value** — The actual numerical value of the Index on an Index Date. If an Index Date falls on a date on which the Index market is not open, the Index Value will be determined as of the last preceding date that the market was open for trading.

<b>Prepared For:</b>	Valued Client	<b>Single Premium:</b>	\$200,000.00
<b>Issue Age:</b>	60	<b>Illustration Date:</b>	December 9, 2019
<b>State of Issue:</b>	AR	<b>Product:</b>	FutureMark <sup>SM</sup> 10

## Glossary and Definitions

**Indexed Strategy** — A type of interest crediting strategy that calculates the interest rate based on the performance of a market index. Interest credited is limited to a Participation Rate, Cap, or Fixed Rate on Gain but will never be less than 0%. In most states, FutureMark<sup>SM</sup> features five indexed strategies:

- One-Year S&P 500<sup>®</sup> Point-to-Point Strategy With Cap.
- Two-Year SG Columbia Adaptive Risk Allocation Point-to-Point Strategy With Participation Rate.
- Five-Year FUSION Strategy<sup>SM</sup>. Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (without Cap) With Amount on Gain.
- Five-Year BuilderBlend<sup>SM</sup> 1:
  - 50% One-Year Morgan Stanley Target Equity Balanced Index Point-to-Point Strategy With Participation Rate.
  - 50% Five-Year FUSION Strategy<sup>SM</sup>.
- Five-Year BuilderBlend<sup>SM</sup> 2:
  - 50% One-Year S&P 500<sup>®</sup> Point-to-Point Strategy With Cap.
  - 50% Five-Year FUSION Strategy<sup>SM</sup>.

**Initial Value** — The amount equal to the value of the Indexed Strategy at the beginning of the Index Period, minus any subsequent withdrawals.

**Interest Credited Amount** — The amount of interest credited to an Indexed Strategy at the end of each Index Period.

**Net Gain** — The Accumulation Value less Premium, plus any withdrawals or premium tax, if applicable. The Net Gain will not be less than zero.

**Optimizer Fee** — An annual administrative fee of 1% of the Accumulation Value, charged at the end of every contract year, including the first.

**Point-to-Point** — Interest credited to a Point-to-Point Indexed Strategy is determined by taking the value of the index on the last day of the Index Period and comparing it with the value on the Index Date, or the beginning value, in the case of renewal. Interest credited is determined by applying a Cap to any increase or by multiplying any increase by a Participation Rate.

**Participation Rate** — A percentage that is multiplied by the percentage change in the Index Value used to calculate the Index Rate. The minimum Participation Rate is 5%.

**Premium** — The amount of money paid into the contract.

**Required Minimum Distribution** — The minimum amount that must be withdrawn from a tax-qualified plan each year, beginning at age 70½. Required Minimum Distribution amounts associated with the contract that are greater than the penalty-free amount may be withdrawn without surrender charges. This is available by current company practice beginning in the first Contract Year.

**Strategy Percentage** — The percentage allocated to each of the two separate Indexed Strategies in a BuilderBlend<sup>SM</sup> Strategy at the beginning of the Index Period to equal 100%.

**Strategy Period** — The five-year duration of the BuilderBlend<sup>SM</sup> Strategies.

**Withdrawal** — The amount withdrawn from the contract during the Contract Year.

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## Additional Information

FutureMark<sup>SM</sup> 10, 10 LT (Contract Series 416/4416). BeneBooster<sup>SM</sup> guaranteed minimum death benefit rider (Rider Series 2182). **IN IDAHO**—FutureMark<sup>SM</sup> 10 (Contract Forms AID416/AAA2182). **IN NEW MEXICO**—FutureMark<sup>SM</sup> 10 (Contract Series AAA416/AAA2182). Products are single premium fixed deferred 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<sup>®</sup>, 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.

Any examples of future values used in a sales presentation are provided only for demonstrative purposes.

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Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

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### MORGAN STANLEY TARGET EQUITY BALANCED INDEX

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- The Index level may decrease due to a number of factors.
- The volatility of the Index could be greater than the target volatility.
- The volatility target may dampen the performance of the Index in rising markets.
- It is possible that the Index will be composed of a very small number of constituents at any time and may have concentration in particular sectors.
- Products linked to the Index involve risks associated with equity and fixed income markets.
- The Index has a limited performance history and past performance is no indication of future performance.
- The Index has embedded costs.
- The Index is calculated on an excess return basis.
- Purchasers of products linked to the Index will have no access to the assets underlying the Index, including dividends and interest payments.
- The Index methodology is fixed and will not change over time even if the Index underperforms a relevant benchmark.
- Morgan Stanley and its affiliates may from time to time engage in transactions involving the components of the Index, which may negatively impact the level of the Index.



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## Additional Information

### Note on Simulated Returns

The Target Equity Index went live on April 4, 2007 but the Index, which includes a 6.5% volatility control feature and potential exposure to 10-year US Treasury rolling futures, went live on August 24, 2017. Back-testing and other statistical analyses provided herein use simulated analysis and hypothetical circumstances to estimate how the Index may have performed between January 2, 2003 and August 23, 2017, prior to its actual existence. The results obtained from such "back-testing" should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from the results obtained from back-testing. Unlike an actual performance record, simulated results are achieved by means of the retroactive application of a back-tested model itself designed with the benefit of hindsight and knowledge of factors that may have possibly affected its performance. Morgan Stanley provides no assurance or guarantee that any product linked to the Index will operate or would have operated in the past in a manner consistent with these materials. Actual results will vary, perhaps materially, from the simulated returns presented in this document.

### SG COLUMBIA ADAPTIVE RISK ALLOCATION INDEX

#### Disclosure:


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