

## PRODUCT OVERVIEW

GROWTH COMMANDER SERIES—SINGLE PREMIUM DEFERRED FIXED INDEXED ANNUITIES

Carrier	Product Version	Duration	Surrender Schedule (No MVA)	Issue Ages
Americo Financial Life and Annuity Insurance Company "A" rated by AM Best*	Growth Commander 10	10 years	9, 8.7, 7.8, 6.8, 5.9, 4.9, 3.9, 3, 2, 1, 0%	0–85
	Growth Commander 10 (CA Only)	9 years	8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%	0–85
	Growth Commander 6	6 years	8, 8, 7, 6, 5, 4, 0%	0–85

### Features

- **Participation rate guarantee**—Rates won't drop during the surrender period, eliminating the awkward renewal rate conversation (applies to Société Générale and Morgan Stanley 1- and 2-year index options).
- **Fee options**—Greater client control through the choice of index options with or without a fee.
- **Diversification**—A broad selection of custom-designed index options to help diversify your client's earnings potential.
- **First-year Liquidity**—10% penalty-free access starting in the first year to respond to life's emergencies.\*\*
- **Value lock**—A multi-year option that locks in annual index rates on any day in a year to generate higher return potential.

Interest Crediting Option Rates effective 3/22/2023, and subject to change.†	Growth Commander 6		Growth Commander 10	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Option	3.70%	NA	3.80%	NA
1-Yr S&P 500® PTP w/ Cap	7.10%	10.60%	7.20%	10.75%
1-Yr S&P 500 PTP w/ Par.	42%	58%	43%	59%
1-Yr S&P MARC 5% PTP w/ Par.	152%	212%	155%	215%
5-Yr SG Global Balanced Index Value Lock Annual Sum w/ Par. and Cap	NA	NA	7% Cap 265% Par.	NA
6-Yr SG Global Balanced Index Value Lock Annual Sum w/ Par. and Cap	7% Cap 271% Par.	NA	NA	NA
<b>PARTICIPATION RATE GUARANTEED FOR THE SURRENDER PERIOD:</b>				
1-Yr SG Global Balanced Index PTP w/ Par.	146%	204%	148%	207%
2-Yr SG Global Balanced Index PTP w/ Par.	196%	274%	199%	278%
1-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	133%	187%	136%	190%
2-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	206%	290%	210%	294%

### Access\*\*

- Up to 10% penalty-free withdrawals, available annually.
- RMDs accepted Year 1 per company practice.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.††

### Premium

- Maximum premium per owner without home office approval or commission reduction:
  - \$2 million, issue ages 0–74.
  - \$1 million, issue ages 75+.
- \$10,000 minimum premium, Q and NQ.

### Guaranteed Minimum Value§

- 3% on 87.5% of premium, minus any gross withdrawals and applicable premium tax.

### Availability

- Available in 47 states and DC (all states except AL, MS, and NY).
- Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.

Visit [www.GrowthCommanderFIA.com](http://www.GrowthCommanderFIA.com)  
or contact your IMO for more information.



**Growth Commander Forms:** Series 319, 4204, 4139, 2508. AAA319-6 (12/22), AAA319-10 (12/22); ICC22 319-6, ICC22 319-10, 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), AAA2508 ASPC VL (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, ICC22 2508 ASPC VL. Products are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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.

#### **S&P® 500 INDICES**

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Morgan Stanley includes an index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.15% per business day or up to approximately 37.8% per year. Such deduction is included in calculating the level of the Index and will thus reduce the return of the Index. The excess return calculation applied by Morgan Stanley as part of the Index's methodology will also decrease the Index's performance and thus reduce the return of any product linked directly to the Index.

#### **SG GLOBAL BALANCED INDEX**

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\* Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), October 2021. Amerigo 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."

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

† The minimum guaranteed declared interest rate is 0.15%, the minimum guaranteed cap is 1%, and the minimum guaranteed participation rate is 5%.

†† Not available in Massachusetts.

§ Available upon full surrender, death, or annuitization. The minimum guaranteed rate is 0.15%.