

A Hypothetical Illustration of:
ClassicMark 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:
February 29, 2024
10:44 A.M.

Prepared By:
Valued Producer

Table of Contents	
Product Highlights	Page 2
Illustration Overview	Page 3
Illustrated Historical Performance	Page 4
Illustrated Guaranteed Contract Values	Page 6
Illustrated Non-Guaranteed Contract Values	Page 8
Product Information	Page 10
Glossary and Definitions	Page 11
Additional Information	Page 13

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.

18-631-2 (07/23)

Rev. 10/23

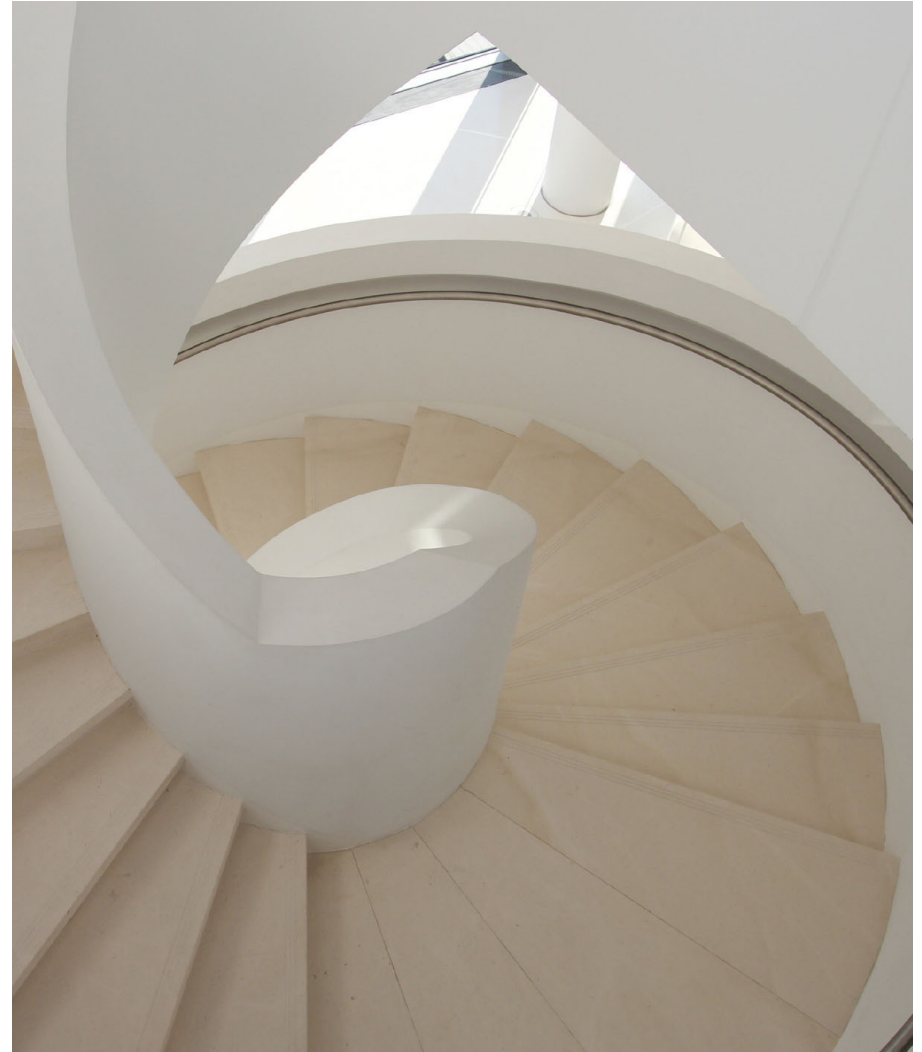
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Prepared For:	Valued Client	Single Premium:	\$100,000.00
Issue Age:	60	Illustration Date:	February 29, 2024
State of Issue:	KS	Product:	ClassicMark 10

Product Highlights

With strong product features that stand the test of time, ClassicMark fixed indexed annuities can help you implement a smart financial strategy:

- **Safeguard your money**—ClassicMark has a built-in minimum guarantee that offers protection of your premium regardless of market conditions.
- **Grow Your Wealth**—ClassicMark delivers several ways to help you grow your nest egg. These include an optional premium bonus to jump-start your earnings, a diverse range of interest crediting strategies—including many uncapped participation rate strategies—that allow you to strategically choose how your money can grow, and tax deferral to allow your money to work harder for you.
- **Maintain Flexible Access**—If you need to access your money during the contract's surrender charge period, ClassicMark provides 10% penalty-free withdrawals starting in the first year and multiple ways to withdraw your money without incurring surrender charges.
- **Leave a Worry-Free Legacy**—Protect your loved ones with a death benefit that is generally free from the hassles, publicity, and delays of probate. In no case will your beneficiaries receive less than your contract's Guaranteed Minimum Value.
- **Trust Your Insurer**—Overcome uncertainty with guarantees backed by a company you can rely on. When you purchase ClassicMark, you can feel secure knowing that you've trusted your future to a highly rated, financially strong company.



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

Illustration Overview

ClassicMark 10

Plan Type: Non-Qualified

Allocations:

Percentage	Interest Crediting Strategy	Participation Rate	Cap	Fixed Rate on Gain	Declared Rate
0%	One-Year S&P 500[®] Point-to-Point With Cap	100%	8.70%	NA	NA
0%	One-Year S&P 500[®] IQ Index* Point-to-Point With Cap	100%	15.10%	NA	NA
0%	One-Year S&P 500[®] IQ Index* Point-to-Point With Participation Rate	75%	NA	NA	NA
0%	One-Year Gold Point-to-Point With Participation Rate	61%	NA	NA	NA
0%	One-Year SG Laser Index** Point-to-Point With Participation Rate	180%	NA	NA	NA
0%	One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	182%	NA	NA	NA
0%	Two-Year S&P 500[®] Point-to-Point With Participation Rate	77%	NA	NA	NA
0%	Two-Year SG Laser Index** Point-to-Point With Participation Rate	249%	NA	NA	NA
0%	Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	251%	NA	NA	NA
100%	Five-Year FUSION StrategySM	135%	NA	6%	NA
0%	Declared Interest Option	NA	NA	NA	4.35%

Total: 100% The rates illustrated are current as of the date illustrated.

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

** Also known as the SG Lead Asset Select Exposure Rotation Index.

Introduction to Your Illustration

This illustration assumes the index will repeat historical performance and that the annuity's 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 411 and state variations thereof.

Illustrated Historical Performance

Hypothetical Aggregate Summary

Last 10 Years

Lowest 10-Year Period

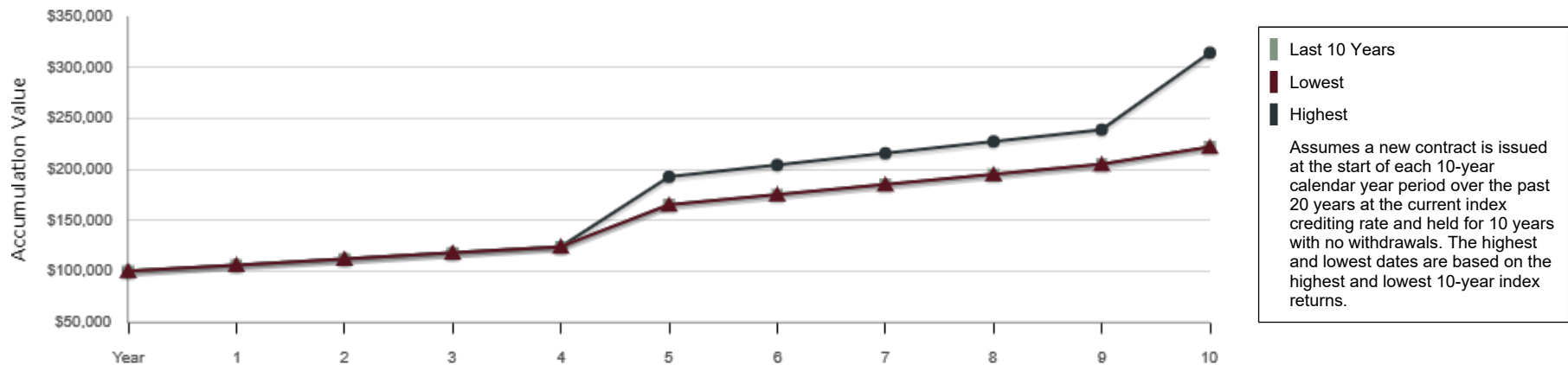
Highest 10-Year Period

Contract Year	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value
1	6.00%	\$6,000	\$106,000	6.00%	\$6,000	\$106,000	6.00%	\$6,000	\$106,000
2	6.00%	\$6,000	\$112,000	6.00%	\$6,000	\$112,000	6.00%	\$6,000	\$112,000
3	6.00%	\$6,000	\$118,000	6.00%	\$6,000	\$118,000	6.00%	\$6,000	\$118,000
4	6.00%	\$6,000	\$124,000	6.00%	\$6,000	\$124,000	6.00%	\$6,000	\$124,000
5	41.19%	\$41,188	\$165,188	41.19%	\$41,188	\$165,188	68.60%	\$68,596	\$192,596
6	6.00%	\$9,911	\$175,100	6.00%	\$9,911	\$175,100	6.00%	\$11,556	\$204,152
7	6.00%	\$9,911	\$185,011	6.00%	\$9,911	\$185,011	6.00%	\$11,556	\$215,708
8	6.00%	\$9,911	\$194,922	6.00%	\$9,911	\$194,922	6.00%	\$11,556	\$227,264
9	6.00%	\$9,911	\$204,834	6.00%	\$9,911	\$204,834	6.00%	\$11,556	\$238,819
10	10.30%	\$17,017	\$221,850	10.30%	\$17,017	\$221,850	39.16%	\$75,422	\$314,241

Average Annualized Return = 8.29%

Average Annualized Return = 8.29%

Average Annualized Return = 12.13%



Illustrated Historical Performance

Five-Year FUSION StrategySM

Last 10 Years
1/1/2014 – 12/31/2023

Lowest 10-Year Period
1/1/2014 – 12/31/2023

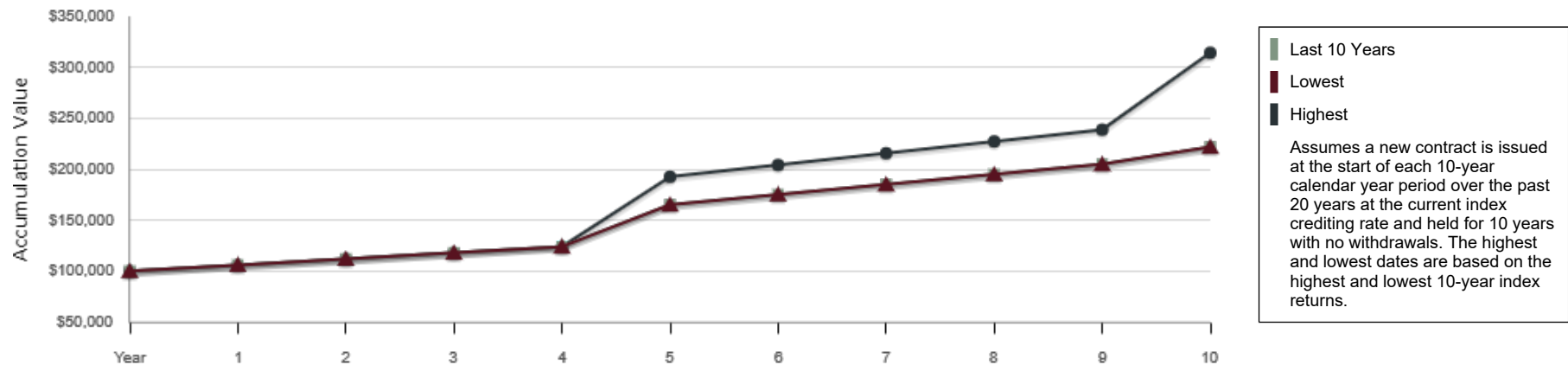
Highest 10-Year Period
1/1/2010 – 12/31/2019

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	6.00%	\$6,000	\$106,000	6.00%	\$6,000	\$106,000	6.00%	\$6,000	\$106,000
2	6.00%	\$6,000	\$112,000	6.00%	\$6,000	\$112,000	6.00%	\$6,000	\$112,000
3	6.00%	\$6,000	\$118,000	6.00%	\$6,000	\$118,000	6.00%	\$6,000	\$118,000
4	6.00%	\$6,000	\$124,000	6.00%	\$6,000	\$124,000	6.00%	\$6,000	\$124,000
5	41.19%	\$41,188	\$165,188	41.19%	\$41,188	\$165,188	68.60%	\$68,596	\$192,596
6	6.00%	\$9,911	\$175,100	6.00%	\$9,911	\$175,100	6.00%	\$11,556	\$204,152
7	6.00%	\$9,911	\$185,011	6.00%	\$9,911	\$185,011	6.00%	\$11,556	\$215,708
8	6.00%	\$9,911	\$194,922	6.00%	\$9,911	\$194,922	6.00%	\$11,556	\$227,264
9	6.00%	\$9,911	\$204,834	6.00%	\$9,911	\$204,834	6.00%	\$11,556	\$238,819
10	10.30%	\$17,017	\$221,850	10.30%	\$17,017	\$221,850	39.16%	\$75,422	\$314,241

Average Annualized Return = 8.29%

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Average Annualized Return = 12.13%





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Illustrated Guaranteed Contract Values

Hypothetical Illustration: ClassicMark 10

End of Year	Age	Premium	Withdrawal or RMD	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
1	61	\$100,000	\$0	0.00%	\$0	\$100,000	\$88,300	\$89,950	\$100,000
2	62	\$0	\$0	0.00%	\$0	\$100,000	\$89,200	\$92,469	\$100,000
3	63	\$0	\$0	0.00%	\$0	\$100,000	\$90,100	\$95,058	\$100,000
4	64	\$0	\$0	0.00%	\$0	\$100,000	\$90,550	\$97,719	\$100,000
5	65	\$0	\$0	0.00%	\$0	\$100,000	\$91,000	\$100,455	\$100,455
6	66	\$0	\$0	0.00%	\$0	\$100,000	\$91,900	\$103,268	\$103,268
7	67	\$0	\$0	0.00%	\$0	\$100,000	\$92,800	\$106,160	\$106,160
8	68	\$0	\$0	0.00%	\$0	\$100,000	\$93,700	\$109,132	\$109,132
9	69	\$0	\$0	0.00%	\$0	\$100,000	\$94,600	\$112,188	\$112,188
10	70	\$0	\$0	0.00%	\$0	\$100,000	\$95,500	\$115,329	\$115,329
11	71	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$118,558	\$118,558
12	72	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$121,878	\$121,878
13	73	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$125,291	\$125,291
14	74	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$128,799	\$128,799
15	75	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$132,405	\$132,405
16	76	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$136,112	\$136,112
17	77	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$139,924	\$139,924
18	78	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$143,841	\$143,841
19	79	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$147,869	\$147,869
20	80	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$152,009	\$152,009
21	81	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$156,266	\$156,266
22	82	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$160,641	\$160,641
23	83	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$165,139	\$165,139
24	84	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$169,763	\$169,763
25	85	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$174,516	\$174,516

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Illustrated Guaranteed Contract Values

Hypothetical Illustration: ClassicMark 10

End of Year	Age	Premium	Withdrawal or RMD	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
26	86	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$179,403	\$179,403
27	87	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$184,426	\$184,426
28	88	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$189,590	\$189,590
29	89	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$194,898	\$194,898
30	90	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$200,356	\$200,356
35	95	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$230,021	\$230,021

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, and a guaranteed minimum rate of 0.15% in the Declared Interest Option. 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 the contract. This hypothetical illustration assumes a 2.8% Guaranteed Minimum Value Interest Rate.

* The Death Benefit is the greater of the Accumulation Value or Guaranteed Minimum Value. The values shown will be decreased by any applicable premium taxes.



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Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: ClassicMark 10

End of Year	Age	Premium	Withdrawal or RMD	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
1	61	\$100,000	\$0	6.00%	\$6,000	\$106,000	\$93,520	\$89,950	\$106,000
2	62	\$0	\$0	6.00%	\$6,000	\$112,000	\$99,832	\$92,469	\$112,000
3	63	\$0	\$0	6.00%	\$6,000	\$118,000	\$106,252	\$95,058	\$118,000
4	64	\$0	\$0	6.00%	\$6,000	\$124,000	\$112,219	\$97,719	\$124,000
5	65	\$0	\$0	41.19%	\$41,188	\$165,188	\$149,910	\$100,455	\$165,188
6	66	\$0	\$0	6.00%	\$9,911	\$175,100	\$160,827	\$103,268	\$175,100
7	67	\$0	\$0	6.00%	\$9,911	\$185,011	\$171,611	\$106,160	\$185,011
8	68	\$0	\$0	6.00%	\$9,911	\$194,922	\$182,573	\$109,132	\$194,922
9	69	\$0	\$0	6.00%	\$9,911	\$204,834	\$193,713	\$112,188	\$204,834
10	70	\$0	\$0	10.30%	\$17,017	\$221,850	\$211,782	\$115,329	\$221,850
11	71	\$0	\$0	6.00%	\$13,311	\$235,161	\$235,161	\$118,558	\$235,161
12	72	\$0	\$0	6.00%	\$13,311	\$248,472	\$248,472	\$121,878	\$248,472
13	73	\$0	\$0	6.00%	\$13,311	\$261,783	\$261,783	\$125,291	\$261,783
14	74	\$0	\$0	6.00%	\$13,311	\$275,094	\$275,094	\$128,799	\$275,094
15	75	\$0	\$0	41.19%	\$91,377	\$366,471	\$366,471	\$132,405	\$366,471
16	76	\$0	\$0	6.00%	\$21,988	\$388,459	\$388,459	\$136,112	\$388,459
17	77	\$0	\$0	6.00%	\$21,988	\$410,448	\$410,448	\$139,924	\$410,448
18	78	\$0	\$0	6.00%	\$21,988	\$432,436	\$432,436	\$143,841	\$432,436
19	79	\$0	\$0	6.00%	\$21,988	\$454,424	\$454,424	\$147,869	\$454,424
20	80	\$0	\$0	10.30%	\$37,752	\$492,176	\$492,176	\$152,009	\$492,176
21	81	\$0	\$0	6.00%	\$29,531	\$521,706	\$521,706	\$156,266	\$521,706
22	82	\$0	\$0	6.00%	\$29,531	\$551,237	\$551,237	\$160,641	\$551,237
23	83	\$0	\$0	6.00%	\$29,531	\$580,767	\$580,767	\$165,139	\$580,767
24	84	\$0	\$0	6.00%	\$29,531	\$610,298	\$610,298	\$169,763	\$610,298
25	85	\$0	\$0	41.19%	\$202,719	\$813,017	\$813,017	\$174,516	\$813,017

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Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: ClassicMark 10

End of Year	Age	Premium	Withdrawal or RMD	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
26	86	\$0	\$0	6.00%	\$48,781	\$861,798	\$861,798	\$179,403	\$861,798
27	87	\$0	\$0	6.00%	\$48,781	\$910,579	\$910,579	\$184,426	\$910,579
28	88	\$0	\$0	6.00%	\$48,781	\$959,360	\$959,360	\$189,590	\$959,360
29	89	\$0	\$0	6.00%	\$48,781	\$1,008,141	\$1,008,141	\$194,898	\$1,008,141
30	90	\$0	\$0	10.30%	\$83,753	\$1,091,894	\$1,091,894	\$200,356	\$1,091,894
35	95	\$0	\$0	41.19%	\$449,733	\$1,803,682	\$1,803,682	\$230,021	\$1,803,682

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. 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 the contract. This hypothetical illustration assumes a 2.8% Guaranteed Minimum Value Interest Rate.

* The Death Benefit is the greater of the Accumulation Value or Guaranteed Minimum Value. The values shown will be decreased by any applicable premium taxes.



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Product Information

ClassicMark 10

Access to Accumulation Value — If the unexpected happens, ClassicMark offers you several different ways to access your Accumulation Value without incurring surrender charges. These include 10% penalty-free withdrawals each contract year, including the first, and, in most states, access to up to 100% of your Accumulation Value for nursing home confinement under the Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (not available in MA). [Endorsement Forms AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06).]

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	13%	12%	11%	10.5%	10%	9%	8%	7%	6%	5%	0%

Guarantees — To shield your retirement funds from market-related losses, ClassicMark 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 no less than the Guaranteed Minimum Value, which 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 contract's data page. Your Guaranteed Minimum Value Interest Rate is set when your contract is issued and will not change for the life of the contract.

Death Benefit — Should you die before annuity payments begin, the annuity's Death Benefit will be the greater of the Accumulation Value or the Guaranteed Minimum Value. The value used is decreased by any applicable premium taxes. Proceeds are paid directly to your chosen beneficiary. Death benefit proceeds are also generally free from the hassles, publicity, and delays of probate.

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Glossary and Definitions

Accumulation Value — The sum of all Declared Interest Options 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 Option.

Amount on Gain — The amount, if any, added to the FUSION Strategy. 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, on your contract annuity date, you can elect a guaranteed stream of income that will last as long as your retirement. There are various settlement options available to meet your needs. As illustrated, this contract would annuitize on 2/29/2059. 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: \$865.00

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 100% of Accumulation Value or Guaranteed Minimum Value.

Declared Interest Option — Premium allocated to the Declared Interest Option earns a fixed interest rate declared by Amerigo. This rate may change but will never be less than 0.15%. Also known as Fixed Rate Strategy.

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 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 0.5%.

FUSION Strategy — 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 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 contract's data page. Your Guaranteed Minimum Value Interest Rate is set when the contract is issued and will not change for the life of the contract.

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 increase in an index is 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.

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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%.

Indexing Method — The method by which the index value that is used to credit interest to an indexed strategy is determined. Available indexing methods are point-to-point and point-to-point with amount on gain.

Initial Value — An 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.

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% (10% in New Jersey) for all indexed strategies.

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. 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.

Withdrawal — The amount withdrawn from the contract during the contract year.



Prepared For:	Valued Client	Single Premium:	\$100,000.00
Issue Age:	60	Illustration Date:	February 29, 2024
State of Issue:	KS	Product:	ClassicMark 10

Additional Information

In approved states, **ClassicMark Forms:** Series 411, 4204, 2181. AAA411 LG10 (12/22), AAA411 LG10 DP (06/23), AAA411 LG86+ (12/22), AAA411 LG86+ DP (06/23), AAA411 LG10B (12/22), AAA411 LG10B DP (06/23), AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **In Oregon:** ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204; AOR2181. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). 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. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Some products and benefits may not be available in all states. ClassicMark is a registered service mark, and FUSION Strategy and Heritage Maximizer are service marks, of Legacy Marketing Group.

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Issue Age:	60	Illustration Date:	February 29, 2024
State of Issue:	KS	Product:	ClassicMark 10

Additional Information

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