

GROWTH COMMANDER®

TAKE COMMAND OF YOUR RETIREMENT

A Hypothetical Illustration of:

Growth Commander 10

Single Premium Deferred Fixed Indexed Annuity

Issued by Americo Financial Life and Annuity
Insurance Company (“Americo”)

Kansas City, MO
www.americo.com



Prepared For:

Valued Client
Male, Age 60

Prepared On:

February 29, 2024
10:47 A.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.

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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:	Growth Commander 10

Product Highlights

When you choose a Growth Commander fixed indexed annuity, you not only have the strength of a highly rated company behind you, you also have access to an assortment of options and benefits that can help you achieve financial security on your terms.

With Growth Commander, *you can take command of your retirement.*

- **CHOOSE the product version** that meets your specific financial objectives and time horizon.
- **ACCUMULATE your savings** with a choice of diverse interest crediting options that include fee options for even greater earnings potential and a selection of options that guarantee the participation rate for the surrender charge period.
- **ACCESS your money** when you need it—including up to 10% penalty-free withdrawals each contract year, including the first, and, in most states, 100% access for nursing home or hospital confinement.
- **PROTECT your money** from market fluctuations with a built-in minimum guarantee that offers protection of your premium regardless of market conditions.
- **PROVIDE a frustration-free legacy** for your beneficiaries with a death benefit that may bypass the costly delays and frustrations associated with probate.



A
(Excellent)

Americo is proud to have received an “A” (Excellent) rating by AM Best for financial strength and operating performance, the third highest of AM Best’s 15 ratings. You can feel confident that you’re working with a top-tier company when it comes to financial acuity.

Visit the “Who We Are” section of www.americo.com for more information.



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Illustration Overview

Growth Commander 10

Plan Type: Non-Qualified

Allocations:

Percentage	Interest Crediting Options	Participation Rate	Cap	Declared Rate
0%	Declared Interest Option	NA	NA	4.00%
0%	One-Year S&P 500[®] Point-to-Point With Cap	100%	7.80%	NA
0%	One-Year S&P 500[®] Point-to-Point With Cap With Fee*	100%	11.85%	NA
0%	One-Year S&P 500[®] IQ Index** Point-to-Point With Cap	100%	12.85%	NA
0%	One-Year S&P 500[®] IQ Index** Point-to-Point With Participation Rate	69%	NA	NA
0%	One-Year S&P 500[®] IQ Index** Point-to-Point With Participation Rate With Fee*	95%	NA	NA
PARTICIPATION RATE GUARANTEED FOR THE SURRENDER CHARGE PERIOD:				
0%	One-Year SG Global Balanced Index Point-to-Point With Participation Rate	158%	NA	NA
0%	One-Year SG Global Balanced Index Point-to-Point With Participation Rate With Fee*	216%	NA	NA
0%	Two-Year SG Global Balanced Index Point-to-Point With Participation Rate	214%	NA	NA
0%	Two-Year SG Global Balanced Index Point-to-Point With Participation Rate With Fee*	292%	NA	NA
0%	One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate	146%	NA	NA
0%	One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate With Fee*	200%	NA	NA
0%	Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate	227%	NA	NA
100%	Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate With Fee*	310%	NA	NA

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

* 1.50% index option fee is deducted at the end of each contract year during the index period.

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

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Illustrated Historical Performance

Hypothetical Aggregate Summary

Last 10 Years

Lowest 10-Year Period

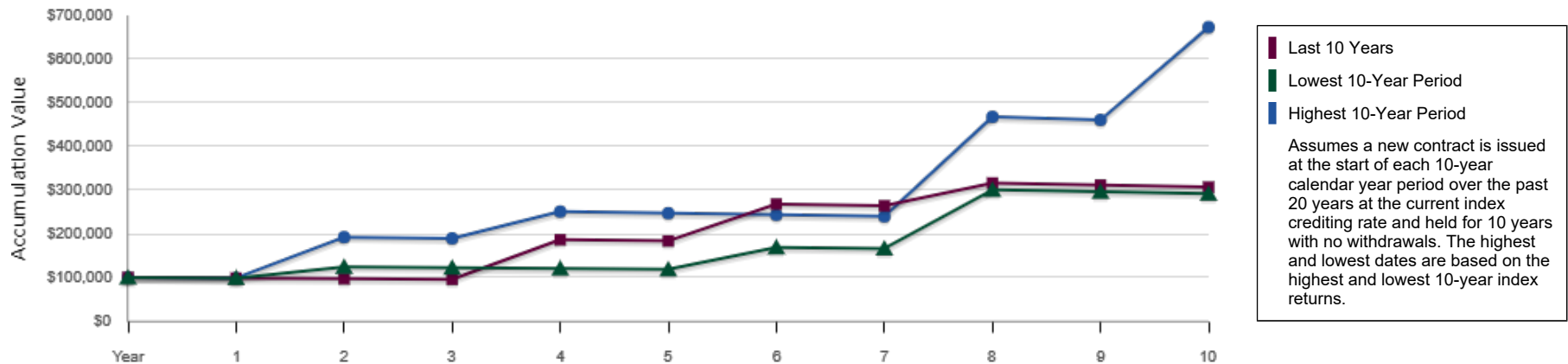
Highest 10-Year Period

Index 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	\$98,500	0.00%	\$0	\$98,500	0.00%	\$0	\$98,500
2	0.00%	\$0	\$97,023	28.03%	\$27,199	\$124,222	98.21%	\$95,284	\$192,307
3	0.00%	\$0	\$95,567	0.00%	\$0	\$122,358	0.00%	\$0	\$189,422
4	98.05%	\$92,296	\$186,430	0.00%	\$0	\$120,523	34.47%	\$64,320	\$250,901
5	0.00%	\$0	\$183,634	0.00%	\$0	\$118,715	0.00%	\$0	\$247,138
6	48.31%	\$87,386	\$268,265	44.41%	\$51,934	\$168,869	0.00%	\$0	\$243,431
7	0.00%	\$0	\$264,241	0.00%	\$0	\$166,336	0.00%	\$0	\$239,779
8	21.56%	\$56,109	\$316,387	83.45%	\$136,718	\$300,558	98.05%	\$231,573	\$467,755
9	0.00%	\$0	\$311,641	0.00%	\$0	\$296,050	0.00%	\$0	\$460,739
10	0.00%	\$0	\$306,967	0.00%	\$0	\$291,609	48.31%	\$219,253	\$673,081

Average Annualized Net Return = 11.87%

Average Annualized Net Return = 11.30%

Average Annualized Net Return = 21.01%



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Illustrated Historical Performance

Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate With Fee

Last 10 Years
1/1/2014 – 12/31/2023

Lowest 10-Year Period
1/1/2013 – 12/31/2022

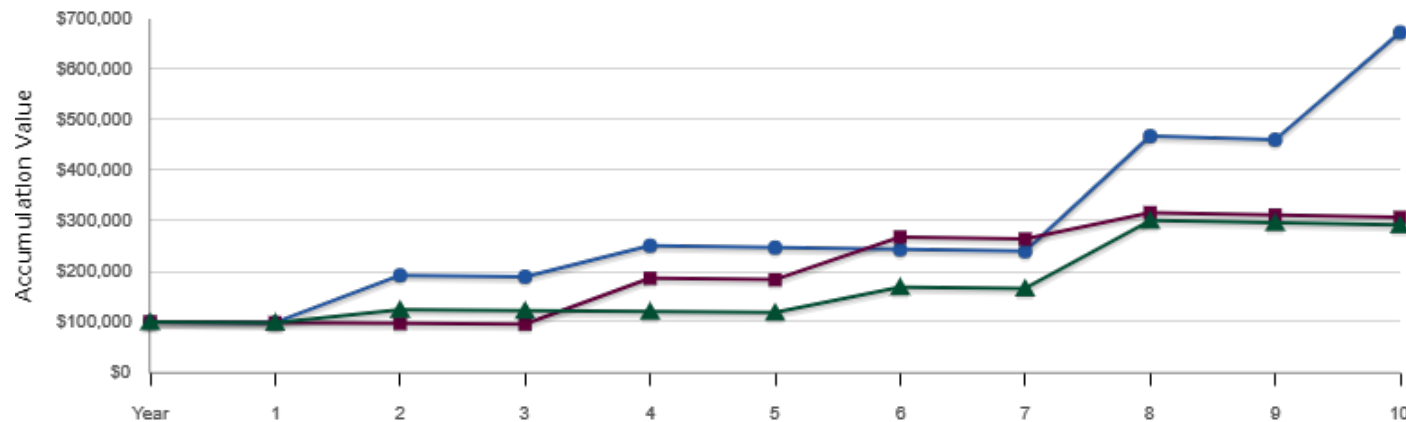
Highest 10-Year Period
1/1/2010 – 12/31/2019

Index 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	\$98,500	0.00%	\$0	\$98,500	0.00%	\$0	\$98,500
2	0.00%	\$0	\$97,023	28.03%	\$27,199	\$124,222	98.21%	\$95,284	\$192,307
3	0.00%	\$0	\$95,567	0.00%	\$0	\$122,358	0.00%	\$0	\$189,422
4	98.05%	\$92,296	\$186,430	0.00%	\$0	\$120,523	34.47%	\$64,320	\$250,901
5	0.00%	\$0	\$183,634	0.00%	\$0	\$118,715	0.00%	\$0	\$247,138
6	48.31%	\$87,386	\$268,265	44.41%	\$51,934	\$168,869	0.00%	\$0	\$243,431
7	0.00%	\$0	\$264,241	0.00%	\$0	\$166,336	0.00%	\$0	\$239,779
8	21.56%	\$56,109	\$316,387	83.45%	\$136,718	\$300,558	98.05%	\$231,573	\$467,755
9	0.00%	\$0	\$311,641	0.00%	\$0	\$296,050	0.00%	\$0	\$460,739
10	0.00%	\$0	\$306,967	0.00%	\$0	\$291,609	48.31%	\$219,253	\$673,081

Average Annualized Net Return = 11.87%

Average Annualized Net Return = 11.30%

Average Annualized Net Return = 21.01%



■ Last 10 Years
■ Lowest 10-Year Period
■ Highest 10-Year Period

Assumes a new contract is issued at the start of each 10-year calendar year period over the past 20 years at the current index crediting rate and held for 10 years with no withdrawals. The highest and lowest dates are based on the highest and lowest 10-year index returns.



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Illustrated Guaranteed Contract Values

Hypothetical Illustration: Growth Commander 10

End of Year	Age	Premium	Withdrawal or RMD	Index Option Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
1	61	\$100,000	\$0	\$1,500	0.00%	\$0	\$98,500	\$89,635	\$89,950	\$100,000
2	62	\$0	\$0	\$1,478	0.00%	\$0	\$97,023	\$89,438	\$92,469	\$100,000
3	63	\$0	\$0	\$1,455	0.00%	\$0	\$95,567	\$88,870	\$95,058	\$100,000
4	64	\$0	\$0	\$1,434	0.00%	\$0	\$94,134	\$88,382	\$97,719	\$100,000
5	65	\$0	\$0	\$1,412	0.00%	\$0	\$92,722	\$87,806	\$100,455	\$100,455
6	66	\$0	\$0	\$1,391	0.00%	\$0	\$91,331	\$87,310	\$103,268	\$103,268
7	67	\$0	\$0	\$1,370	0.00%	\$0	\$89,961	\$86,809	\$106,160	\$106,160
8	68	\$0	\$0	\$1,349	0.00%	\$0	\$88,611	\$86,223	\$109,132	\$109,132
9	69	\$0	\$0	\$1,329	0.00%	\$0	\$87,282	\$85,714	\$112,188	\$112,188
10	70	\$0	\$0	\$1,309	0.00%	\$0	\$85,973	\$85,201	\$115,329	\$115,329
11	71	\$0	\$0	\$1,290	0.00%	\$0	\$84,683	\$84,683	\$118,558	\$118,558
12	72	\$0	\$0	\$1,270	0.00%	\$0	\$83,413	\$83,413	\$121,878	\$121,878
13	73	\$0	\$0	\$1,251	0.00%	\$0	\$82,162	\$82,162	\$125,291	\$125,291
14	74	\$0	\$0	\$1,232	0.00%	\$0	\$80,930	\$80,930	\$128,799	\$128,799
15	75	\$0	\$0	\$1,214	0.00%	\$0	\$79,716	\$79,716	\$132,405	\$132,405
16	76	\$0	\$0	\$1,196	0.00%	\$0	\$78,520	\$78,520	\$136,112	\$136,112
17	77	\$0	\$0	\$1,178	0.00%	\$0	\$77,342	\$77,342	\$139,924	\$139,924
18	78	\$0	\$0	\$1,160	0.00%	\$0	\$76,182	\$76,182	\$143,841	\$143,841
19	79	\$0	\$0	\$1,143	0.00%	\$0	\$75,039	\$75,039	\$147,869	\$147,869
20	80	\$0	\$0	\$1,126	0.00%	\$0	\$73,914	\$73,914	\$152,009	\$152,009
21	81	\$0	\$0	\$1,109	0.00%	\$0	\$72,805	\$72,805	\$156,266	\$156,266
22	82	\$0	\$0	\$1,092	0.00%	\$0	\$71,713	\$71,713	\$160,641	\$160,641
23	83	\$0	\$0	\$1,076	0.00%	\$0	\$70,637	\$70,637	\$165,139	\$165,139
24	84	\$0	\$0	\$1,060	0.00%	\$0	\$69,578	\$69,578	\$169,763	\$169,763
25	85	\$0	\$0	\$1,044	0.00%	\$0	\$68,534	\$68,534	\$174,516	\$174,516

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Illustrated Guaranteed Contract Values

Hypothetical Illustration: Growth Commander 10

End of Year	Age	Premium	Withdrawal or RMD	Index Option Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
26	86	\$0	\$0	\$1,028	0.00%	\$0	\$67,506	\$67,506	\$179,403	\$179,403
27	87	\$0	\$0	\$1,013	0.00%	\$0	\$66,493	\$66,493	\$184,426	\$184,426
28	88	\$0	\$0	\$997	0.00%	\$0	\$65,496	\$65,496	\$189,590	\$189,590
29	89	\$0	\$0	\$982	0.00%	\$0	\$64,514	\$64,514	\$194,898	\$194,898
30	90	\$0	\$0	\$968	0.00%	\$0	\$63,546	\$63,546	\$200,356	\$200,356
35	95	\$0	\$0	\$897	0.00%	\$0	\$58,921	\$58,921	\$230,021	\$230,021
40	100	\$0	\$0	\$832	0.00%	\$0	\$54,632	\$54,632	\$264,078	\$264,078

For definitions of terms, see Glossary.

Guaranteed values are based on interest crediting option allocations and percentages selected in the illustration input, 0% growth in the index options, and a guaranteed minimum rate of 0.15% in the Declared Interest Account. 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 greatest of the Accumulation Value, the Guaranteed Minimum Value, or return of premium less prior gross withdrawals. The values shown will be decreased by any applicable premium taxes.



TAKE COMMAND OF YOUR RETIREMENT

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Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: Growth Commander 10

End of Year	Age	Premium	Withdrawal or RMD	Index Option Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
1	61	\$100,000	\$0	\$1,500	0.00%	\$0	\$98,500	\$89,635	\$89,950	\$100,000
2	62	\$0	\$0	\$1,478	0.00%	\$0	\$97,023	\$89,438	\$92,469	\$100,000
3	63	\$0	\$0	\$1,455	0.00%	\$0	\$95,567	\$88,870	\$95,058	\$100,000
4	64	\$0	\$0	\$1,434	98.05%	\$92,296	\$186,430	\$174,403	\$97,719	\$186,430
5	65	\$0	\$0	\$2,796	0.00%	\$0	\$183,634	\$173,899	\$100,455	\$183,634
6	66	\$0	\$0	\$2,755	48.31%	\$87,386	\$268,265	\$256,020	\$103,268	\$268,265
7	67	\$0	\$0	\$4,024	0.00%	\$0	\$264,241	\$254,982	\$106,160	\$264,241
8	68	\$0	\$0	\$3,964	21.56%	\$56,109	\$316,387	\$307,688	\$109,132	\$316,387
9	69	\$0	\$0	\$4,746	0.00%	\$0	\$311,641	\$306,041	\$112,188	\$311,641
10	70	\$0	\$0	\$4,675	0.00%	\$0	\$306,967	\$304,209	\$115,329	\$306,967
11	71	\$0	\$0	\$4,604	0.00%	\$0	\$302,362	\$302,362	\$118,558	\$302,362
12	72	\$0	\$0	\$4,535	0.00%	\$0	\$297,827	\$297,827	\$121,878	\$297,827
13	73	\$0	\$0	\$4,467	0.00%	\$0	\$293,359	\$293,359	\$125,291	\$293,359
14	74	\$0	\$0	\$4,400	98.05%	\$283,319	\$572,278	\$572,278	\$128,799	\$572,278
15	75	\$0	\$0	\$8,584	0.00%	\$0	\$563,694	\$563,694	\$132,405	\$563,694
16	76	\$0	\$0	\$8,455	48.31%	\$268,247	\$823,485	\$823,485	\$136,112	\$823,485
17	77	\$0	\$0	\$12,352	0.00%	\$0	\$811,133	\$811,133	\$139,924	\$811,133
18	78	\$0	\$0	\$12,167	21.56%	\$172,236	\$971,202	\$971,202	\$143,841	\$971,202
19	79	\$0	\$0	\$14,568	0.00%	\$0	\$956,634	\$956,634	\$147,869	\$956,634
20	80	\$0	\$0	\$14,350	0.00%	\$0	\$942,285	\$942,285	\$152,009	\$942,285
21	81	\$0	\$0	\$14,134	0.00%	\$0	\$928,150	\$928,150	\$156,266	\$928,150
22	82	\$0	\$0	\$13,922	0.00%	\$0	\$914,228	\$914,228	\$160,641	\$914,228
23	83	\$0	\$0	\$13,713	0.00%	\$0	\$900,515	\$900,515	\$165,139	\$900,515
24	84	\$0	\$0	\$13,508	98.05%	\$869,696	\$1,756,703	\$1,756,703	\$169,763	\$1,756,703
25	85	\$0	\$0	\$26,351	0.00%	\$0	\$1,730,352	\$1,730,352	\$174,516	\$1,730,352

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Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: Growth Commander 10

End of Year	Age	Premium	Withdrawal or RMD	Index Option Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
26	86	\$0	\$0	\$25,955	48.31%	\$823,427	\$2,527,824	\$2,527,824	\$179,403	\$2,527,824
27	87	\$0	\$0	\$37,917	0.00%	\$0	\$2,489,907	\$2,489,907	\$184,426	\$2,489,907
28	88	\$0	\$0	\$37,349	21.56%	\$528,708	\$2,981,266	\$2,981,266	\$189,590	\$2,981,266
29	89	\$0	\$0	\$44,719	0.00%	\$0	\$2,936,547	\$2,936,547	\$194,898	\$2,936,547
30	90	\$0	\$0	\$44,048	0.00%	\$0	\$2,892,499	\$2,892,499	\$200,356	\$2,892,499
35	95	\$0	\$0	\$80,887	0.00%	\$0	\$5,311,603	\$5,311,603	\$230,021	\$5,311,603
40	100	\$0	\$0	\$135,213	0.00%	\$0	\$8,879,005	\$8,879,005	\$264,078	\$8,879,005

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 option 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 greatest of the Accumulation Value, the Guaranteed Minimum Value, or return of premium less prior gross withdrawals. The values shown will be decreased by any applicable premium taxes.

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Product Information

CHOOSE the product version that meets your specific financial objectives and time horizon. Growth Commander 10 provides 100% penalty-free access to your Accumulation Value after 10 years, so you are free to surrender the contract or allow it to continue to grow.

ACCUMULATE your savings with a choice of diverse interest crediting options that include a Declared Interest Option and no-fee or fee index options. For a 1.50% index option fee deducted at the end of each contract year, fee options provide higher caps or participation rates than are available on the no-fee options, giving you greater earnings potential.

Growth Commander also offers a selection of index options that guarantee the participation rate for the surrender charge period rather than just for the term period. To allow you to take command of your growth potential, you have the flexibility to transfer your money into or out of any available option—or combination thereof—at the end of each option term period.

ACCESS your money when you need it. Should the unexpected occur, Growth Commander provides several ways to access your Accumulation Value without incurring surrender charges. These include up to 10% penalty-free withdrawals each contract year, including the first, and, in most states, access to 100% of your Accumulation Value for nursing home or hospital confinement.

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											
Index Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	9%	8.7%	7.8%	6.8%	5.9%	4.9%	3.9%	3%	2%	1%	0%

PROTECT your money from market fluctuations with a built-in minimum guarantee. 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.

PROVIDE a frustration-free legacy for your beneficiaries with a death benefit that may bypass the costly delays and frustrations associated with probate. The death benefit is equal to the greatest of the Accumulation Value, the Guaranteed Minimum Value, or return of premium less prior gross withdrawals. The value used is decreased by any applicable premium tax. Proceeds are paid directly to your chosen beneficiary.

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Glossary and Definitions

Accumulation Value—The sum of the Declared Interest Option plus all index option participation accounts.

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

Annual Index Rate—The percentage change in an Index Value during each year of the Index Period for each Participation Account. The Annual Index Rate applies only to the Value Lock Annual Sum With Participation Rate and Cap index option.

Annuity—You will begin receiving a guaranteed income stream on your Annuity Date. Unless otherwise changed, the automatic settlement option is shown on your contract data page. As illustrated, this contract would annuitize on 2/29/2064. 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 Annuity Factor: **8.73**
- Guaranteed Monthly Payment: **\$476.94**

Annuity Date—The date annuity payments are scheduled to start. The Annuity Date is attained age 100. The Annuity Date may be changed at the option of the owner to any date after the first contract anniversary.

Cap—The maximum net index rate for an index option. The minimum cap is 1%.

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 Date—The date the contract becomes effective.

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 greatest of the Accumulation Value, the Guaranteed Minimum Value, or return of premium less prior gross withdrawals.

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%.

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 your contract is issued and will not change for the life of the contract.

Index Credited Amount—The amount of interest credited to an index option’s participation account at the end of each index period.

Index Date—Any date on which an index period begins or ends. Index dates fall on the 7th, 14th, 21st, or 28th day of each calendar month.

Index Option—A type of interest crediting option that calculates the interest rate based on the performance of a market index. Interest credited is limited to a participation rate and/or cap but will never be less than 0%.

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Index Option Fee—Index options that include a fee offer a higher cap or participation rate than options that do not include a fee. The index option fee, which applies only to allocations to a fee index option, is deducted from the participation account at the end of each contract year. The index option fee is equal to the percentage shown on the contract data page multiplied by the participation account value.

Index Period—The period over which any index credited amount is determined.

Index Rate—The rate used to determine the amount of interest credited to an index option's participation account.

Index Value—The published 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.

Net Index Rate—The index rate limited by a cap.

Point-to-Point—Interest credited to a point-to-point index option 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 multiplying any increase by a participation rate.

Participation Account—An account established on an index date for each allocation to an index option.

Participation Rate—A percentage that is multiplied by the percentage change in the index value used to calculate the net index rate. The minimum participation rate is 5% for all index options.

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.

Value Lock—Interest credited to the Value Lock Annual Sum With Participation Rate and Cap index option calculates the index credited amount based on the sum of all annual index rates within the index period, multiplied by the participation rate.

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





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Additional Information



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. **In Oregon:** ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF, AAA4139 (05/06).

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