

A Hypothetical Illustration of:

LibertyMark Freedom 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:

April 1, 2024
12:48 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.

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Prepared For:	Valued Client	Single Premium:	\$100,000.00
Issue Age:	60	Illustration Date:	April 1, 2024
State of Issue:	KS	Product:	LibertyMark Freedom 10

Product Highlights

LibertyMark Freedom annuities offer the peace of mind that comes from strong product features. You have the freedom to ...

- **Choose** the product version and interest crediting options to meet your retirement objectives.
- **Access** your money when you need it most—including 10% penalty-free withdrawals after the first contract year.
- **Accumulate** your savings through a diverse selection of interest crediting options that can provide high earnings potential in various markets.
- **Increase** your earnings opportunity by choosing an index option that includes a fee. In exchange for paying the fee, you receive a higher cap or participation rate than is available on the no-fee option.
- **Protect** your hard-earned money with a built-in minimum guarantee that offers protection of your premium regardless of market conditions.
- **Leave a legacy** with a death benefit that may bypass the hassles, costs, and delays of probate. In no case will your beneficiaries receive less than your original premium amount, minus gross withdrawals.
- **Safeguard** your nest egg with a stable, highly rated insurance carrier.



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.

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Illustration Overview

LibertyMark Freedom 10

Plan Type: Non-Qualified

Allocations:

Percentage	Interest Crediting Options	Participation Rate	Cap	Declared Rate
0%	One-Year S&P 500[®] Point-to-Point With Cap	100%	8.50%	NA
0%	One-Year S&P 500[®] Point-to-Point With Cap With Fee*	100%	14.05%	NA
100%	One-Year S&P 500[®] IQ Index** Point-to-Point With Cap	100%	15.45%	NA
0%	One-Year S&P 500[®] IQ Index** Point-to-Point With Participation Rate	76%	NA	NA
0%	One-Year S&P 500[®] IQ Index** Point-to-Point With Participation Rate With Fee*	106%	NA	NA
0%	One-Year SG Laser Index[†] Point-to-Point With Participation Rate	182%	NA	NA
0%	One-Year SG Laser Index[†] Point-to-Point With Participation Rate With Fee*	252%	NA	NA
0%	One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	186%	NA	NA
0%	One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate With Fee*	255%	NA	NA
0%	Two-Year S&P 500[®] Point-to-Point With Participation Rate	78%	NA	NA
0%	Two-Year S&P 500[®] Point-to-Point With Participation Rate With Fee*	108%	NA	NA
0%	Two-Year SG Laser Index[†] Point-to-Point With Participation Rate	252%	NA	NA
0%	Two-Year SG Laser Index[†] Point-to-Point With Participation Rate With Fee*	350%	NA	NA
0%	Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	256%	NA	NA
0%	Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate With Fee*	353%	NA	NA
0%	Declared Interest Option	NA	NA	4.55%

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

* The index option fee of 1.75% 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.

† 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.

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Illustrated Historical Performance

Hypothetical Aggregate Summary

Last 10 Years

Lowest 10-Year Period

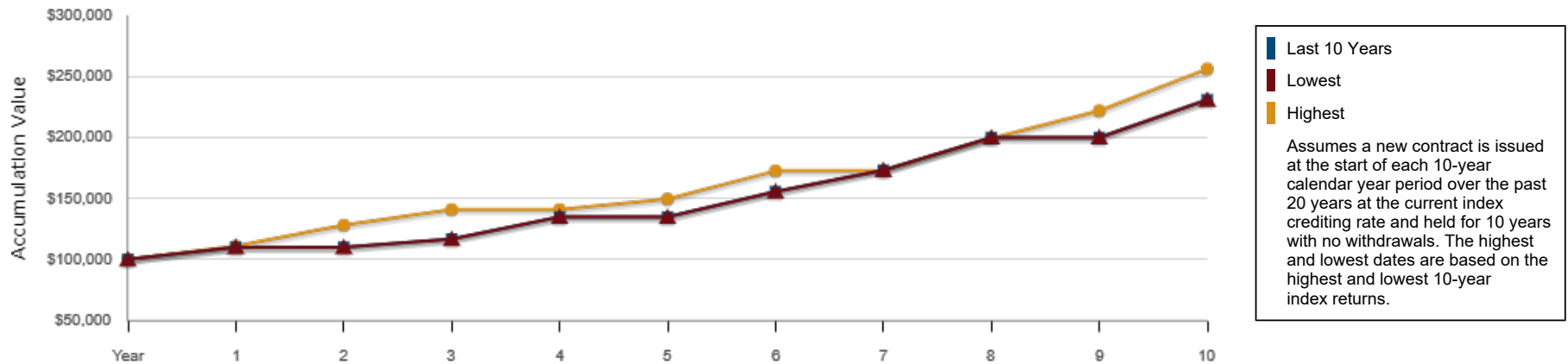
Highest 10-Year Period

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	10.00%	\$9,997	\$109,997	10.00%	\$9,997	\$109,997	10.97%	\$10,966	\$110,966
2	0.00%	\$0	\$109,997	0.00%	\$0	\$109,997	15.45%	\$17,144	\$128,111
3	6.12%	\$6,734	\$116,731	6.12%	\$6,734	\$116,731	10.00%	\$12,807	\$140,918
4	15.45%	\$18,035	\$134,766	15.45%	\$18,035	\$134,766	0.00%	\$0	\$140,918
5	0.00%	\$0	\$134,766	0.00%	\$0	\$134,766	6.12%	\$8,627	\$149,545
6	15.45%	\$20,821	\$155,587	15.45%	\$20,821	\$155,587	15.45%	\$23,105	\$172,649
7	11.30%	\$17,576	\$173,163	11.30%	\$17,576	\$173,163	0.00%	\$0	\$172,649
8	15.45%	\$26,754	\$199,917	15.45%	\$26,754	\$199,917	15.45%	\$26,674	\$199,324
9	0.00%	\$0	\$199,917	0.00%	\$0	\$199,917	11.30%	\$22,516	\$221,840
10	15.45%	\$30,887	\$230,804	15.45%	\$30,887	\$230,804	15.45%	\$34,274	\$256,115

Average Annualized Return = 8.72%

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Average Annualized Return = 9.86%



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Illustrated Historical Performance

One-Year S&P 500® IQ Index Point-to-Point With Cap

Last 10 Years
1/1/2014 – 12/31/2023

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

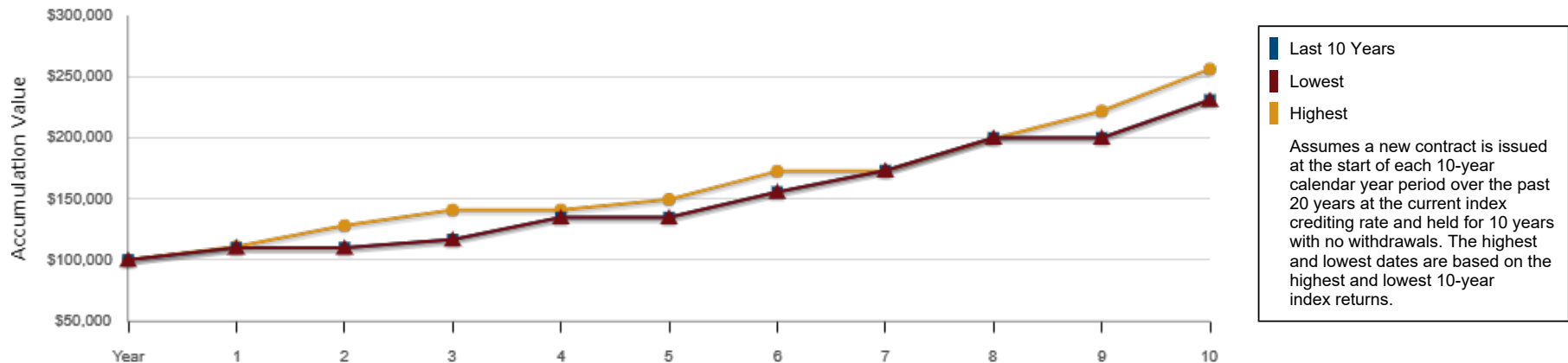
Highest 10-Year Period
1/1/2012 – 12/31/2021

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	10.00%	\$9,997	\$109,997	10.00%	\$9,997	\$109,997	10.97%	\$10,966	\$110,966
2	0.00%	\$0	\$109,997	0.00%	\$0	\$109,997	15.45%	\$17,144	\$128,111
3	6.12%	\$6,734	\$116,731	6.12%	\$6,734	\$116,731	10.00%	\$12,807	\$140,918
4	15.45%	\$18,035	\$134,766	15.45%	\$18,035	\$134,766	0.00%	\$0	\$140,918
5	0.00%	\$0	\$134,766	0.00%	\$0	\$134,766	6.12%	\$8,627	\$149,545
6	15.45%	\$20,821	\$155,587	15.45%	\$20,821	\$155,587	15.45%	\$23,105	\$172,649
7	11.30%	\$17,576	\$173,163	11.30%	\$17,576	\$173,163	0.00%	\$0	\$172,649
8	15.45%	\$26,754	\$199,917	15.45%	\$26,754	\$199,917	15.45%	\$26,674	\$199,324
9	0.00%	\$0	\$199,917	0.00%	\$0	\$199,917	11.30%	\$22,516	\$221,840
10	15.45%	\$30,887	\$230,804	15.45%	\$30,887	\$230,804	15.45%	\$34,274	\$256,115

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Illustrated Guaranteed Contract Values

Hypothetical Illustration: LibertyMark Freedom 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	\$88,000	\$90,081	\$100,000
2	62	\$0	\$0	0.00%	\$0	\$100,000	\$89,650	\$92,739	\$100,000
3	63	\$0	\$0	0.00%	\$0	\$100,000	\$90,100	\$95,474	\$100,000
4	64	\$0	\$0	0.00%	\$0	\$100,000	\$90,550	\$98,291	\$100,000
5	65	\$0	\$0	0.00%	\$0	\$100,000	\$91,000	\$101,191	\$101,191
6	66	\$0	\$0	0.00%	\$0	\$100,000	\$91,900	\$104,176	\$104,176
7	67	\$0	\$0	0.00%	\$0	\$100,000	\$92,800	\$107,249	\$107,249
8	68	\$0	\$0	0.00%	\$0	\$100,000	\$93,700	\$110,413	\$110,413
9	69	\$0	\$0	0.00%	\$0	\$100,000	\$94,600	\$113,670	\$113,670
10	70	\$0	\$0	0.00%	\$0	\$100,000	\$95,500	\$117,023	\$117,023
11	71	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$120,475	\$120,475
12	72	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$124,029	\$124,029
13	73	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$127,688	\$127,688
14	74	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$131,455	\$131,455
15	75	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$135,333	\$135,333
16	76	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$139,325	\$139,325
17	77	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$143,435	\$143,435
18	78	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$147,667	\$147,667
19	79	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$152,023	\$152,023
20	80	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$156,507	\$156,507
21	81	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$161,124	\$161,124
22	82	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$165,878	\$165,878
23	83	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$170,771	\$170,771
24	84	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$175,809	\$175,809
25	85	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$180,995	\$180,995

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Illustrated Guaranteed Contract Values

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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	\$186,334	\$186,334
27	87	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$191,831	\$191,831
28	88	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$197,490	\$197,490
29	89	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$203,316	\$203,316
30	90	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$209,314	\$209,314
35	95	\$0	\$0	0.00%	\$0	\$100,000	\$100,000	\$242,064	\$242,064

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 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 2.95% 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: LibertyMark Freedom 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	10.00%	\$9,997	\$109,997	\$96,797	\$90,081	\$109,997
2	62	\$0	\$0	0.00%	\$0	\$109,997	\$98,612	\$92,739	\$109,997
3	63	\$0	\$0	6.12%	\$6,734	\$116,731	\$105,100	\$95,474	\$116,731
4	64	\$0	\$0	15.45%	\$18,035	\$134,766	\$121,841	\$98,291	\$134,766
5	65	\$0	\$0	0.00%	\$0	\$134,766	\$122,637	\$101,191	\$134,766
6	66	\$0	\$0	15.45%	\$20,821	\$155,587	\$142,797	\$104,176	\$155,587
7	67	\$0	\$0	11.30%	\$17,576	\$173,163	\$160,555	\$107,249	\$173,163
8	68	\$0	\$0	15.45%	\$26,754	\$199,917	\$187,135	\$110,413	\$199,917
9	69	\$0	\$0	0.00%	\$0	\$199,917	\$189,121	\$113,670	\$199,917
10	70	\$0	\$0	15.45%	\$30,887	\$230,804	\$220,263	\$117,023	\$230,804
11	71	\$0	\$0	10.00%	\$23,073	\$253,877	\$253,877	\$120,475	\$253,877
12	72	\$0	\$0	0.00%	\$0	\$253,877	\$253,877	\$124,029	\$253,877
13	73	\$0	\$0	6.12%	\$15,543	\$269,419	\$269,419	\$127,688	\$269,419
14	74	\$0	\$0	15.45%	\$41,625	\$311,045	\$311,045	\$131,455	\$311,045
15	75	\$0	\$0	0.00%	\$0	\$311,045	\$311,045	\$135,333	\$311,045
16	76	\$0	\$0	15.45%	\$48,056	\$359,101	\$359,101	\$139,325	\$359,101
17	77	\$0	\$0	11.30%	\$40,565	\$399,666	\$399,666	\$143,435	\$399,666
18	78	\$0	\$0	15.45%	\$61,748	\$461,415	\$461,415	\$147,667	\$461,415
19	79	\$0	\$0	0.00%	\$0	\$461,415	\$461,415	\$152,023	\$461,415
20	80	\$0	\$0	15.45%	\$71,289	\$532,703	\$532,703	\$156,507	\$532,703
21	81	\$0	\$0	10.00%	\$53,253	\$585,957	\$585,957	\$161,124	\$585,957
22	82	\$0	\$0	0.00%	\$0	\$585,957	\$585,957	\$165,878	\$585,957
23	83	\$0	\$0	6.12%	\$35,873	\$621,830	\$621,830	\$170,771	\$621,830
24	84	\$0	\$0	15.45%	\$96,073	\$717,902	\$717,902	\$175,809	\$717,902
25	85	\$0	\$0	0.00%	\$0	\$717,902	\$717,902	\$180,995	\$717,902

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Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: LibertyMark Freedom 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	15.45%	\$110,916	\$828,818	\$828,818	\$186,334	\$828,818
27	87	\$0	\$0	11.30%	\$93,627	\$922,445	\$922,445	\$191,831	\$922,445
28	88	\$0	\$0	15.45%	\$142,518	\$1,064,963	\$1,064,963	\$197,490	\$1,064,963
29	89	\$0	\$0	0.00%	\$0	\$1,064,963	\$1,064,963	\$203,316	\$1,064,963
30	90	\$0	\$0	15.45%	\$164,537	\$1,229,499	\$1,229,499	\$209,314	\$1,229,499
35	95	\$0	\$0	0.00%	\$0	\$1,656,945	\$1,656,945	\$242,064	\$1,656,945

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 2.95% 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

LibertyMark Freedom 10

Access to Accumulation Value — If the unexpected happens, LibertyMark Freedom offers you several different ways to access your Accumulation Value 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%	11.5%	11%	10.5%	10%	9%	8%	7%	6%	5%	0%

Guarantees — To shield your retirement funds from market-related losses, LibertyMark Freedom 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.

Earnings Opportunity — Your annuity's growth potential is driven by your selection of interest crediting options. In addition to a Declared Interest Option that credits a competitive interest rate for a 12-month period, LibertyMark Freedom offers a variety of index options to help you achieve your financial goals.

Fee/No-Fee Options — Each index option is available with or without a fee. In exchange for paying a fee, you receive a higher cap or participation rate than is available on the no-fee option. This translates to greater earnings opportunity. To diversify your money, you have the flexibility to split your premium among fee options, no-fee options, and the Declared Interest Option.

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 the Declared Interest Option plus all index options 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 index option or the Declared Interest Option.

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 4/1/2059. 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 index 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%.

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 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 index option at the end of each index period.

Index Date — Any date on which an index period begins or ends.

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 or cap but will never be less than 0%.

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 at the end of each contract year. The index option fee is equal to 1.75% multiplied by the part of the accumulation value that is allocated to the index option.

Index Period — The one- or two-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 option.

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.

Indexing Method — The method by which the index value that is used to credit interest to an index option is determined. The available indexing method is point-to-point.

Initial Value — An amount equal to the value of the index option at the beginning of the index period, minus any subsequent withdrawals.

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Glossary and Definitions

Interest Credited Amount — The amount of interest credited to an index option at the end of each index period.

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% for all index options.

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 by multiplying any increase by a participation rate.

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:	April 1, 2024
State of Issue:	KS	Product:	LibertyMark Freedom 10

Additional Information

In approved states, **LibertyMark Freedom Forms:** Series 321-7 (12/22), 321-10 (12/22), 321-10B (12/22), 2509, 2181. AAA321-7 (12/22), AAA321-10 (12/22); AAA321-10 DP (06/23), AAA321-10B (12/22), AAA321-10B DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPC WF (02/22), AAA2181; ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF. **In Oregon:** ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF; 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).

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Prepared For:	Valued Client	Single Premium:	\$100,000.00
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Additional Information

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