

FlexMark Select® Series Annuity Quick Reference

As of 5/5/2020

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†	Liquidity	GA-Level Commission	Available States																																																																																																																																		
Ameritas Life Insurance Corp., Lincoln, NE	FlexMark Select Series 10-year single premium deferred fixed index annuities*	<ul style="list-style-type: none">No-cost income rider (guaranteed lifetime withdrawal benefit rider).**Optional upgraded income rider** with:<ul style="list-style-type: none">Level or lifestyle payout.Income Booster for declining health.*Vesting premium bonus on "Plus" products.*Rate banding offers upgraded rates for larger Accumulation Values (AV).<ul style="list-style-type: none">Standard band: \$0–\$199,999.Upgraded band: \$200,000+.Choice to "buy up" the rates on fee strategies.†Two proprietary indices allow for broad diversification and limited volatility.Extra one-time 10% emergency withdrawal after Year 1.*Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals at guaranteed minimum interest rate of 1%.Death benefit is greater of AV plus any bonus account or MGSV.	Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue: Basic GLWB Income Rider <ul style="list-style-type: none">Automatically included at no cost!3% Premium Accumulation Rate (PAR) compounded for up to 10 years.Payouts can start after Year 5 and age 50.No restart. MyFit Income Rider® <ul style="list-style-type: none">7% PAR compounded for up to 10 years.Optional 10-year restart.Choice of level or lifestyle payout option when payouts begin.Payouts can start after Year 1 and age 50.0.95% annual charge. MyFit Income Rider With Booster* <ul style="list-style-type: none">Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 activities of daily living (ADLs).1.05% annual charge.	Vesting Premium Bonus* Select Plus: <ul style="list-style-type: none">6% LT Plus: <ul style="list-style-type: none">4%2% (CA, IN, and MO) 10-Year Vesting Schedule* (% vested at end of year) Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100% LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100% Vested and non-vested values are included in the death benefit.	<table><thead><tr><th></th><th colspan="2">Standard Band AV: \$0–\$199,99</th><th colspan="2">Upgraded Band \$200,000+</th></tr><tr><th></th><th>No Fee</th><th>Fee†</th><th>No Fee</th><th>Fee†</th></tr></thead><tbody><tr><td>S&P 500® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>2.90%</td><td>4.90%</td><td>3.40%</td><td>5.25%</td></tr><tr><td>Plus and LT Plus:</td><td>2.40%</td><td>4.30%</td><td>2.60%</td><td>4.45%</td></tr><tr><td>Russell 2000® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>1.15%</td><td>3.10%</td><td>1.30%</td><td>3.35%</td></tr><tr><td>Plus and LT Plus:</td><td>1.00%</td><td>2.45%</td><td>1.05%</td><td>2.65%</td></tr><tr><td>BNPP Momentum 5 Index†† 1Y PTP w/ Par. Rate:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>50%</td><td>85%</td><td>60%</td><td>90%</td></tr><tr><td>Plus and LT Plus:</td><td>30%</td><td>60%</td><td>40%</td><td>70%</td></tr><tr><td>US Innovative Leaders 5 Index†† 1Y PTP w/ Par. Rate:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>50%</td><td>85%</td><td>60%</td><td>90%</td></tr><tr><td>Plus and LT Plus:</td><td>30%</td><td>60%</td><td>40%</td><td>70%</td></tr><tr><td>S&P 500 2Y PTP w/ Par. Rate*:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>15%</td><td>30%</td><td>15%</td><td>35%</td></tr><tr><td>Plus and LT Plus:</td><td>15%</td><td>20%</td><td>15%</td><td>25%</td></tr><tr><td>BNPP Momentum 5 Index†† 2Y PTP w/ Par. 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Standard Band AV: \$0–\$199,99		Upgraded Band \$200,000+			No Fee	Fee†	No Fee	Fee†	S&P 500® 1Y PTP w/ Cap:					Select and LT:	2.90%	4.90%	3.40%	5.25%	Plus and LT Plus:	2.40%	4.30%	2.60%	4.45%	Russell 2000® 1Y PTP w/ Cap:					Select and LT:	1.15%	3.10%	1.30%	3.35%	Plus and LT Plus:	1.00%	2.45%	1.05%	2.65%	BNPP Momentum 5 Index†† 1Y PTP w/ Par. Rate:					Select and LT:	50%	85%	60%	90%	Plus and LT Plus:	30%	60%	40%	70%	US Innovative Leaders 5 Index†† 1Y PTP w/ Par. Rate:					Select and LT:	50%	85%	60%	90%	Plus and LT Plus:	30%	60%	40%	70%	S&P 500 2Y PTP w/ Par. Rate*:					Select and LT:	15%	30%	15%	35%	Plus and LT Plus:	15%	20%	15%	25%	BNPP Momentum 5 Index†† 2Y PTP w/ Par. Rate*:					Select and LT:	65%	105%	75%	115%	Plus and LT Plus:	45%	80%	55%	90%	US Innovative Leaders 5 Index†† 2Y PTP w/ Par. Rate*:					Select and LT:	70%	110%	80%	120%	Plus and LT Plus:	50%	85%	60%	95%	1-Year Fixed Account:					Select and LT:	1.00%		1.00%		Plus and LT Plus:	1.00%		1.00%		Penalty-Free Withdrawals Years 2–10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy. Additional Emergency Access* <i>Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1.</i> Surrender Schedule (+/- MVA)* Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0% LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% LT and LT Plus (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0% Waiver of Surrender Charge Riders* <ul style="list-style-type: none">Confinement.Terminal Illness.Home Health Care.	Select and LT: 7.00% (0–75) 5.00% (76–85) Plus and LT Plus: 6.00% (0–75) 4.00% (76–85) Chargebacks: 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs). See <i>Compensation Schedule</i> for details.	Select and Plus: AL, AR, AZ, CO, DC, FL ^{1,2} (0–64), GA, IA, ID, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY LT and LT Plus: AK, CA ^{1,2,3,4,5,6,7} , CT, DE, FL ^{1,2} (65+), HI, IN ³ , MA ^{2,5} , MN ⁸ , MO ³ , NH ⁹ , NJ ⁹ , NM, NV, OH, OK, PA ⁸ , SC, TX, UT ³ , WA ⁸ <ol style="list-style-type: none">No Income Booster.No Home Health Care Waiver.2% bonus and 9-year surrender schedule apply.No MVA.No Confinement Waiver.No Terminal Illness Waiver.No extra 10% emergency w/d.Fee interest crediting options not available.No 2-Year strategies.
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* May vary by state and may not be available in all states. Check current State Approval Matrix.

** GLWB income riders are not available with all tax-qualified plan types. See Income Riders column for cost.

† Fee and multi-year options are not available in all states. On the 1-year fee options, a 1% fee is deducted at the beginning of each 1-year index period. On the 2-year fee options, a 2% fee is deducted at the beginning of each 2-year index period.

†† The BNP Paribas Momentum Multi-Asset 5 Index, also known as the BNP Momentum 5 Index, launched on 1/27/2017. The US Innovative Leaders 5 Index launched on 1/28/2020. They are new indexes with limited historical information. For index information, visit <https://momentum5index.bnpparibas.com> and <https://innovativeleaders.bnpparibas.com>.

IncomeMark SelectSM Series Annuity Quick Reference

As of 5/5/2020

Insurance Carrier	Product	Product Features	Income Riders	Interest Crediting Options**	Liquidity	GA-Level Commission	Available States
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent) for insurance financial strength and operating performance. Third highest of 13 ratings. Rating as of 3/28/2019.</p> <p>Standard & Poor's A+ (Strong) for financial strength. Fifth highest of 21 ratings. Rating as of 3/4/2019.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>IncomeMark Select 10-year single premium deferred fixed index annuities*</p> <p>Issue Ages 0–85 (Q and NQ)</p> <p>Premium</p> <ul style="list-style-type: none"> \$25K minimum Year 1. \$5K minimum additional (Year 1 only). \$1M maximum without Home Office approval. <p>Sweep (Allocation) Dates 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.</p>	<ul style="list-style-type: none"> Highly competitive, income-focused FIA that illustrates well in a wide range of hypothetical situations. Strong growth potential with eight diverse interest crediting options.* Index options based on a new proprietary index that tracks companies at the forefront of innovation.* Included performance-driven income rider that leverages product's powerful growth potential (see Income Riders column for details). Optional income booster for declining health* (see Income Riders column for details). Choice of level or increasing payouts when income is triggered. Minimum Guaranteed Surrender Value (MGSV) of 87.50% of premium (90% in NJ) less withdrawals at guaranteed minimum interest rate of 1%. Death benefit equal to greater of accumulation value or MGSV. 	<p>Choice of two Guaranteed Lifetime Withdrawal Benefit (GLWB) riders (included for an annual charge):</p> <p>MyGrowth Income RiderSM</p> <ul style="list-style-type: none"> Designed to maximize single or joint income potential—competitive payouts with 3 to 10-year deferral. Premium accumulation value rolls up at: <ul style="list-style-type: none"> 2% compounded for up to 10 years, plus; 250% of policy earnings for up to 15 years. Choice of payout option upon income election: <ul style="list-style-type: none"> Level—Consistent payouts for life. Increasing—Benefit base increases by 100% of policy earnings. May help offset inflation. Payouts available after Year 1 and age 50. 0.95% annual charge. <p>MyGrowth Income Rider With Booster</p> <ul style="list-style-type: none"> Same as MyGrowth Income Rider, plus double payouts for impairment in 2 of 6 ADLs. Regular payouts available after Year 1 and age 50. Double payouts available upon qualification after Year 2. Not available in all states. 1.05% annual charge. 	<p>S&P 500® 1-Year PTP w/ Cap: 1.85%</p> <p>Russell 2000® 1-Year PTP w/ Cap: 1.15%</p> <p>BNPP Momentum 5 Index† 1-Year PTP w/ Par. Rate: 60%</p> <p>US Innovative Leaders 5 Index† 1-Year PTP w/ Par. Rate: 60%</p> <p>S&P 500® 2-Year PTP w/ Par. Rate: 15%</p> <p>BNPP Momentum 5 Index† 2-Year PTP w/ Par. Rate: 70%</p> <p>US Innovative Leaders 5 Index† 2-Year PTP w/ Par. Rate: 70%</p> <p>1-Year Fixed Account: 1.00%</p> <p>Rates effective 5/5/2020, and subject to change. Check LegacyNet® for updates.</p>	<p>Penalty-Free Withdrawals</p> <p>Years 2–10: 10% of account value annually or required minimum distribution (RMD) associated with the policy.</p> <p>Surrender Schedule (+/- MVA*) IncomeMark Select: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%</p> <p>IncomeMark Select LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>IncomeMark Select LT (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p>Waiver of Surrender Charge Riders*</p> <p>Included at no additional cost:</p> <ul style="list-style-type: none"> Confinement. Terminal Illness. Home Health Care. 	<p>6.50% (0–75) 4.50% (76–85)</p> <p>Chargebacks: 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs).</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>Approved in all states <i>except</i> NY.</p> <p>IncomeMark Select: AL, AR, AZ, CO, DC, FL^{1,2} (0–64), GA, IA, ID, IL, KS, KY, LA, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY</p> <p>IncomeMark Select LT: AK, CA^{1,3}, CT, DE, FL^{1,2} (65+), HI, IN⁴, MA, MD, MN, MO⁴, NH⁵, NJ⁵, NM, NV, OH, OK, OR, PA, SC, TX, UT, WA</p> <ol style="list-style-type: none"> No Income Booster. No Home Health Care waiver. No waiver of surrender charge riders. 9-year surrender schedule applies. No 2-year interest crediting options.

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Withdrawals may be taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. The information presented here is not intended as tax or other legal advice. For application of this information to your client's specific situation, your client should consult an attorney.

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* May not be available in all states. Check current State Approval Matrix.

** Two-year index options are not available in all states. New index options may not be illustrated in all states.

† The BNPP Momentum 5 Index is also known as the BNP Paribas Momentum Multi-Asset 5 Index. The **US Innovative Leaders 5 Index** and the **BNP Paribas Momentum Multi-Asset 5 Index** have limited historical information. The US Innovative Leaders 5 Index is a new index strategy, launched on January 28, 2020. For more information about the Innovative Leaders 5 Index, visit <https://innovativeleaders.bnpparibas.com>. The BNPP Momentum 5 Index was launched on January 27, 2017. For more information about the BNPP Momentum 5 Index, visit <https://momentum5index.bnpparibas.com>.

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ClassicMark® Series Annuity Quick Reference

As of 5/15/2020

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Strategies*	Min. Guaranteed Rates	GA-Level Commission	Approved States												
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating: A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 5/15/2020	ClassicMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none">Optional upfront premium bonus vests 100% day one to jump-start earnings.Industry-leading minimum guarantee.Diverse choice of indexed strategies covering multiple markets.Game-changing FUSION StrategySM** that fuses together annual crediting and multi-year upside.First-year liquidity, penalty-free.[†]Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*[†]Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRAs; and non-contributory 403(b)/TSA plans.Death Benefit—greater of 100% of AV (130% with Heritage Maximizer), GMV, or Return of Premium less prior gross withdrawals at death.	Penalty-Free Withdrawals Up to 10% of AV annually after 30 days. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10: Ages 0–85 (0–84 in IN): <ul style="list-style-type: none">• 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%. Ages 86–90 (85–90 in IN): <ul style="list-style-type: none">• 8, 7, 6, 5, 3, 0%. 10 LT: Ages 0–85: <ul style="list-style-type: none">• 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Ages 86–90: <ul style="list-style-type: none">• 8, 7, 6, 5, 3, 0%. 10 Plus: 14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% 10 LT Plus: 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, PA, and WA variations.	1-Yr S&P 500® PTP w/ Cap 10, 10 LT: 3.00% 10 Plus, 10 LT Plus: 2.15% 1-Yr S&P 500 Monthly PTP w/ Cap 10, 10 LT: 1.40% 10 Plus, 10 LT Plus: 0.90% 1-Yr S&P 500 PTP Inversion w/ Cap 10, 10 LT: 2.90% 10 Plus, 10 LT Plus: 1.70% 1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.* 10, 10 LT: 47% 10 Plus, 10 LT Plus: 28% 1-Yr Morgan Stanley TEBI^{††} PTP w/ Par.* 10, 10 LT: 44% 10 Plus, 10 LT Plus: 30% 2-Yr Morgan Stanley TEBI^{††} PTP w/ Par.* 10, 10 LT: 59% 10 Plus, 10 LT Plus: 39% 2-Yr S&P 500 PTP w/ Par.* 10, 10 LT: 35% 10 Plus, 10 LT Plus: 24% 5-Yr FUSION Strategy** <table><tr><td></td><td>Fixed Rate</td><td>Par.</td></tr><tr><td>10, 10 LT:</td><td>on Gain</td><td>Rate</td></tr><tr><td>10, 10 LT:</td><td>1%</td><td>57%</td></tr><tr><td>10 Plus, 10 LT Plus:</td><td>1%</td><td>18%</td></tr></table> Declared Interest Account 10, 10 LT: 1.35% 10 Plus, 10 LT Plus: 1.00% Rates effective 5/15/2020, and subject to change. Check LegacyNet® for updates.		Fixed Rate	Par.	10, 10 LT:	on Gain	Rate	10, 10 LT:	1%	57%	10 Plus, 10 LT Plus:	1%	18%	Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization. Current Guaranteed Minimum Value Interest Rate: 1.00%, effective on contracts issued in 2020. Cap: Minimum guaranteed cap is 1% (0.10% for monthly cap). Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ). Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Account: Minimum guaranteed annual interest rate is 1%.	10 (most states): 6.00% (Ages 0–80) 5.00% (Ages 81–85) 1.50% (Ages 86–90) 10 in Indiana only 6.00% (Ages 0–80) 5.00% (Ages 81–84) 1.50% (Ages 85–90) 10 LT: 6.00% (Ages 0–80) 3.75% (Ages 81–85) 1.50% (Ages 86–90) 10 Plus, 10 LT Plus: 5.00% (Ages 0–80) Commissions are based on the date the premium is received in America's Administrative Office. See <i>Compensation Schedule</i> for details.	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA ¹ , MD, ME, MI, MO ² , MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 10 LT and 10 LT Plus: AK, CA, CT, DE, FL, NH ^{3,4} , NJ ^{2,3,4} , NV, OH ² , OK, PA ^{2,3,5,6} , SC, TX, UT ² , WA ^{2,7} 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Heritage Maximizer not available. 3. FUSION Strategy not available. 4. Two-year strategies not available. 5. One-year SG Columbia strategy not available. 6. Morgan Stanley strategies not available. 7. Issue ages are 0–85 on ClassicMark 10 and 10 LT.
		Fixed Rate	Par.																
	10, 10 LT:	on Gain	Rate																
	10, 10 LT:	1%	57%																
	10 Plus, 10 LT Plus:	1%	18%																
	<table><tr><th>Product Version</th><th>Upfront Premium Bonus</th></tr><tr><td>10, 10 LT</td><td>NA</td></tr><tr><td>10 Plus</td><td>4%</td></tr><tr><td>10 LT Plus</td><td>3%</td></tr></table>	Product Version	Upfront Premium Bonus	10, 10 LT	NA	10 Plus	4%	10 LT Plus	3%										
	Product Version	Upfront Premium Bonus																	
	10, 10 LT	NA																	
	10 Plus	4%																	
	10 LT Plus	3%																	
Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit after Year 3 of 130% of the entire AV. <ul style="list-style-type: none">Available on all product versions, except in MO, NJ, OH, PA, UT, and WA.Current charge is 0.30%, deducted at the end of each contract year.																			
Issue Ages <table><tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr><tr><td>10, 10 LT</td><td>0–90</td></tr><tr><td>10, 10 LT (WA)</td><td>0–85</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr><tr><td>Heritage Maximizer</td><td>0–75</td></tr></table>	Product Version	Ages (Q, NQ)	10, 10 LT	0–90	10, 10 LT (WA)	0–85	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75									
Product Version	Ages (Q, NQ)																		
10, 10 LT	0–90																		
10, 10 LT (WA)	0–85																		
10 Plus, 10 LT Plus	0–80																		
Heritage Maximizer	0–75																		
Premium <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$1 million maximum per owner without Home Office approval.																			
Index Dates <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.																			

ClassicMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). ClassicMark 10, 10 LT (Contract Series 411/4190/4204); ClassicMark 10 Plus, 10 LT Plus (Contract Series 411/4179/4190/4204). 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®, 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. ClassicMark is a registered service mark, and FUSION Strategy and Heritage Maximizer are service marks, of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain. Not available in all states.

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

†† Also known as the Morgan Stanley Target Equity Balanced Index.

FutureMarkSM Series Annuity Quick Reference

As of 5/15/2020

Insurance Carrier	Product	Features	Enhanced Death Benefit	Withdrawals/ Surrender**	Interest Crediting Strategies*	Minimum Guarantees	Street-Level Commission	Approved States						
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating:</p> <p>A.M. Best “A” (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 5/15/2020</p>	<p>FutureMark single premium deferred fixed indexed annuity*</p> <table><tr><th>Product Version</th><th>Years</th><th>Fee</th></tr><tr><td>10, 10 LT</td><td>10</td><td>1%</td></tr></table> <p>Optimizer Fee</p> <p>1% annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first.</p> <p>BeneBoosterSM*</p> <ul style="list-style-type: none">No-cost enhanced death benefit (not approved in OR and WA). <p>Issue Ages</p> <ul style="list-style-type: none">0–85, Q and NQ. <p>Premium</p> <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$1 million maximum per owner without Home Office approval. <p>Index Dates</p> <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Years	Fee	10, 10 LT	10	1%	<ul style="list-style-type: none">BeneBooster* offers an unequaled legacy builder for clients who want or need to take withdrawals.Same outstanding comp and rates on both FutureMark 10 and 10 LT.FUSION Strategy^{SM†}—Game-changing strategy that fuses together annual crediting and multi-year upside.Industry-leading contractual guarantee: 1.00% on 100% of premium.True Up—At end of Year 5, credits back any Optimizer Fee amounts paid that are greater than interest earnings.10% penalty-free access after Year 1.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement.*Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans.	<p>BeneBooster*</p> <ul style="list-style-type: none">Built-in, no-cost enhanced death benefit provides beneficiaries extra dollars at death.Increases the death benefit by a percentage of net contract gains (percentage varies by issue age):<ul style="list-style-type: none">25% (0–75).15% (76–85).Allows clients to leave a significant amount to their beneficiaries even after taking withdrawals or RMDs.Caters to qualified clients.Issues through age 85.No underwriting.No waiting period.	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after Year 1.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>10: 12.5, 12, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 0%</p> <p>10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%</p> <p>10 LT (CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%</p> <p>10 LT (CT): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p>	<p>1-Yr S&P 500® PTP w/ Cap 4.50% Cap</p> <p>NEW! 1-Yr S&P 500 PTP w/ Par. Rate 28% Par. Rate</p> <p>NEW! 1-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 68% Par. Rate</p> <p>NEW! 1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 78% Par. Rate</p> <p>NEW! 2-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 91% Par. Rate</p> <p>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 106% Par. Rate</p> <p>5-Yr FUSION Strategy† 1% Fixed Rate on Gain 120% Par. Rate</p> <p>1-Yr Declared Interest Account 2.15% Fixed Rate</p> <p>Rates effective 5/15/2020, and subject to change. Check LegacyNet® for updates.</p>	<p>Guaranteed Minimum Value</p> <p>1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1.00%, effective for contracts issued in 2020.</p> <p>Minimum Guaranteed Rates</p> <p>Declared rates are guaranteed never to be lower than:</p> <ul style="list-style-type: none">1.00% cap.5.00% par. rate (10% in NJ).0.50% fixed rate on gain.1.00% annual interest rate.	<p>GA-Level 10 and 10 LT: 6.50% (Ages 0–75) 5.00% (Ages 76–80) 4.00% (Ages 81–85)</p> <p>Commissions are based on the date the premium is received in Americo's Administrative Office.</p> <p>See <i>Compensation Schedule</i> effective 5/15/2020 for details.</p>	<p>FutureMark 10: AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA¹, MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>FutureMark 10 LT: AK, CA, CT, DE, FL, NH², NJ², NV, OH, OK, OR^{3,4}, SC, TX, UT, WA³</p> <ol style="list-style-type: none">Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement (Endorsement AAA4139) not available.Multi-year strategies not available.BeneBooster and illustrations are not available.Consumer marketing materials are currently not available.
Product Version	Years	Fee												
10, 10 LT	10	1%												

FutureMark 10, 10 LT (Contract Series 416/4416). BeneBooster guaranteed minimum death benefit rider (Rider Series 2182). 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. 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. FutureMark, BeneBooster, and FUSION Strategy are service marks of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

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

† Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

LibertyMark® Series Annuity Quick Reference

As of 5/15/2020

Insurance Carrier	Product	Features	Bonus	Withdrawals/ Surrender [†]	Interest Crediting Strategies*	Min. Guaranteed Rates	GA-Level Commission	Approved States																																																		
Americo Financial Life and Annuity Insurance Company, Kansas City, MO	LibertyMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none">Diverse choice of indexed strategies covering multiple markets.Industry-leading minimum guarantee.Game-changing FUSION StrategySM that fuses together annual crediting and multi-year upside—available on 10-year products.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*,†Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans.Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,[†] or GMV at death.True Up—credits back any Liberty Optimizer Fee amounts paid that are greater than interest earnings. Applies at end of Year 5.	7 Plus: 5% persistency bonus: <ul style="list-style-type: none">Multiplied by the AV at the end of Year 7. 10 Plus, 10 LT Plus: 7% upfront (6% in CA).	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 7, 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0% 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.	<table><thead><tr><th></th><th>7</th><th>7 Plus</th><th>10, 10 LT</th><th>10 Plus, 10 LT Plus</th></tr></thead><tbody><tr><td>1-Yr S&P 500® PTP w/ Cap</td><td>4.20%</td><td>3.85%</td><td>5.00%</td><td>3.25%</td></tr><tr><td>1-Yr S&P 500 Monthly PTP w/ Cap</td><td>1.75%</td><td>1.65%</td><td>2.00%</td><td>1.50%</td></tr><tr><td>1-Yr S&P 500 PTP Inversion w/ Cap</td><td>4.60%</td><td>4.15%</td><td>5.90%</td><td>3.30%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td><td>N/A</td><td>N/A</td><td>89%</td><td>53%</td></tr><tr><td>1-Yr Morgan Stanley TEBI PTP w/ Par.*</td><td>62%</td><td>57%</td><td>77%</td><td>49%</td></tr><tr><td>2-Yr Morgan Stanley TEBI PTP w/ Par.*</td><td>83%</td><td>76%</td><td>102%</td><td>65%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>49%</td><td>45%</td><td>60%</td><td>38%</td></tr><tr><td>5-Yr FUSION Strategy**</td><td>Fixed Rate on Gain: 2%</td><td>1%</td><td>Par. Rate: 100%</td><td>69%</td></tr><tr><td>Declared Interest Account</td><td>1.95%</td><td>1.80%</td><td>2.45%</td><td>1.45%</td></tr></tbody></table> Rates effective 5/15/2020, and subject to change. Check LegacyNet® for updates.		7	7 Plus	10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500® PTP w/ Cap	4.20%	3.85%	5.00%	3.25%	1-Yr S&P 500 Monthly PTP w/ Cap	1.75%	1.65%	2.00%	1.50%	1-Yr S&P 500 PTP Inversion w/ Cap	4.60%	4.15%	5.90%	3.30%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	N/A	N/A	89%	53%	1-Yr Morgan Stanley TEBI PTP w/ Par.*	62%	57%	77%	49%	2-Yr Morgan Stanley TEBI PTP w/ Par.*	83%	76%	102%	65%	2-Yr S&P 500 PTP w/ Par.	49%	45%	60%	38%	5-Yr FUSION Strategy**	Fixed Rate on Gain: 2%	1%	Par. Rate: 100%	69%	Declared Interest Account	1.95%	1.80%	2.45%	1.45%	Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization. Current Guaranteed Minimum Value Interest Rate: 1.00%, effective on contracts issued in 2020. Cap: Minimum guaranteed cap is 1% (0.10% for monthly cap). Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ). Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Rate: Minimum guaranteed annual interest rate is 1%.	7: 5.00% (Ages 0–80) 3.75% (Ages 81–85) 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85) 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85) 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85) 10 Plus, 10 LT Plus: 6.00% (Ages 0–80) Commissions are based on the date the premium is received in America's Administrative Office. See <i>Compensation Schedule</i> for details.	7¹, 7 Plus¹, 10, and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA ² , MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 7¹, 7 Plus¹, 10 LT, and 10 LT Plus: AK, CA, CT, DE, FL, MN (7, 7 Plus only), NH ³ , NJ ^{3,5} , NV (no 7 Plus), OH ⁵ (7, 10 LT only), OK, PA ^{1,4,5} (no 7 Plus), SC, TX, UT ⁵ , WA ⁵ 1. FUSION Strategy and 1-Yr SG Columbia strategy not available. 2. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 3. Multi-year strategies not available. 4. Morgan Stanley strategies not available. 5. Heritage Maximizer not available.
	7	7 Plus	10, 10 LT	10 Plus, 10 LT Plus																																																						
1-Yr S&P 500® PTP w/ Cap	4.20%	3.85%	5.00%	3.25%																																																						
1-Yr S&P 500 Monthly PTP w/ Cap	1.75%	1.65%	2.00%	1.50%																																																						
1-Yr S&P 500 PTP Inversion w/ Cap	4.60%	4.15%	5.90%	3.30%																																																						
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	N/A	N/A	89%	53%																																																						
1-Yr Morgan Stanley TEBI PTP w/ Par.*	62%	57%	77%	49%																																																						
2-Yr Morgan Stanley TEBI PTP w/ Par.*	83%	76%	102%	65%																																																						
2-Yr S&P 500 PTP w/ Par.	49%	45%	60%	38%																																																						
5-Yr FUSION Strategy**	Fixed Rate on Gain: 2%	1%	Par. Rate: 100%	69%																																																						
Declared Interest Account	1.95%	1.80%	2.45%	1.45%																																																						
Financial Strength Rating: A.M. Best “A” (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 5/15/2020	<table><thead><tr><th>Product Version</th><th>Bonus</th><th>Years</th><th>Fee</th></tr></thead><tbody><tr><td>7</td><td>No</td><td>7</td><td>1%</td></tr><tr><td>7 Plus</td><td>Yes</td><td>7</td><td>1%</td></tr><tr><td>10, 10 LT</td><td>No</td><td>10</td><td>1.25%</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>Yes</td><td>10</td><td>1.25%</td></tr></tbody></table> Liberty Optimizer Fee Annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first. Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit of 130% of the entire AV. <ul style="list-style-type: none">Available on non-bonus products, except in NJ, OH, PA, UT, and WA.*Current charge is 0.30%, deducted at the end of each contract year. Issue Ages <table><thead><tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr></thead><tbody><tr><td>7, 7 Plus, 10, 10 LT</td><td>0–85</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr><tr><td>Heritage Maximizer</td><td>0–75</td></tr></tbody></table> Premium <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$1 million maximum per owner without Home Office approval. Index Dates 7th, 14th, 21st, or 28th of the month	Product Version	Bonus	Years	Fee	7	No	7	1%	7 Plus	Yes	7	1%	10, 10 LT	No	10	1.25%	10 Plus, 10 LT Plus	Yes	10	1.25%	Product Version	Ages (Q, NQ)	7, 7 Plus, 10, 10 LT	0–85	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75																													
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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

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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.

LibertyMark® SE Series Annuity Quick Reference

As of 5/15/2020

Insurance Carrier	Product	Features	Bonus	Withdrawals/ Surrender [†]	Interest Crediting Strategies*	Min. Guaranteed Rates	GA-Level Commission	Approved States																																																							
Americo Financial Life and Annuity Insurance Company, Kansas City, MO	LibertyMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none">Diverse choice of indexed strategies covering multiple markets.Industry-leading minimum guarantee.Game-changing FUSION StrategySM that fuses together annual crediting and multi-year upside—available on 10-year products.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*,†Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans.Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,[†] or GMV at death.True Up—credits back any Liberty Optimizer Fee amounts paid that are greater than interest earnings. Applies at end of Year 5.	SE 7 Plus: 5% persistency bonus: <ul style="list-style-type: none">Multiplied by the AV at the end of Year 7. SE 10 Plus, SE 10 LT Plus: 7% upfront (6% in CA).	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules SE 7, SE 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0% SE 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% SE 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% SE 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% SE 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.	<table><tr><th></th><th>SE 7</th><th>SE 7 Plus</th><th>SE 10, SE 10 LT</th><th>SE 10 Plus, SE 10 LT Plus</th></tr><tr><td>1-Yr S&P 500® PTP w/ Cap</td><td>5.00%</td><td>4.65%</td><td>6.00%</td><td>4.15%</td></tr><tr><td>1-Yr S&P 500 Monthly PTP w/ Cap</td><td>2.00%</td><td>1.90%</td><td>2.30%</td><td>1.75%</td></tr><tr><td>1-Yr S&P 500 PTP Inversion w/ Cap</td><td>5.90%</td><td>5.35%</td><td>7.25%</td><td>4.60%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td><td>N/A</td><td>N/A</td><td>107%</td><td>71%</td></tr><tr><td>1-Yr Morgan Stanley TEBI PTP w/ Par.*</td><td>76%</td><td>70%</td><td>90%</td><td>63%</td></tr><tr><td>2-Yr Morgan Stanley TEBI PTP w/ Par.*</td><td>101%</td><td>94%</td><td>120%</td><td>84%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>58%</td><td>54%</td><td>68%</td><td>48%</td></tr><tr><td>5-Yr FUSION Strategy**</td><td colspan="2">Fixed Rate on Gain: 3%</td><td colspan="2">2%</td></tr><tr><td></td><td colspan="2">Par. Rate: 93%</td><td colspan="2">64%</td></tr><tr><td>Declared Interest Account</td><td>2.45%</td><td>2.30%</td><td>2.95%</td><td>1.95%</td></tr></table> Rates effective 5/15/2020, and subject to change. Check LegacyNet® for updates.		SE 7	SE 7 Plus	SE 10, SE 10 LT	SE 10 Plus, SE 10 LT Plus	1-Yr S&P 500® PTP w/ Cap	5.00%	4.65%	6.00%	4.15%	1-Yr S&P 500 Monthly PTP w/ Cap	2.00%	1.90%	2.30%	1.75%	1-Yr S&P 500 PTP Inversion w/ Cap	5.90%	5.35%	7.25%	4.60%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	N/A	N/A	107%	71%	1-Yr Morgan Stanley TEBI PTP w/ Par.*	76%	70%	90%	63%	2-Yr Morgan Stanley TEBI PTP w/ Par.*	101%	94%	120%	84%	2-Yr S&P 500 PTP w/ Par.	58%	54%	68%	48%	5-Yr FUSION Strategy**	Fixed Rate on Gain: 3%		2%			Par. Rate: 93%		64%		Declared Interest Account	2.45%	2.30%	2.95%	1.95%	<p>Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1.00%, effective on contracts issued in 2020.</p> <p>Cap: Minimum guaranteed cap is 1% (0.10% for monthly cap).</p> <p>Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ).</p> <p>Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%.</p> <p>Declared Interest Account: Minimum guaranteed annual interest rate is 1%.</p>	<p>SE 7: 5.00% (Ages 0–80) 3.75% (Ages 81–85)</p> <p>SE 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85)</p> <p>SE 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85)</p> <p>SE 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85)</p> <p>SE 10 Plus and SE 10 LT Plus: 6.00% (Ages 0–80)</p> <p>Commissions are based on the date the premium is received in Americo's Administrative Office.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>SE 7¹, SE 7 Plus¹, SE 10, and SE 10 Plus: AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA², MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>SE 7¹, SE 7 Plus¹, SE 10 LT, and SE 10 LT Plus: AK, CA, CT, DE, FL, MN (7, 7 Plus only), NH³, NJ^{3,5}, NV (no 7 Plus), OH⁵ (7, 10 LT only), OK, PA^{1,4,5} (no 7 Plus), SC, TX, UT⁵, WA⁵</p> <ol style="list-style-type: none">FUSION Strategy and 1-Yr SG Columbia strategy not available.Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.Multi-year strategies not available.Morgan Stanley strategies not available.Heritage Maximizer not available.
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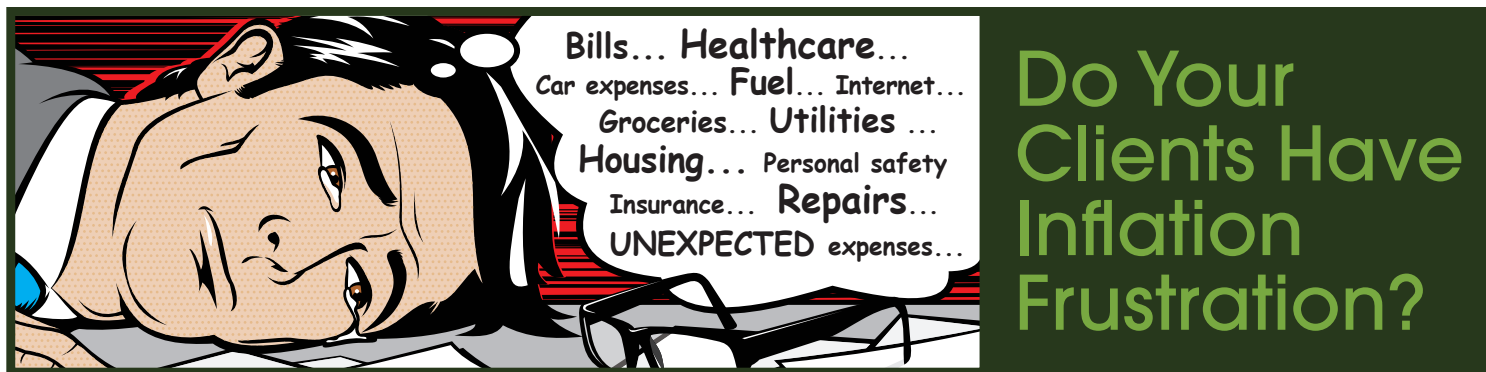
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14-647-1 (05/15/20)

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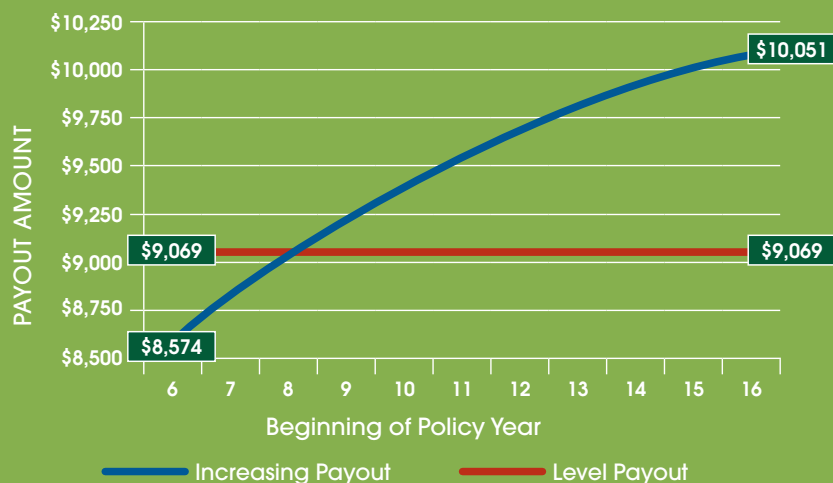
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How It Works:

1. The benefit base **increases dollar for dollar** by the interest credited to the annuity (leveraging the product's powerful growth potential).
2. Lifetime payments are recalculated using the *increased* benefit base.
3. Increased payouts = increased buying power!

Hypothetical example assumes a single covered person age 65 at policy issue, a five-year wait to begin the withdrawal phase, and 4% annual net returns in IncomeMark Select. Hypothetical example is not reflective of actual annuity performance. Actual results may vary.

Level Payout Option vs. Increasing Payout Option HYPOTHETICAL EXAMPLE



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* Source: usinflationcalculator.com. Assumes a 17.2% cumulative rate of inflation based on the U.S. government CPI data published on January 14, 2020.

** MyGrowth Income Rider is included for a current annual charge of 0.95%, and MyGrowth Income Rider With Booster is available as an upgrade for a current annual charge of 1.05% (not available in all states).