

NEW! LibertyMark® Freedom Series Annuity Quick Reference

As of 5/23/2022

Insurance Carrier	Product	Features	Withdrawals/ Surrender**	Interest Crediting Options				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>AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 5/23/2022</p>	<p>LibertyMark Freedom Series single premium deferred fixed indexed annuities*</p> <table border="1"> <tr> <th>Product Version</th> <th>Duration</th> </tr> <tr> <td>10, 10 LT</td> <td>10 Years</td> </tr> <tr> <td>7</td> <td>7 years</td> </tr> </table> <p>Heritage MaximizerSM</p> <p>Optional enhanced death benefit rider that provides a 30% death benefit bonus on the entire Accumulation Value.</p> <ul style="list-style-type: none"> Eligible for lump-sum payout upon death after three years. No underwriting required. Only 0.30% annually, deducted at the end of each contract year. Not approved in MO, OH, PA, UT, and WA. <p>Issue Ages</p> <table border="1"> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> <tr> <td>LibertyMark Freedom</td> <td>0-85</td> </tr> <tr> <td>7, 10, 10 LT</td> <td></td> </tr> <tr> <td>Heritage Maximizer</td> <td>0-75</td> </tr> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million for issue ages 75+). <p>Index Dates</p> <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 	Product Version	Duration	10, 10 LT	10 Years	7	7 years	Product Version	Ages (Q, NQ)	LibertyMark Freedom	0-85	7, 10, 10 LT		Heritage Maximizer	0-75	<ul style="list-style-type: none"> Accumulation with freedom from mandatory fees. Fee/no-fee options—Clients can buy higher caps and participation rates to upgrade earnings potential. Protection of an industry-leading minimum guarantee of 1% on 100% of premium. SG Lead Asset Select Exposure Rotation Index (SG Laser)—A new proprietary index that seeks to deliver superior returns by responding to dynamic market environments. 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 (spousal), and SEP IRAs; 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. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).</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, 11.50, 11, 10.50, 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>Z: 9, 8.50, 8, 7, 6, 5, 4, 0%</p>	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">LibertyMark Freedom 7</th> <th colspan="2">LibertyMark Freedom 10, 10 LT</th> </tr> <tr> <th>No Fee</th> <th>1.50% Fee</th> <th>No Fee</th> <th>1.75% Fee</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500[®] PTP w/ Cap</td> <td>4.60%</td> <td>7.75%</td> <td>5.10%</td> <td>9.00%</td> </tr> <tr> <td>1-Yr S&P 500 PTP w/ Par.</td> <td>33%</td> <td>53%</td> <td>36%</td> <td>59%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td>44%</td> <td>70%</td> <td>48%</td> <td>79%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>98%</td> <td>157%</td> <td>110%</td> <td>179%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>135%</td> <td>216%</td> <td>151%</td> <td>246%</td> </tr> <tr> <td>1-Yr SG Laser Index PTP w/ Par.</td> <td>95%</td> <td>155%</td> <td>105%</td> <td>175%</td> </tr> <tr> <td>2-Yr SG Laser Index PTP w/ Par.</td> <td>132%</td> <td>214%</td> <td>146%</td> <td>242%</td> </tr> <tr> <td>Declared Interest Option</td> <td>2.40%</td> <td>NA</td> <td>2.75%</td> <td>NA</td> </tr> </tbody> </table> <p>Rates effective 5/23/2022, and subject to change. 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No chargeback due to interest-only withdrawals. <p>See <i>Compensation Schedule</i> for details.</p>	<p>10: AR, AZ, CO, GA, HI, KS, KY, MA¹, ME, MI, ND, NE, NM, SD, TN, WI, WV</p> <p>10 LT: AK, CT, DE, FL, MO², NV, NH, OH², OK, PA², SC, TX, UT², VA, WA²</p> <p>Z: AK, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IN, KS, KY, LA, MA¹, MD, ME, MI, MO², MT, NC, ND, NE, NM, NV, NH, OH², OK, PA², RI, SC, SD, TN, TX, UT², VA, VT, WA², WI, WV</p> <ol style="list-style-type: none"> Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. Heritage Maximizer not available.
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<p>Heritage Maximizer enhanced death benefit rider (Rider Series 2181). LibertyMark Freedom 7 Contract Forms ICC21 321-7, AAA321-7; LibertyMark Freedom 10, 10 LT Contract Forms ICC21 321-10, AAA321-10. 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. LibertyMark[®] Freedom is a registered service mark, and Heritage Maximizer is a service mark, of Legacy Marketing Group.</p> <p>The S&P 500 Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ"), and has been licensed for use by Americo Financial Life and Annuity Insurance Company ("Americo"). Standard & Poor's[®], S&P 500[®], and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Americo. Americo's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.</p> <p>* 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. *** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.</p>																																																																									

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ClassicMark® Series Annuity Quick Reference

As of 05/23/2022

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Strategies	Min. Guaranteed Rates	GA-Level Commission	Approved States																																																				
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating:</p> <p>AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 05/23/2022</p>	<p>ClassicMark Series single premium deferred fixed indexed annuities*</p> <table border="1"> <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%	<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, 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. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after 30 days.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>10: Ages 0–85 (0–84 in IN): • 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%.</p> <p>Ages 86–90 (85–90 in IN): • 8, 7, 6, 5, 3, 0%.</p> <p>10 LT: Ages 0–85: • 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Ages 86–90: • 8, 7, 6, 5, 3, 0%.</p> <p>10 Plus: 14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%</p> <p>10 LT Plus: 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Check Sales Guide for CA and FL variations.</p>	<table border="1"> <tr> <th>10, 10 LT</th> <th>10 Plus, 10 LT Plus</th> </tr> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td></td> </tr> <tr> <td>5.00%</td> <td>4.00%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td></td> </tr> <tr> <td>47%</td> <td>38%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.*</td> <td></td> </tr> <tr> <td>31%</td> <td>25%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.</td> <td></td> </tr> <tr> <td>83%</td> <td>65%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.</td> <td></td> </tr> <tr> <td>115%</td> <td>90%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td></td> </tr> <tr> <td>106%</td> <td>83%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td></td> </tr> <tr> <td>145%</td> <td>114%</td> </tr> <tr> <td>5-Yr FUSION Strategy**</td> <td></td> </tr> <tr> <td>Fixed Rate on Gain:</td> <td>1%</td> </tr> <tr> <td>Par. 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Rate:	185%		139%	Declared Interest Account			2.55%		2.05%	<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%, effective on contracts issued in 2021.</p> <p>Cap: Minimum guaranteed cap is 1%.</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>10 (most states): 6.25% (Ages 0–80) 5.25% (Ages 81–85) 1.75% (Ages 86–90)</p> <p>10 in Indiana only 6.25% (Ages 0–80) 5.25% (Ages 81–84) 1.75% (Ages 85–90)</p> <p>10 LT: 6.25% (Ages 0–80) 4.00% (Ages 81–85) 1.75% (Ages 86–90)</p> <p>10 Plus, 10 LT Plus: 5.25% (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>10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, MO², MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>10 LT and 10 LT Plus: AK, CA, CT, DE, FL, ID, MN, NH, NJ², NV, OH², OK, OR, PA², SC, TX, UT², WA²</p> <ol style="list-style-type: none"> Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 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ClassicMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). ClassicMark 10, 10 LT (Contract Series 4114190/4204); ClassicMark 10 Plus, 10 LT Plus (Contract Series 4114179/4190/4204). 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. 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.

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FutureMark® Series Annuity Quick Reference

As of 05/23/2022

Insurance Carrier	Product	Features	Enhanced Death Benefit	Withdrawals/Surrender**	Interest Crediting Strategies*	Minimum Guarantees	Street-Level Commission	Approved States						
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating: AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 05/23/2022	FutureMark single premium deferred fixed indexed annuity* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Years</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>10</td> <td>1%</td> </tr> </tbody> </table> Optimizer Fee 1% annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first. BeneBoosterSM* • No-cost enhanced death benefit (not approved in OR and WA). Issue Ages • 0–85, Q and NQ. Premium • \$10,000 minimum, Q and NQ. • \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 75+). Index Dates • 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 StrategySM†— 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. 	BeneBooster* <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. 	Penalty-Free Withdrawals Up to 10% of AV annually after Year 1. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10: 12.5, 12, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 0% 10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% 10 LT (CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% 10 LT (CT): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	1-Yr S&P 500® PTP w/ Cap 6.60% Cap 1-Yr S&P 500 PTP w/ Par. Rate 46% Par. Rate 1-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 108% Par. Rate 1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 137% Par. Rate 2-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 149% Par. Rate 2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 188% Par. Rate 5-Yr FUSION Strategy† 1% Fixed Rate on Gain 249% Par. Rate 1-Yr Declared Interest Account 3.35% Fixed Rate Rates effective 05/23/2022, and subject to change. Check LegacyNet® for updates.	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 for contracts issued in 2021. Minimum Guaranteed Rates Declared rates are guaranteed never to be lower than: <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. 	GA-Level 10 and 10 LT: 6.75% (Ages 0–75) 5.25% (Ages 76–80) 4.25% (Ages 81–85) Commissions are based on the date the premium is received in Americo's Administrative Office. See <i>Compensation Schedule</i> for details.	FutureMark 10: AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, MA ¹ , MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY FutureMark 10 LT: AK, CA, CT, DE, FL, NH ² , NJ ² , NV, OH, OK, OR ³ , SC, TX, UT, WA ³ 1. Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement (Endorsement AAA4139) not available. 2. Multi-year strategies not available. 3. BeneBooster is 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 is a registered service mark, and BeneBooster and FUSION Strategy are service marks, of Legacy Marketing Group.

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LibertyMark® 7-Year Annuities Quick Reference

As of 05/23/2022

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Strategies*	Minimum Guarantees	Street-Level Commission	Approved States																																																																														
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 05/23/2022	LibertyMark Series seven-year single premium deferred fixed indexed annuities* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>No</td> <td>1%</td> </tr> <tr> <td>7 Plus</td> <td>Yes</td> <td>1%</td> </tr> <tr> <td>SE 7</td> <td>No</td> <td>1.50%</td> </tr> <tr> <td>SE 7 Plus</td> <td>Yes</td> <td>1.50%</td> </tr> </tbody> </table>	Product Version	Bonus	Fee	7	No	1%	7 Plus	Yes	1%	SE 7	No	1.50%	SE 7 Plus	Yes	1.50%	<ul style="list-style-type: none"> Diverse choice of indexed strategies covering multiple markets. Industry-leading minimum guarantee. Enhanced caps and rates on SE versions for even greater accumulation potential. 5% accumulation bonus multiplied by the AV at the end of Year 7, available with 7 Plus and SE 7 Plus.* Game-changing FUSION StrategySM that fuses together annual crediting and multi-year upside. 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 (spousal), and SEP IRAs; 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. 	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 Most States: 9, 8.50, 8, 7, 6, 5, 4, 0% California: 8.30, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 0% Minnesota: 9, 8, 7, 6, 5, 4, 3, 0%	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">1.00% Fee</th> <th colspan="2">1.50% Fee</th> </tr> <tr> <th>7</th> <th>7 Plus</th> <th>SE 7</th> <th>SE 7 Plus</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td>6.25%</td> <td>5.80%</td> <td>7.20%</td> <td>6.70%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.*</td> <td>58%</td> <td>54%</td> <td>66%</td> <td>62%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.*</td> <td>39%</td> <td>36%</td> <td>44%</td> <td>41%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>103%</td> <td>95%</td> <td>117%</td> <td>108%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>142%</td> <td>130%</td> <td>161%</td> <td>148%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>130%</td> <td>119%</td> <td>148%</td> <td>136%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>179%</td> <td>165%</td> <td>203%</td> <td>187%</td> </tr> <tr> <td>5-Yr FUSION Strategy**</td> <td colspan="2">Fixed Rate on Gain:</td> <td colspan="2">Par. Rate:</td> </tr> <tr> <td></td> <td>2%</td> <td>2%</td> <td>3%</td> <td>3%</td> </tr> <tr> <td></td> <td>195%</td> <td>173%</td> <td>191%</td> <td>167%</td> </tr> <tr> <td>Declared Interest Account</td> <td>3.15%</td> <td>2.95%</td> <td>3.65%</td> <td>3.45%</td> </tr> </tbody> </table>		1.00% Fee		1.50% Fee		7	7 Plus	SE 7	SE 7 Plus	1-Yr S&P 500® PTP w/ Cap	6.25%	5.80%	7.20%	6.70%	2-Yr S&P 500 PTP w/ Par.*	58%	54%	66%	62%	1-Yr Gold PTP w/ Par.*	39%	36%	44%	41%	1-Yr Morgan Stanley TEBI PTP w/ Par.*	103%	95%	117%	108%	2-Yr Morgan Stanley TEBI PTP w/ Par.*	142%	130%	161%	148%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	130%	119%	148%	136%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	179%	165%	203%	187%	5-Yr FUSION Strategy**	Fixed Rate on Gain:		Par. Rate:			2%	2%	3%	3%		195%	173%	191%	167%	Declared Interest Account	3.15%	2.95%	3.65%	3.45%	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%, effective on contracts issued in 2021. Guaranteed Minimum Declared Rates Cap: 1%. Participation Rate: 5% (10% in NJ). Fixed Rate on Gain: 0.50%. Declared Interest Account: 1%.	GA-Level 7, SE 7: 5.25% (0–80) 4.00% (81–85) 7 Plus, SE 7 Plus: 4.25% (0–80) 3.00% (81–85) Commissions are based on the age of the oldest owner at the time the policy is issued. See <i>Compensation Schedule</i> for details. 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Multi-year strategies not available. 3. Heritage Maximizer not available. 4. Bonus products not available. 5. Strategy availability limited to S&P 500 strategies and Declared Interest Account.
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LibertyMark 7, SE 7 (Contract Series 4114/196/4205); LibertyMark 7 Plus, SE 7 Plus (Contract Series 4114/1914/196/4205). LibertyMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). 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. LibertyMark is a registered service mark, and Heritage Maximizer and FUSION Strategy are service marks, of Legacy Marketing Group.

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LibertyMark® 10-Year Annuities Quick Reference

As of 05/23/2022

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Enhanced caps and rates on SE versions for even greater accumulation potential. 7% upfront bonus (6% in CA), available with "Plus" products.* Game-changing FUSION StrategySM that fuses together annual crediting and multi-year upside. 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 (spousal), and SEP IRAs; 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. 	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 10, SE 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% 10 LT, SE 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% 10 Plus, SE 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% 10 LT Plus, 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, PA, and WA variations.	<table border="1"> <thead> <tr> <th></th> <th>1.25% Fee</th> <th colspan="2">1.75% Fee</th> </tr> <tr> <th></th> <th>10, 10 LT</th> <th>10 Plus, 10 LT Plus</th> <th>SE 10, SE 10 LT Plus</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td>7.25%</td> <td>5.20%</td> <td>9.25%</td> <td>6.10%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.*</td> <td>66%</td> <td>49%</td> <td>73%</td> <td>57%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.*</td> <td>44%</td> <td>33%</td> <td>49%</td> <td>38%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>118%</td> <td>85%</td> <td>132%</td> <td>100%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>162%</td> <td>117%</td> <td>181%</td> <td>137%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>148%</td> <td>108%</td> <td>166%</td> <td>126%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>204%</td> <td>148%</td> <td>229%</td> <td>173%</td> </tr> <tr> <td>5-Yr FUSION Strategy**</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Fixed Rate on Gain:</td> <td>2%</td> <td>1%</td> <td>3%</td> <td>2%</td> </tr> <tr> <td>Par. 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Current Guaranteed Minimum Value Interest Rate: 1%, effective on contracts issued in 2021. Guaranteed Minimum Declared Rates Cap: 1%. Participation Rate: 5% (10% in NJ). Fixed Rate on Gain: 0.50%. Declared Interest Account: 1%.	GA-Level 10, SE 10, 10 LT, SE 10 LT: 7.25% (0–75) 6.25% (76–80) 5.25% (81–85) 10 Plus, 10 LT Plus, SE 10 LT Plus: 6.25% (0–80) Commissions are based on the age of the oldest owner at the time the policy is issued. See <i>Compensation Schedule</i> for details. 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Multi-year strategies not available. 3. Heritage Maximizer not available. 4. Bonus products not available. 5. Strategy availability limited to S&P 500 strategies and Declared Interest Account.	Approved in DC and all states <i>except</i> AL, ID, IN, MN, MO, MS, NY, and VT. 10, 10 Plus, SE 10, SE 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, MA ¹ , MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 10 LT, 10 LT Plus, SE 10 LT Plus: AK, CA, CT, DE, FL, NH ² , NJ ^{2,3} , NV, OH ^{3,4} , OK, OR, PA ^{3,5} , SC, TX, UT ³ , WA ³
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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.