

# FlexMark Select® Series Annuity Quick Reference

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options††	Liquidity	GA-Level Commission	Available States																																																																																
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p><b>Financial Strength Ratings</b></p> <p>AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard &amp; Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>FlexMark Select Series 10-year single premium deferred fixed index annuities*</p> <p><b>Issue Ages</b> 0-85 (Q and NQ)</p> <p><b>Premium</b></p> <ul style="list-style-type: none"> <li>\$25K min. Year 1.</li> <li>\$5K min. additional (Year 1 only).</li> <li>\$2M max. per owner without Home Office approval or commission reduction (\$1M on bonus products for issue ages 75+).</li> </ul> <p><b>Sweep (Allocation) Dates</b> 5<sup>th</sup>, 15<sup>th</sup>, and 25<sup>th</sup> 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"> <li>No-cost income rider (guaranteed lifetime withdrawal benefit rider).**</li> <li>Optional upgraded income rider** with: <ul style="list-style-type: none"> <li>Level or lifestyle payout.</li> <li>Income booster for declining health.*</li> </ul> </li> <li>Vesting premium bonus on "Plus" products.*</li> <li>Rate banding offers upgraded rates for larger Accumulation Values (AV).</li> <li>Choice to "buy up" the rates on fee strategies.†</li> <li>Two proprietary indices allow for broad diversification and limited volatility.</li> <li>Extra one-time 10% emergency withdrawal after Year 1.*</li> <li>Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals, plus interest credited at the Standard Non-Forfeiture Interest Rate, currently <b>2.90%</b>.</li> <li>Death benefit is greater of AV plus any bonus account or MGSV.</li> </ul>	<p>Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue:</p> <p><b>Basic GLWB Income Rider</b></p> <ul style="list-style-type: none"> <li>Automatically included at <b>no cost!</b></li> <li>4% Premium Accumulation Rate (PAR) compounded for up to 10 years.</li> <li>Payouts can start after Year 1 and age 50.</li> <li>No restart.</li> </ul> <p><b>MyFit Income Rider®</b></p> <ul style="list-style-type: none"> <li>7% PAR compounded for up to 10 years.</li> <li>Optional 10-year restart.</li> <li>Choice of level or lifestyle payout option when payouts begin.</li> <li>The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start.</li> <li>Payouts can start after Year 1 and age 50.</li> <li>1.15% annual charge.</li> </ul> <p><b>MyFit Income Rider With Booster*</b></p> <ul style="list-style-type: none"> <li>Same as MyFit Income Rider, plus <b>double payouts</b> for impairment in 2 of 6 activities of daily living (ADLs).</li> <li>1.25% annual charge.</li> </ul>	<p><b>Vesting Premium Bonus*</b></p> <p><b>Select Plus:</b></p> <ul style="list-style-type: none"> <li>6%.</li> </ul> <p><b>LT Plus:</b></p> <ul style="list-style-type: none"> <li>4%.</li> <li>2% (CA, IN, and MO).</li> </ul> <p><b>10-Year Vesting Schedule*</b> (% vested at end of year)</p> <p><b>Select Plus:</b> 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100%</p> <p><b>LT Plus:</b> 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100%</p> <p>Vested and non-vested values are included in the death benefit.</p>	<p><b>AV:</b></p> <table border="1"> <tr> <th>Standard Band \$0-\$199,999</th> <th>Upgraded Band \$200,000+</th> </tr> <tr> <td>No Fee</td> <td>Fee†</td> </tr> </table> <p><b>S&amp;P 500® 1Y PTP w/ Cap:</b></p> <table border="1"> <tr> <td>Select and LT:</td> <td>8.15%</td> <td>9.90%</td> <td>8.50%</td> <td>10.25%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>7.70%</td> <td>9.40%</td> <td>8.00%</td> <td>9.75%</td> </tr> </table> <p><b>Russell 2000® 1Y PTP w/ Cap:</b></p> <table border="1"> <tr> <td>Select and LT:</td> <td>7.60%</td> <td>9.95%</td> <td>7.75%</td> <td>10.20%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>7.15%</td> <td>9.35%</td> <td>7.30%</td> <td>9.60%</td> </tr> </table> <p><b>BNPP Momentum 5 Index® 1Y PTP w/ Par. 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Check LegacyNet® for updates.</p>	Standard Band \$0-\$199,999	Upgraded Band \$200,000+	No Fee	Fee†	Select and LT:	8.15%	9.90%	8.50%	10.25%	Plus and LT Plus:	7.70%	9.40%	8.00%	9.75%	Select and LT:	7.60%	9.95%	7.75%	10.20%	Plus and LT Plus:	7.15%	9.35%	7.30%	9.60%	Select and LT:	175%	220%	185%	225%	Plus and LT Plus:	165%	210%	175%	215%	Select and LT:	165%	210%	175%	215%	Plus and LT Plus:	155%	200%	165%	205%	Select and LT:	61%	75%	63%	77%	Plus and LT Plus:	58%	72%	60%	74%	Select and LT:	235%	280%	240%	295%	Plus and LT Plus:	220%	265%	225%	280%	Select and LT:	230%	280%	235%	290%	Plus and LT Plus:	215%	265%	220%	275%	Select and LT:	4.35%	4.50%	Plus and LT Plus:	4.10%	4.25%	<p><b>Penalty-Free Withdrawals</b> Years 2-10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy.</p> <p><b>Additional Emergency Access*</b> Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1.</p> <p><b>Surrender Schedule (+/- MVA)*</b></p> <p><b>Select and Plus:</b> 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%</p> <p><b>LT and LT Plus:</b> 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p><b>LT and LT Plus (CA, IN, and MO):</b> 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p><b>Waiver of Surrender Charge Riders*</b></p> <ul style="list-style-type: none"> <li>Confinement.</li> <li>Terminal Illness.</li> <li>Home Health Care.</li> </ul>	<p><b>Select and LT:</b> 7.00% (0-75) 5.00% (76-85)</p> <p><b>Plus and LT Plus:</b> 6.00% (0-75) 4.00% (76-85)</p> <p><b>Chargebacks:</b> 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs).</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p><b>Select and Plus:</b> AL, AR, AZ, CO, DC, FL<sup>1</sup> (0-64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY</p> <p><b>LT and LT Plus:</b> AK, CA<sup>1,2,3,4,5,6,7</sup>, CT, DE, FL<sup>1</sup> (65+), HI, ID, IN<sup>2</sup>, MA<sup>1,5</sup>, MN<sup>8</sup>, MO<sup>3</sup>, NH<sup>9</sup>, NJ<sup>9</sup>, NM, NV, OH, OK, OR<sup>8</sup>, PA<sup>8</sup>, SC, TX, UT<sup>8</sup>, WA<sup>8</sup></p> <ol style="list-style-type: none"> <li>No Home Health Care Waiver.</li> <li>No Income Booster.</li> <li>2% bonus and 9-year surrender schedule apply.</li> <li>No MVA.</li> <li>No Confinement Waiver.</li> <li>No Terminal Illness Waiver.</li> <li>No extra 10% emergency w/d.</li> <li>Fee interest crediting options not available.</li> <li>No 2-year strategies.</li> </ol>
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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. Indexes not in existence for at least 10 years may not be illustrated in some states.

†† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee; the guaranteed minimum interest rate (GMIR) for the fixed account is **2.50%**.

§ 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>.

# ApexAdvantage<sup>SM</sup> Annuity Quick Reference

As of 10/5/2023

Insurance Carrier	Product	Features	Income Riders	Interest Crediting Options†	Liquidity	Commission	Available States												
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p><b>Financial Strength Ratings</b></p> <p>AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard &amp; Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>10-year modified single premium deferred fixed index annuity*</p> <p><b>Issue Ages</b> 0–85 (Q and NQ)</p> <p><b>Premium Amounts</b></p> <ul style="list-style-type: none"> <li>\$25K minimum Year 1.</li> <li>\$5K minimum additional (Year 1 only).</li> <li>\$2M maximum per owner without Home Office approval or commission reduction.</li> </ul> <p><b>Sweep (Allocation) Dates</b> 5<sup>th</sup>, 15<sup>th</sup>, and 25<sup>th</sup> 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"> <li>Highly competitive, income-focused FIA designed to rank among the top products for guaranteed income in the first three years.</li> <li>Income payouts can begin in as soon as 30 days, starting at age 50.</li> <li>Choice of level or increasing income and covered lives when income begins, not at issue.</li> <li>Spousal income designed to top the charts.</li> <li>Optional booster upgrade that provides double income upon impairment—no confinement required.</li> <li>Diverse interest crediting options, including a BNP Paribas index option based on performance of a governance-focused index.</li> <li>Death benefit equal to greater of accumulation value or MGSV.</li> <li>Fast policy issue—under three business days on most cash with apps in good order.</li> </ul>	<p>Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow Rider<sup>SM</sup> or FutureNow Rider With Booster.</p> <p><b>FutureNow Rider</b></p> <ul style="list-style-type: none"> <li>Competitive early income for clients who want to start enjoying their future now.</li> <li>Powered by: <ul style="list-style-type: none"> <li>40% benefit base bonus.</li> <li>6% roll-up rate for up to three years.</li> </ul> </li> <li>Choice of single or spousal and level or increasing income payouts upon income election: <ul style="list-style-type: none"> <li><b>Level</b>—Consistent, predictable payouts for life.</li> <li><b>Increasing</b>—Benefit base increases by 100% of policy earnings.</li> </ul> </li> <li>Payouts available after 30 days, starting at age 50.</li> <li>1.25% annual charge.**</li> </ul> <p><b>FutureNow Rider With Booster</b></p> <ul style="list-style-type: none"> <li>Same as FutureNow Rider, plus <b>double payouts</b> for impairment in two of six a ADLs.</li> <li>Double payouts available upon qualification after Year 2.</li> <li>1.35% annual charge.**</li> </ul>	<table border="1"> <tr> <td>One-Year <b>S&amp;P 500<sup>®</sup></b> Point-to-Point w/ Par. Rate</td> <td>48%</td> </tr> <tr> <td>One-Year <b>S&amp;P MARC 5% Index</b> Point-to-Point w/ Par. Rate</td> <td>170%</td> </tr> <tr> <td>Two-Year <b>S&amp;P MARC 5% Index</b> Point-to-Point w/ Par. Rate</td> <td>235%</td> </tr> <tr> <td>One-Year <b>BNPP US Governance Multi Asset Index</b> Point-to-Point w/ Par. Rate</td> <td>190%</td> </tr> <tr> <td>Two-Year <b>BNPP US Governance Multi Asset Index</b> Point-to-Point w/ Par. Rate</td> <td>265%</td> </tr> <tr> <td>One-Year <b>Fixed Account</b></td> <td>4.25%</td> </tr> </table> <p>Rates effective 10/5/2023, and subject to change. Check LegacyNet<sup>®</sup> for updates.</p>	One-Year <b>S&amp;P 500<sup>®</sup></b> Point-to-Point w/ Par. Rate	48%	One-Year <b>S&amp;P MARC 5% Index</b> Point-to-Point w/ Par. Rate	170%	Two-Year <b>S&amp;P MARC 5% Index</b> Point-to-Point w/ Par. Rate	235%	One-Year <b>BNPP US Governance Multi Asset Index</b> Point-to-Point w/ Par. 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Rate	265%	One-Year <b>Fixed Account</b>	4.25%	<p><b>Penalty-Free Withdrawals</b> 10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy.</p> <p><b>Surrender Schedule (+/- MVA*)</b> 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p><b>Waiver of Surrender Charge Riders</b> Included at no additional cost:</p> <ul style="list-style-type: none"> <li>Confinement.</li> <li>Terminal Illness.</li> <li>Home Health Care.*</li> </ul> <p><b>Minimum Guaranteed Surrender Value (MGSV)</b> 87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently <b>2.90%</b>.</p>	<p><b>GA-Level</b> 6.50% (0–75) 4.50% (76–85)</p> <p><b>Chargebacks:</b> 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs).</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>Available in all states <i>except</i> CA and NY.</p> <p><b>ApexAdvantage:</b></p> <p>AK, AL, AR, AZ, CO, CT, DC, DE, FL<sup>1</sup>, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</p> <p>1. Waiver for Home Health Care not approved.</p>
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Withdrawals may be subject to income tax. If withdrawals are made before age 59<sup>½</sup>, they also may be subject to an IRS penalty tax. Ameritas and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

**The S&P MARC 5% Index, launched on 3/27/2017, is a new index with limited historical information.** For index information, see <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>. The S&P 500<sup>®</sup> Index and S&P MARC 5% Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Ameritas Life Insurance Corp. and its affiliates. Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

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\* May vary by state and may not be available in all states. Check current State Approval Matrix.

\*\* Multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.

† The minimum participation rate is 10% for all index options; the guaranteed minimum interest rate (GMIR) for the fixed account is **2.50%**.

# JourneyMark® Series Annuity Quick Reference

Insurance Carrier	Product	Features	Cascade Rider	Expense Rider	Allocation Options	Liquidity	GA-Level Commission	Approved States																																																																																																																																																				
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western &amp; Southern Financial Group</p> <p><b>Financial Strength Ratings*</b></p> <p><b>AM Best: A+</b> Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p><b>Comdex Ranking:**</b> 96 out of 100</p> <p>Ratings are correct as of 10/1/2023, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <p><b>Product Versions</b></p> <table border="1"> <thead> <tr> <th>Base Product</th> <th>Years</th> <th>Issue Ages</th> </tr> </thead> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>0-85</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> <tr> <td>JourneyMark 5</td> <td>5</td> <td>86-90</td> </tr> </tbody> </table> <p><b>With Cascade Rider</b></p> <table border="1"> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>0-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> </tbody> </table> <p><b>With Expense Rider</b></p> <table border="1"> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>45-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> </tbody> </table> <p><b>Premium</b></p> <ul style="list-style-type: none"> <li>\$10K min., Q and NQ.</li> <li>\$5K+ additional premium payments allowed during first contract year.</li> <li>\$1.5M max., ages 0-75.</li> <li>\$1M max., ages 76+.</li> </ul> <p><b>Contract Guarantee</b> Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is <b>3.00%</b>.</p> <p><b>Death Benefit</b> Greater of 100% of account value (AV)—110% with Expense Rider—plus interest credited as of the date of death, or the nonforfeiture value.</p>	Base Product	Years	Issue Ages	JourneyMark	10	0-85	JourneyMark 7	7		JourneyMark 5	5	86-90	JourneyMark	10	0-80	JourneyMark 7	7		JourneyMark	10	45-80	JourneyMark 7	7		<ul style="list-style-type: none"> <li>Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products.</li> <li>Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs.</li> <li>The option to issue to age 90 with a short, 5-year duration.</li> <li>Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA.</li> <li>Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch.</li> </ul>	<p><b>Enhanced Liquidity and Growth Rider</b> Optional upgrade with 7- and 10-year products.</p> <p><b>Return of Premium benefit:</b></p> <ul style="list-style-type: none"> <li>Available after Year 3 with full premium, less any withdrawals.</li> </ul> <p><b>Guaranteed Minimum Account Value benefit:</b></p> <ul style="list-style-type: none"> <li>One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product).</li> <li>Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges.</li> <li>Not available in CA.</li> </ul> <p><b>Premium bonus:</b></p> <ul style="list-style-type: none"> <li>Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA.</li> </ul> <p><b>Liquidity:</b></p> <ul style="list-style-type: none"> <li>10% free withdrawals each index year after the first.</li> </ul> <p><b>Cascade Rider charge:</b></p> <ul style="list-style-type: none"> <li>JourneyMark: 1%.</li> <li>JourneyMark 7: 0.35%.</li> <li>Assessed annually during the withdrawal charge period based on the AV.</li> </ul>	<p><b>Guaranteed Lifetime Withdrawal Benefit Rider</b> Optional upgrade with 7- and 10-year products.</p> <p><b>Guaranteed Lifetime Withdrawal Benefit:</b></p> <ul style="list-style-type: none"> <li>Performance-driven benefit base that rolls up by: <ul style="list-style-type: none"> <li>10% benefit base bonus (applied to each premium).</li> <li>200% of rate of interest credited for up to 15 years (<b> capped at 15% per index year</b>).</li> </ul> </li> <li>Income available in first year (must be age 60+).</li> <li>Choice of level or increasing payouts.</li> </ul> <p><b>Income Doublor:</b></p> <ul style="list-style-type: none"> <li>200% income payment for impairment in 2 of 6 ADLs.</li> <li>Available after 3 index years.</li> </ul> <p><b>Enhanced Death Benefit:</b></p> <ul style="list-style-type: none"> <li>110% of AV, including any interest paid on death.</li> <li>Payable as a lump sum after the third index year if income isn't activated.</li> </ul> <p><b>Liquidity:</b></p> <ul style="list-style-type: none"> <li>10% free withdrawals each index year after the first.</li> </ul> <p><b>Expense Rider charge:</b> 1%</p> <ul style="list-style-type: none"> <li>Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.</li> </ul>	<table border="1"> <thead> <tr> <th>Current Par. 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Check LegacyNet® for updates.</p>	Current Par. 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\*\* The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 3.00%.

# LibertyMark® Freedom Series Annuity Quick Reference

As of 9/27/2023

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Options						Minimum Guarantees	Street-Level Commission	Approved States																																																																																																													
<b>Americo</b> Financial Life and Annuity Insurance Company, Kansas City, MO  <b>Financial Strength Rating</b>  AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.  Rating as of 9/27/2023	LibertyMark Freedom Series single premium deferred fixed indexed annuities*  <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Duration (Years)</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>NA</td> <td>10</td> </tr> <tr> <td>10 LT (CA)</td> <td>NA</td> <td>9</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>7%</td> <td>10</td> </tr> <tr> <td>10 LT Plus (CA)</td> <td>6%</td> <td>9</td> </tr> <tr> <td>7</td> <td>NA</td> <td>7</td> </tr> </tbody> </table> <b>Heritage Maximizer™</b>  Optional enhanced death benefit rider, available with non-bonus products, that provides a <b>30% death benefit bonus</b> on the entire Accumulation Value. <ul style="list-style-type: none"> <li>Eligible for lump-sum payout upon death after three years.</li> <li>No underwriting required.</li> <li>Only costs 0.30% annually, deducted at the end of each contract year.</li> <li>Not approved with "Plus" products or in MD, MO, NJ, OH, PA, UT, and WA.</li> </ul> <b>Issue Ages</b> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>7, 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> <b>Premium</b> <ul style="list-style-type: none"> <li>\$10,000 minimum, Q and NQ.</li> <li>\$2 million max. per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 76+).</li> </ul> <b>Index Dates</b> <ul style="list-style-type: none"> <li>7th, 14th, 21st, or 28th of the month.</li> </ul>	Product Version	Bonus	Duration (Years)	10, 10 LT	NA	10	10 LT (CA)	NA	9	10 Plus, 10 LT Plus	7%	10	10 LT Plus (CA)	6%	9	7	NA	7	Product Version	Ages (Q, NQ)	7, 10, 10 LT	0–85	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75	<ul style="list-style-type: none"> <li>Accumulation powerhouse with freedom from mandatory fees.</li> <li><b>NEW!</b> Simple yet powerful S&amp;P 500® IQ Index** options.*</li> <li>7% upfront premium bonus on "Plus" products (6% in CA).</li> <li>Fee/no-fee options—Buy higher caps and participation rates to upgrade earnings potential.</li> <li>Index gains credit at death.</li> <li>No market value adjustment (MVA).</li> <li>Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*†</li> <li>Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.</li> <li>Death Benefit—Greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals, † or GMV at death.</li> </ul>	<b>Penalty-Free Withdrawals</b>  Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).  The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.  <b>Surrender Schedules</b>  <b>10:</b> 12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%.  <b>10 LT:</b> 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.  <b>10 Plus:</b> 13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%.  <b>10 LT Plus:</b> 11.9, 9.4, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.  <b>Z:</b> 9, 8.5, 8, 7, 6, 5, 4, 0%.  Check Sales Guide for CA and FL variations.	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">10, 10 LT</th> <th colspan="2">10 Plus, 10 LT Plus</th> <th colspan="2">7</th> </tr> <tr> <th>No Fee</th> <th>1.75% Fee</th> <th>No Fee</th> <th>1.75% Fee</th> <th>No Fee</th> <th>1.50% Fee</th> </tr> </thead> <tbody> <tr> <td><b>1-Yr S&amp;P 500 PTP w/ Cap</b></td> <td>9.00%</td> <td>14.00%</td> <td>7.00%</td> <td>11.00%</td> <td>8.40%</td> <td>12.50%</td> </tr> <tr> <td><b>1-Yr S&amp;P 500 PTP w/ Par.*</b> See Approved States column.1</td> <td>53%</td> <td>72%</td> <td>40%</td> <td>60%</td> <td>50%</td> <td>67%</td> </tr> <tr> <td><b>2-Yr S&amp;P 500 PTP w/ Par.</b></td> <td>70%</td> <td>100%</td> <td>51%</td> <td>80%</td> <td>66%</td> <td>91%</td> </tr> <tr> <td><b>NEW! 1-Yr S&amp;P 500 IQ Index** PTP w/ Cap*</b></td> <td>14.50%</td> <td>N/A</td> <td>10.00%</td> <td>N/A</td> <td>12.75%</td> <td>N/A</td> </tr> <tr> <td><b>NEW! 1-Yr S&amp;P 500 IQ Index** PTP w/ Par.*</b></td> <td>76%</td> <td>104%</td> <td>57%</td> <td>85%</td> <td>72%</td> <td>96%</td> </tr> <tr> <td><b>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</b></td> <td><b>190%</b></td> <td><b>261%</b></td> <td><b>139%</b></td> <td><b>210%</b></td> <td><b>178%</b></td> <td><b>238%</b></td> </tr> <tr> <td><b>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</b></td> <td><b>263%</b></td> <td><b>361%</b></td> <td><b>192%</b></td> <td><b>290%</b></td> <td><b>246%</b></td> <td><b>330%</b></td> </tr> <tr> <td><b>1-Yr SG Laser Index† PTP w/ Par.</b></td> <td><b>186%</b></td> <td><b>258%</b></td> <td><b>139%</b></td> <td><b>210%</b></td> <td><b>176%</b></td> <td><b>237%</b></td> </tr> <tr> <td><b>2-Yr SG Laser Index† PTP w/ Par.</b></td> <td><b>258%</b></td> <td><b>357%</b></td> <td><b>193%</b></td> <td><b>292%</b></td> <td><b>244%</b></td> <td><b>329%</b></td> </tr> <tr> <td><b>Declared Interest Option</b> Enhanced Introductory Rate§</td> <td>5.70%</td> <td>N/A</td> <td>4.40%</td> <td>N/A</td> <td>5.35%</td> <td>N/A</td> </tr> </tbody> </table> Rates effective 9/27/2023, and subject to change. Check LegacyNet® for updates.							10, 10 LT		10 Plus, 10 LT Plus		7		No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee	<b>1-Yr S&amp;P 500 PTP w/ Cap</b>	9.00%	14.00%	7.00%	11.00%	8.40%	12.50%	<b>1-Yr S&amp;P 500 PTP w/ Par.*</b> See Approved States column.1	53%	72%	40%	60%	50%	67%	<b>2-Yr S&amp;P 500 PTP w/ Par.</b>	70%	100%	51%	80%	66%	91%	<b>NEW! 1-Yr S&amp;P 500 IQ Index** PTP w/ Cap*</b>	14.50%	N/A	10.00%	N/A	12.75%	N/A	<b>NEW! 1-Yr S&amp;P 500 IQ Index** PTP w/ Par.*</b>	76%	104%	57%	85%	72%	96%	<b>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</b>	<b>190%</b>	<b>261%</b>	<b>139%</b>	<b>210%</b>	<b>178%</b>	<b>238%</b>	<b>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</b>	<b>263%</b>	<b>361%</b>	<b>192%</b>	<b>290%</b>	<b>246%</b>	<b>330%</b>	<b>1-Yr SG Laser Index† PTP w/ Par.</b>	<b>186%</b>	<b>258%</b>	<b>139%</b>	<b>210%</b>	<b>176%</b>	<b>237%</b>	<b>2-Yr SG Laser Index† PTP w/ Par.</b>	<b>258%</b>	<b>357%</b>	<b>193%</b>	<b>292%</b>	<b>244%</b>	<b>329%</b>	<b>Declared Interest Option</b> Enhanced Introductory Rate§	5.70%	N/A	4.40%	N/A	5.35%	N/A	<b>Guaranteed Minimum Value (GMV)</b>  87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.  <b>Current Guaranteed Minimum Value Interest Rate:</b> 2.55%, effective with contracts issued on or after 10/1/2023 (subject to change quarterly).  <b>Guaranteed Minimum Declared Rates</b>  Cap: 1%.  <b>Participation Rate:</b> 5%.  <b>Declared Interest Option:</b> 0.15%.	<b>GA-Level</b>  10, 10 LT, 10 Plus, <b>10 LT Plus:</b> 6.75% (0–70) 6.25% (71–75) 4.75% (76–80) 3.75% (81–85)  <b>Z:</b> 5.25% (0–70) 4.75% (71–75) 3.75% (76–80) 2.75% (81–85)  Commissions are based on the age of the oldest owner at the time the policy is issued.  <b>Chargebacks:</b> <ul style="list-style-type: none"> <li>100% in Year 1 for nursing home rider or RMD withdrawals.</li> <li>100% in first six months and 50% in months 7–12 upon death, surrender, lapse, cancellation, and other withdrawals.</li> <li>No chargeback due to interest-only withdrawals.</li> </ul> See <i>Compensation Schedule</i> for details.	<b>10 and 10 Plus:</b> AR, AZ, CO, DC, GA <sup>1</sup> , HI, IA <sup>1</sup> , IL <sup>1</sup> , IN, KS, KY, LA, MA <sup>1,2</sup> , MD <sup>1,3</sup> , ME, MI, NC, ND <sup>1</sup> , NE, NM, RI <sup>1</sup> , SD, TN, VT <sup>1</sup> , WI, WV, WY <sup>1</sup>  <b>10 LT and 10 LT Plus:</b> AK, CA <sup>4</sup> , CT, DE <sup>1</sup> , FL <sup>4</sup> , ID <sup>1</sup> , MN <sup>1</sup> , MO, MT, NH, NJ <sup>1</sup> , NV, OH, OK <sup>1</sup> , OR <sup>1</sup> , PA, SC, TX, UT, VA, WA  <b>Z:</b> AK, AR, AZ, CA <sup>4</sup> , CO, CT, DC, DE <sup>1</sup> , FL, GA <sup>1</sup> , HI, IA <sup>1</sup> , ID <sup>1</sup> , IL <sup>1</sup> , IN, KS, KY, LA, MA <sup>1,2</sup> , MD <sup>1,3</sup> , ME, MI, MN <sup>1</sup> , MO <sup>3</sup> , MT, NC, ND <sup>1</sup> , NE, NH, NJ <sup>1,3</sup> , NM, NV, OH <sup>3</sup> , OK <sup>1</sup> , OR <sup>1</sup> , PA <sup>3</sup> , RI <sup>1</sup> , SC, SD, TN, TX, UT <sup>3</sup> , VA, VT <sup>1</sup> , WA <sup>3</sup> , WI, WV, WY <sup>1</sup>  <b>Heritage Maximizer:</b> Not approved with "Plus" products.  1. S&P 500 1-Year PTP w/ Par. is available only in DE, GA, IA, ID, IL, MA, MD, MN, ND, NJ, OK, OR, RI, VT, and WY, and S&P 500 IQ Index options are not yet available in these states. 2. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 3. Heritage Maximizer not available. 4. State-specific surrender schedule applies (for ages 65+ in FL on 10 LT Plus).
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**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 DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPP (02/22), AAA2509 PTPP 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, Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (not available in MA); AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. 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.

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

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

† 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 Lead Asset Select Exposure Rotation Index.

§ The effective rate for the Declared Interest Option is an introductory first-year rate. In subsequent contract years, the effective rate for the Declared Interest Option will likely be less; however, at the end of each period, the contract owner may transfer all or a portion of their funds into any other available option(s).

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# ClassicMark® Series Annuity Quick Reference

As of 9/27/2023

Insurance Carrier	Product	Features	Withdrawals/ Surrender <sup>§</sup>	Interest Crediting Strategies			Min. Guaranteed Rates	GA-Level Commission	Approved States																																																											
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Americo Financial Life and Annuity Insurance Company, Kansas City, MO  <b>Financial Strength Rating:</b>  AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.  Rating as of 9/27/2023	ClassicMark Series single premium deferred fixed indexed annuities*  <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> <b>Heritage Maximizer<sup>SM</sup></b> 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"> <li>Available on all product versions, except in MD, MO, NJ, OH, PA, UT, and WA.</li> <li>Current charge is 0.30%, deducted at the end of each contract year.</li> </ul> <b>Issue Ages</b> <table border="1"> <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 Plus, 10 LT Plus</td> <td>0-80</td> </tr> <tr> <td>Heritage Maximizer</td> <td>0-75</td> </tr> </table> <b>Premium</b> <ul style="list-style-type: none"> <li>\$10,000 minimum, Q and NQ.</li> <li>\$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 76+).</li> </ul> <b>Index Dates</b> <ul style="list-style-type: none"> <li>7th, 14th, 21st, or 28th of the month.</li> </ul>	Product Version	Upfront Premium Bonus	10, 10 LT	NA	10 Plus	4%	10 LT Plus	3%	Product Version	Ages (Q, NQ)	10, 10 LT	0-90	10 Plus, 10 LT Plus	0-80	Heritage Maximizer	0-75	<ul style="list-style-type: none"> <li>Optional upfront premium bonus vests 100% day one to jump-start earnings.</li> <li><b>NEW!</b> Greater accumulation potential with S&amp;P 500® IQ Index** and SG Laser Index† options.*</li> <li>Game-changing FUSION Strategy<sup>SM</sup>†† that fuses together annual crediting and multi-year upside.</li> <li>First-year liquidity, penalty-free.<sup>§</sup></li> <li>Index gains credit at death.</li> <li>No market value adjustment (MVA).</li> <li>Issues to ages 86-90 with a five-year surrender schedule.</li> <li>Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*<sup>§</sup></li> <li>Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans.</li> <li>Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), GMV, or Return of Premium less prior gross withdrawals at death.</li> </ul>	<b>Penalty-Free Withdrawals</b>  Up to 10% of AV annually.  The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.  <b>Surrender Schedules</b>  <b>10</b> (Ages 0-85): 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%.  <b>10 LT</b> (Ages 0-85): 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%.  <b>10 and 10 LT</b> (Ages 86-90): 8, 7, 6, 5, 3, 0%.  <b>10 LT Plus:</b> 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%.  <b>10 Plus:</b> 14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%.  Check Sales Guide for CA and FL variations.	<table border="1"> <tr> <td></td> <td>10, 10 LT</td> <td>10 Plus, 10 LT Plus</td> </tr> <tr> <td><b>1-Yr S&amp;P 500 PTP w/ Cap</b></td> <td>9.00%</td> <td>8.00%</td> </tr> <tr> <td><b>2-Yr S&amp;P 500 PTP w/ Par.</b></td> <td>70%</td> <td>63%</td> </tr> <tr> <td><b>NEW! 1-Yr S&amp;P 500 IQ Index** PTP w/ Cap*</b></td> <td>14.00%</td> <td>11.00%</td> </tr> <tr> <td><b>NEW! 1-Yr S&amp;P 500 IQ Index** PTP w/ Par.*</b></td> <td>75%</td> <td>66%</td> </tr> <tr> <td><b>1-Yr Gold PTP w/ Par.</b></td> <td><b>57%</b></td> <td><b>51%</b></td> </tr> <tr> <td><b>1-Yr Morgan Stanley TEBI<sup>SM</sup> PTP w/ Par.</b> See Approved States column.<sup>1</sup></td> <td>145%</td> <td>126%</td> </tr> <tr> <td><b>2-Yr Morgan Stanley TEBI<sup>SM</sup> PTP w/ Par.</b> See Approved States column.<sup>1</sup></td> <td>200%</td> <td>174%</td> </tr> <tr> <td><b>NEW! 1-Yr SG Laser Index<sup>1</sup> PTP w/ Par.*</b></td> <td><b>184%</b></td> <td><b>163%</b></td> </tr> <tr> <td><b>NEW! 2-Yr SG Laser Index<sup>1</sup> PTP w/ Par.*</b></td> <td><b>255%</b></td> <td><b>226%</b></td> </tr> <tr> <td><b>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</b></td> <td><b>186%</b></td> <td><b>163%</b></td> </tr> <tr> <td><b>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</b></td> <td><b>257%</b></td> <td><b>225%</b></td> </tr> <tr> <td><b>5-Yr FUSION Strategy<sup>††</sup></b></td> <td></td> <td></td> </tr> <tr> <td>Fixed Rate on Gain: Par. 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Rate:	6% <b>144%</b>	5% <b>137%</b>	<b>Declared Interest Option</b> Enhanced Introductory Rate <sup>‡</sup>	5.50%	5.00%	<b>Guaranteed Minimum Value:</b> 87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.  <b>Current Guaranteed Minimum Value Interest Rate:</b> <b>2.55%, effective with contracts issued on or after 10/1/2023</b> (subject to change quarterly).  <b>Cap:</b> Minimum guaranteed cap is 1%.  <b>Participation Rate:</b> Minimum guaranteed participation rate is 5%.  <b>Fixed Rate on Gain:</b> Minimum guaranteed fixed rate on gain is 0.50%.  <b>Declared Interest Account:</b> Minimum guaranteed annual interest rate is 0.15%.	<b>10:</b> 6.25% (Ages 0-80) 5.25% (Ages 81-85) 1.75% (Ages 86-90)  <b>10 LT:</b> 6.25% (Ages 0-80) 4.00% (Ages 81-85) 1.75% (Ages 86-90)  <b>10 Plus, 10 LT Plus:</b> 5.25% (Ages 0-80)  Commissions are based on the date the premium is received in Americo's Administrative Office.  See <i>Compensation Schedule</i> for details.	<b>10 and 10 Plus:</b> AR, AZ, CO, DC, GA <sup>1</sup> , HI, IA <sup>1</sup> , IL <sup>1</sup> , IN, KS, KY, LA, MA <sup>1,2</sup> , MD <sup>1,3</sup> , ME, MI, NC, ND <sup>1</sup> , NE, NM, RI <sup>1</sup> , SD, TN, VT <sup>1</sup> , WI, WV, WY <sup>1</sup>  <b>10 LT and 10 LT Plus:</b> AK, CA, CT, DE <sup>1</sup> , FL, ID <sup>1</sup> , MO <sup>3</sup> , MN <sup>1</sup> , MT, NH, NJ <sup>1,3</sup> , NV, OH <sup>3</sup> , OK <sup>1</sup> , OR <sup>1</sup> , PA <sup>3</sup> , SC, TX, UT <sup>3</sup> , VA, WA <sup>3</sup>  1. Morgan Stanley TEBI options available only in DE, GA, IA, ID, IL, MA, MD, MN, ND, NJ, OK, OR, RI, VT, and WY, and S&P 500 IQ Index and SG Laser options are not yet available in these states.  2. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.  3. Heritage Maximizer not available.
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**ClassicMark Forms:** Series 411, 4204, 2181. AAA411 LG10 (12/22), AAA411 LG10 DP (06/23), AAA411 LG86+ (12/22), AAA411 LG86+ DP (06/23), AAA411 LG10B (12/22), AAA411 LG10B DP (06/23), AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. 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 S&P 500 IQ 0.5% Decrement Index.

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

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

‡ 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.

‡ The effective rate for the Declared Interest Option is an introductory first-year rate. In subsequent contract years, the effective rate for the Declared Interest Option will likely be less; however, at the end of each period, the contract owner may transfer all or a portion of their funds into any other available option(s).

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