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LIBERTY  MARK  
FREEDOM<sup>®</sup>

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DECLARE YOUR FINANCIAL INDEPENDENCE

Single Premium Deferred  
Fixed Indexed Annuities



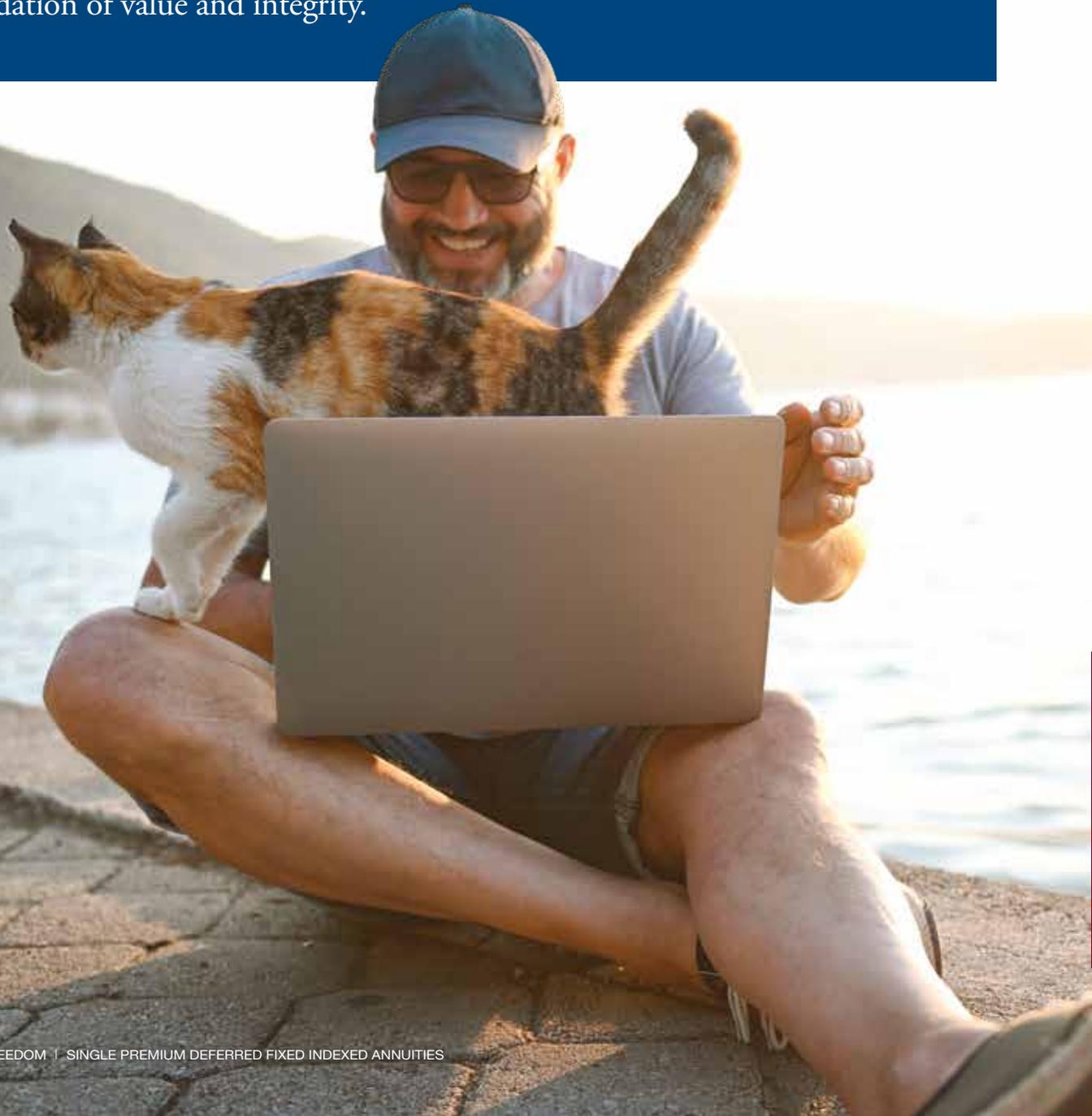
**AMERICO**

Issued by Americo Financial Life and Annuity Insurance Company

We all want to secure the best future possible, but not all retirement savings products are created equal.

When you look toward the future, what can help you experience financial freedom? A fixed indexed annuity with strong guarantees and growth potential based on market performance may be the answer you've been seeking.

LibertyMark Freedom, issued by Amerigo Financial Life and Annuity Insurance Company, offers the peace of mind that comes from strong product features. You can sleep soundly knowing that your financial future is built on a foundation of value and integrity.



You Have the Freedom To:

## CHOOSE

the optimal LibertyMark Freedom product and interest crediting options to meet your retirement goals.

## ACCESS

a portion of your money penalty-free when you need it most.

## ACCUMULATE

your savings through a diverse selection of interest crediting options.

## PROTECT

your hard-earned money with strong minimum guarantees.

## LEAVE A LEGACY

with an optional enhanced death benefit rider.

## SAFEGUARD

your nest egg with a stable, highly rated insurance carrier.

### **About Single Premium Deferred Fixed Indexed Annuities**

With single premium deferred annuities such as LibertyMark Freedom, you pay one lump-sum premium payment. In exchange, you can receive a series of future payments. Income payments and taxes are deferred. You won't need to pay taxes on the interest your annuity earns until you withdraw it.

Fixed indexed annuities can guarantee you a fixed rate of interest earnings. They also offer interest crediting options that are based on the performance of a market index. They do this while providing protection from loss.

# Freedom To Choose

Everyone has a different set of goals and priorities that will help them experience financial freedom. To respond to varying needs, LibertyMark Freedom offers multiple product versions. Product availability varies by state. Ask your insurance professional which LibertyMark Freedom products are available where you live.

Product Version	Duration	Issue Ages
<b>LibertyMark Freedom 7</b> <b>LibertyMark Freedom 7 (in California)</b>	7 Years	0–85
<b>LibertyMark Freedom 10</b> <b>LibertyMark Freedom 10 LT</b>	10 Years	0–85
<b>LibertyMark Freedom 10 LT (in California)</b>	9 Years	0–85

You may choose the product version with the time horizon that works best for your goals. With all LibertyMark Freedom annuities, you also have the freedom to choose how interest will be credited to your contract. This is provided through a range of available interest crediting options. You have flexibility and control over how your funds grow.

# Freedom To Access

LibertyMark Freedom is a long-term retirement product that will perform best when it is allowed to grow. However, life is unpredictable. Circumstances may arise that require you to access your Accumulation Value. If the unexpected happens, or you just need cash before the end of the annuity's surrender charge period, you may withdraw your money at any time, free of surrender charges in some cases.

## Penalty-Free Withdrawals

Each contract year after the first, you may withdraw up to 10% of your Accumulation Value without incurring surrender charges. The minimum withdrawal amount is \$500. Your Surrender Value must remain at least \$2,000. Any withdrawals taken will be deducted first from the Declared Interest Option; then, additional amounts will be taken from the index options.



## Confinement Waiver\*

In most states, if after the contract date you become confined to a nursing home or hospital for at least 90 consecutive days, you may withdraw up to 100% of your Accumulation Value without incurring surrender charges. This is available under the Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement. Your withdrawal request and proof of confinement must be provided no later than 30 days after discharge.

\* Not available in Massachusetts.

## Annuitization

In a process known as annuitization, you may convert your Surrender Value into regular monthly payments at any time. Two payout options are available to choose from: a lifetime income option that pays out for the longer of the annuitant's life or a fixed period, and a fixed period option that pays out for at least 60 months or the annuitant's life expectancy, if shorter.

## Surrender Charges

If you choose to surrender the contract or make a withdrawal that exceeds the penalty-free withdrawal amount, a surrender charge will apply during the contract's surrender period. The charge is a percentage of the amount withdrawn. Surrender charges vary by product version and decrease over time as follows:

Product Version*	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
LibertyMark Freedom 7	9%	8.5%	8%	7%	6%	5%	4%	0%	0%	0%	0%
LibertyMark Freedom 7 (in California)	8.3%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	0%	0%	0%	0%
LibertyMark Freedom 10	12%	11.5%	11%	10.5%	10%	9%	8%	7%	6%	5%	0%
LibertyMark Freedom 10 LT	9.2%	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1.0%	0%
LibertyMark Freedom 10 LT (in California)	8.3%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1.0%	0%	0%

\* Product version availability varies by state. Ask your insurance professional about availability in your state.

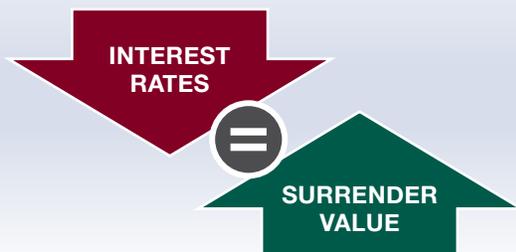
## Market Value Adjustment

A market value adjustment (MVA) will be added to a surrender charge during the market value adjustment period shown on the contract. An MVA adjusts the value of your withdrawal, based on how interest rates have changed since your contract began. The MVA is calculated based on a formula that takes into account changes in the Treasury Constant Maturity series published by the Federal Reserve that occur between the date your policy was issued and the date of your withdrawal or surrender request. An MVA adjustment may be positive or negative.

It's important to note that the MVA doesn't apply to death benefits or if the Guaranteed Minimum Value is higher than your contract value minus any surrender charges. In addition, the MVA doesn't apply if you qualify for a waiver of surrender charges for confinement.

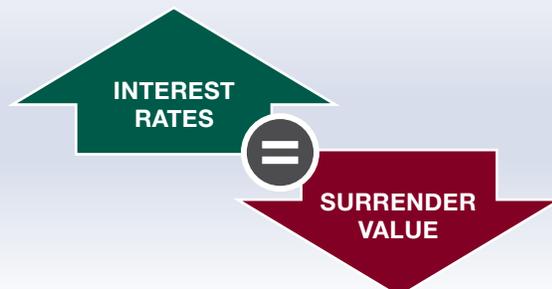
### Positive Adjustment

If rates have gone down, the MVA will increase the amount you receive.



### Negative Adjustment

If rates have gone up, the MVA will decrease the amount you receive.



# Freedom To Accumulate

Retirement wealth accumulation is the primary reason for purchasing an annuity. LibertyMark Freedom delivers with a diverse range of interest crediting options, including a Declared Interest Option and multiple index options.

You may allocate your annuity's value to up to nine interest crediting options at a time—a Declared Interest Option plus up to eight index options. At the end of each option's term period (one or two years, depending on the option), you may transfer your money to a different option.

Regardless of which index option or combination of options you choose, your money is protected from market uncertainty. This is because interest credited will never be less than 0%.

## Declared Interest Option

This interest crediting option guarantees a competitive fixed rate of interest for a one-year term period. Interest is credited daily rather than at the end of the period. This makes the Declared Interest Option a great selection if you anticipate needing to take withdrawals.

## Index Options

Index options allow you to benefit from tax-deferred earnings and index-linked gains without exposing your money to market risk. Interest credited is locked in at the end of each index period and will never be less than 0%. In exchange for this protection, interest credited is limited to a percentage of market increases (a participation rate) and/or an earnings ceiling (a cap).

LibertyMark Freedom offers a broad range of index options that credit interest based on the performance of a specific market index:

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### S&P 500® | Ticker: SPX

The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

For more information, see:

<http://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>.

### S&P 500 IQ Index | Ticker: SPFEVCID

The S&P 500 IQ Index (also known as the S&P 500 IQ 0.5% Decrement Index\*) aims to provide exposure to the S&P 500 while applying an intraday volatility control mechanism. Unlike a traditional daily risk control index that rebalances on a two- to three-day lag using end-of-day volatility observations, the S&P 500 IQ Index measures intraday volatility over a single five-minute window during the day for same-day rebalancing, helping the index be more agile in responding to market movements. The use of intraday rebalancing also aims to provide more precise volatility control, as the index seeks to maintain a target volatility of 15%.

For more information, see:

[www.spglobal.com/spdji/sp-500-iq-d](http://www.spglobal.com/spdji/sp-500-iq-d).

\* Decrement indices are used to provide more stabilized index pricing. In exchange for this benefit, published index values are net of a fixed amount, which is 0.5% on the S&P 500 IQ 0.5% Decrement Index.

### SG Columbia Adaptive Risk

#### Allocation Index | Ticker: SGIXCARA

This index is a collaboration between Société Générale, one of the largest European financial services groups, and Columbia Threadneedle, a leading global asset manager. The index seeks consistent returns by simultaneously employing three basic principles: (1) globally diverse investments, (2) a 5% volatility control mechanism, and (3) a smart allocation model that dynamically adjusts risk, according to the state of current market conditions.

To learn more, visit:

[www.sg-columbia-index.com](http://www.sg-columbia-index.com).

### SG Lead Asset Select Exposure Rotation Index

#### (SG Laser Index) | Ticker: SGIXUSB

This index, developed by European financial services leader Société Générale, covers exposure to U.S. equities; U.S. government debt; and commodities within the agriculture, metals, and energy sectors. After applying a lead asset selection method to determine whether the market is in a growth, intermediate, or shrinking phase, the index uses a 5% volatility control mechanism to scale exposure up or down, according to the observed volatility.

To learn more, visit:

<http://www.sg-lead-asset-select-exposure-rotation-index.com>.

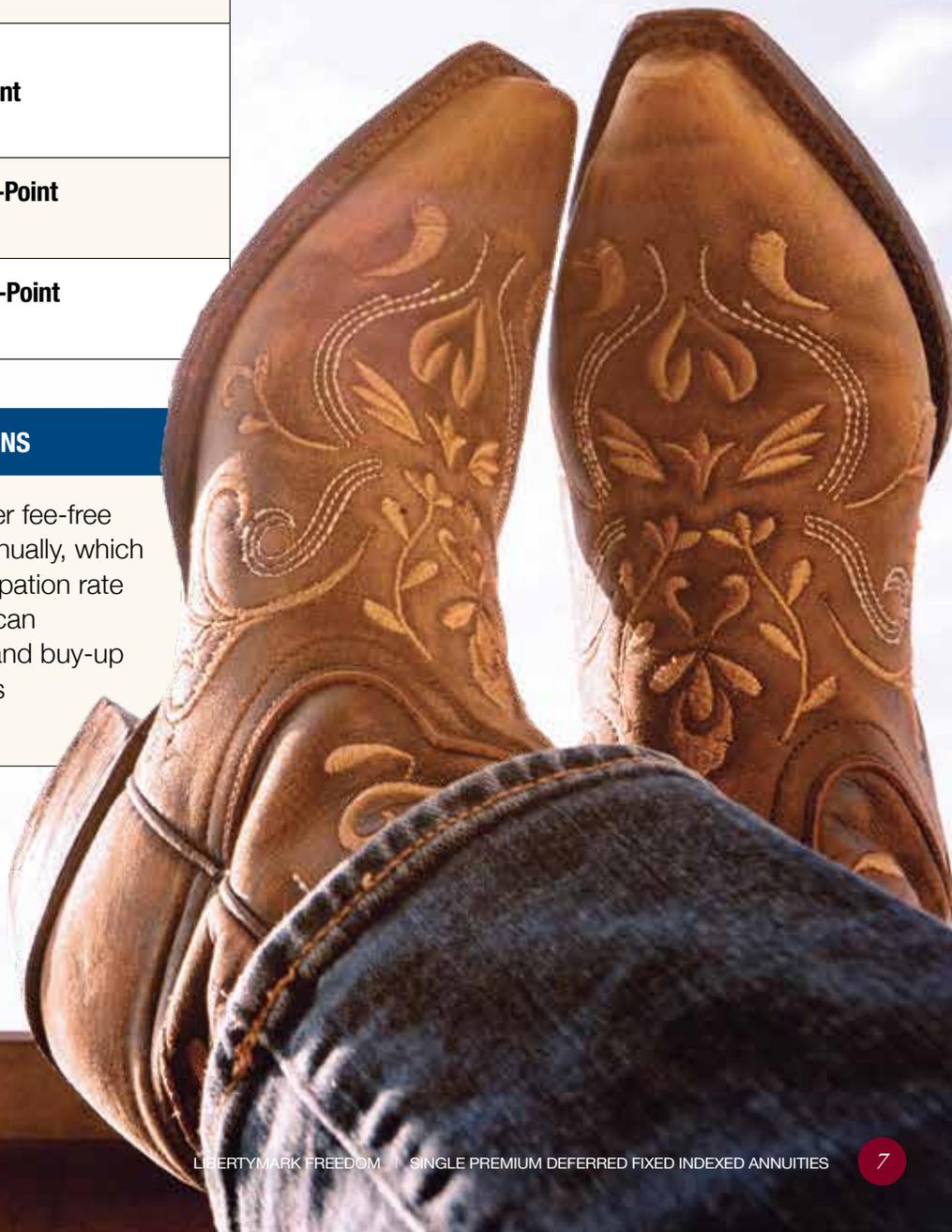
## AVAILABLE INDEX OPTIONS

1.	<b>One-Year S&amp;P 500 Point-to-Point With Cap</b>
2.	<b>Two-Year S&amp;P 500 Point-to-Point With Participation Rate</b>
3.	<b>One-Year S&amp;P 500 IQ Index Point-to-Point With Cap</b>
4.	<b>One-Year S&amp;P 500 IQ Index Point-to-Point With Participation Rate</b>
5.	<b>One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate</b>
6.	<b>Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate</b>
7.	<b>One-Year SG Laser Index Point-to-Point With Participation Rate</b>
8.	<b>Two-Year SG Laser Index Point-to-Point With Participation Rate</b>

## BUY-UP INDEX OPTIONS

Each index option is available either fee-free or for the cost of 1% deducted annually, which can provide a higher cap or participation rate to enhance growth potential. You can allocate funds between standard and buy-up options and adjust your allocations at the end of each index period.

*Your insurance professional can help you determine which options may best meet your goals.*



## INDEX TERMINOLOGY

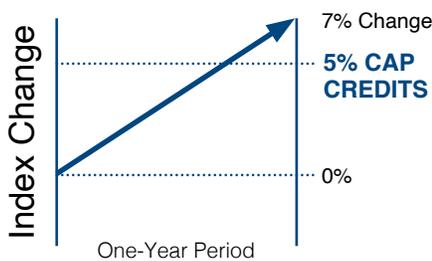
**Point-To-Point**—A point-to-point index option compares the value of the index on the last day of the index period to the value on the first day. Interest credited is determined by applying a cap or participation rate to any index increases.

**Index Period**—Indexed interest, if any, is credited at the end of each option's index period, which is either one or two years, depending on the option.

**Cap**—A cap is a maximum rate of interest that can be credited to the annuity. Caps can change for each index period but are guaranteed never to be lower than 1%. This hypothetical example shows how interest is credited to an index option with a 5% cap.

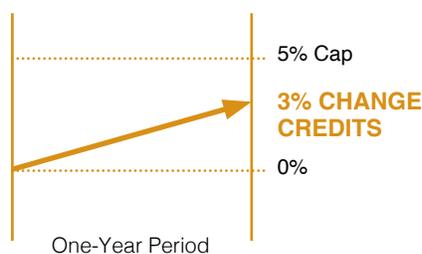
### Strong Market

When index increases are greater than the cap, the cap is credited.



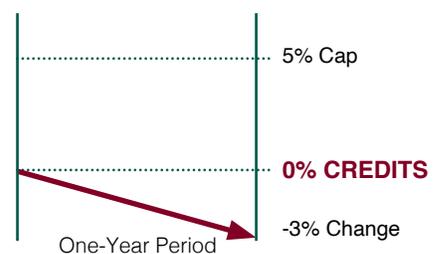
### Steady Market

When index increases are less than the cap, interest credited is equal to the index change percentage.

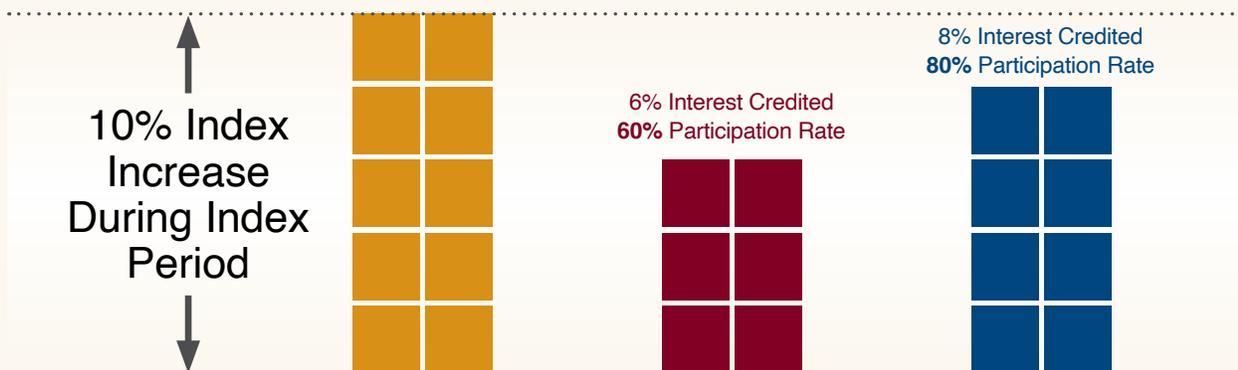


### Down Market

When the index declines, 0% interest is credited.



**Participation Rate**—A participation rate is the percentage of index gain that you receive. Interest credited is equal to the percentage of index change multiplied by the participation rate. Participation rates can change for each index period but are guaranteed never to be less than 5% for all index options. As this hypothetical example shows, if the market increases 10% over the index period and the participation rate is 60%, interest credited would be 6% (10% index increase x 60% participation rate = 6% interest credited). With an 80% participation rate, interest credited would be 8% (10% index increase x 80% participation rate = 8% interest credited).





## Freedom To Protect

To shield your retirement funds from market-related losses, LibertyMark Freedom has a built-in minimum guarantee. This offers security of principal regardless of market conditions. Upon full surrender, death, or annuitization, you are guaranteed to receive no less than the Guaranteed Minimum Value, which is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,\* plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. Your Guaranteed Minimum Value Interest Rate is set when your contract is issued and will not change for the life of the contract.

## Freedom To Leave a Legacy

Should you die before annuity payments begin, the annuity's Death Benefit will be the greater of the Accumulation Value or Guaranteed Minimum Value. The value used is decreased by any applicable premium tax.\* Proceeds are paid directly to the chosen beneficiary. Death benefit proceeds are also generally free from the hassles, publicity, and delays of probate.

If you die before the end of an index term, the death benefit will include any partial-year index credits. This is important because it means that your beneficiaries will not miss out on index growth occurring after the previous contract anniversary.

### Optional Enhanced Death Benefit\*\*

If you'd like to leave a greater financial legacy, LibertyMark Freedom offers an optional enhanced death benefit rider for an additional cost. By electing the enhanced death benefit rider when you purchase your annuity, you can maximize the inheritance your beneficiaries receive.

The enhanced death benefit rider is available to people who are ages 75 and under when the annuity is issued. It provides a lump-sum death benefit with no waiting period and no underwriting required. The benefit is equal to your single premium, less any prior withdrawals and surrender charges, multiplied by a guaranteed roll-up of 8% simple interest for up to 15 years. The rider cost is 0.15% of the enhanced death benefit payable and is deducted annually at the end of each contract year.

EXAMPLE	
Contract Year	Enhanced Death Benefit
1	\$100,000
2	\$108,000
3	\$116,000
4	\$124,000
5	\$132,000
6	\$140,000
7	\$148,000
8	\$156,000
9	\$164,000
10	\$172,000
11	\$180,000
12	\$188,000
13	\$196,000
14	\$204,000
15	\$212,000
16+	\$220,000

\* Premium tax does not apply in Oregon.

\*\* The enhanced death benefit rider is not available in California.



## Freedom To Safeguard

To safeguard your nest egg, you want a product offered by an insurer built on a platform of integrity and security. Your LibertyMark Freedom contract is issued by Americo Financial Life and Annuity Insurance Company, a company that continues to receive a high performance rating from AM Best, an independent rating agency.\*

### **“A” (Excellent) by AM Best**

For more than 100 years, Americo Life, Inc.’s family of insurance companies has been committed to providing the Life Insurance and Annuity products you need to protect you and your family.\*\* We provide innovative product solutions, designed with you in mind.

\* Rating for Americo Financial Life and Annuity Insurance Company (Americo), December 2024. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best’s rating is assigned after a comprehensive quantitative and qualitative evaluation of a company’s balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from “A++” to “F.”

\*\* Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

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In calculating the performance of an SG Index, SG deducts a maintenance fee of 0.50% per annum on the level of each SG Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the SG Index, which on the SG Columbia Adaptive Risk Allocation Index may be as high as 150% and on the SG Lead Asset Select Exposure Rotation Index may be as high as 200%, the performance of the indexes underlying an SG Index, market conditions and, with respect to the SG Columbia Adaptive Risk Allocation Index, the changes in the market states as determined by Columbia Management, among other factors. These fees and costs, which are increased by each SG Index’s leverage, will reduce the potential positive change in such SG Index and increase the potential negative change in such SG Index. While the volatility control applied by an SG Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.



## To Learn More

If you have any questions, we invite you to contact the insurance professional who helped you establish your LibertyMark Freedom contract.



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. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Some products and benefits may not be available in all states.

**LibertyMark Freedom Forms:** Series 321-7 (12/22), 321-7 DP, 321-10 (12/22), 321-10 DP, 2509 (04/24), AAA321-7 (12/22), AAA321-7 DP, AAA321-10 (12/22), AAA321-10 DP, AAA2509 PTPP (04/24), AAA2509 PTPP WF (04/24), AAA2509 PTPC (04/24), AAA2509 PTPC WF (04/24), AAA2533, AAA2533 DP, AAA2537, AAA2537 DP; ICC22 321-7, ICC23 321-7 DP, ICC22 321-10, ICC23 321-10 DP, ICC24 2509 PTPP, ICC24 2509 PTPP WF, ICC24 2509 PTPC, ICC24 2509 PTPC WF, ICC24 2533, ICC24 2533 DP, ICC24 2537, ICC24 2537 DP. **In Oregon:** ICC22 321-7, ICC23 321-7 DP, ICC22 321-10, ICC23 321-10 DP, ICC24 2509 PTPP, ICC24 2509 PTPP WF, ICC24 2509 PTPC, ICC24 2509 PTPC WF, ICC24 2533, ICC24 2533 DP, ICC24 2537, ICC24 2537 DP. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06).

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Legacy Marketing Group  
dba: Legacy Marketing Insurance Services (CA Only)  
5341 Old Redwood Highway, Suite 400, Petaluma, CA 94954

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

Contract guarantees and benefits are based solely on the claims-paying ability of the issuing insurance company. No agent, agency, or entity makes any representation or guarantee regarding the issuer's claims-paying ability.

This product does not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your contract, for the governing contractual provisions.

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  **No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.**

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