LibertyMark Freedom 10 and 10 LT

Single Premium Deferred Fixed Indexed Annuity
Issued by Americo Financial Life and Annuity Insurance Company

Interest Crediting Option	Rate Type	No Fee	1% Fee
One-Year S&P 500® Point-to-Point With Cap	Cap	**9.00%**	**11.75%**
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	**67%**	**80%**
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	**14.40%**	**23.40%**
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	**75%**	**90%**
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	**198%**	**238%**
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	**274%**	**330%**
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	**195%**	**235%**
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	**270%**	**326%**
Declared Interest Option	Fixed Rate	**4.85%**	**NA**

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,† plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. The current Guaranteed Minimum Value Interest Rate is 3.00%, effective with contracts issued on or after 10/1/2026.

Caps and rates effective 11/3/2026, and subject to change.

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See important disclosures at end.

LibertyMark Freedom 7

Single Premium Deferred Fixed Indexed Annuity
Issued by Americo Financial Life and Annuity Insurance Company

Interest Crediting Option	Rate Type	No Fee	1% Fee
One-Year S&P 500® Point-to-Point With Cap	Cap	**8.95%**	**11.70%**
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	**65%**	**78%**
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	**13.60%**	**21.60%**
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	**73%**	**88%**
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	**191%**	**231%**
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	**264%**	**319%**
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	**189%**	**229%**
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	**262%**	**318%**
Declared Interest Option	Fixed Rate	**4.60%**	**NA**

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,† plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. The current Guaranteed Minimum Value Interest Rate is 3.00%, effective with contracts issued on or after 10/1/2026.

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S&P Dow Jones Indices

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