

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	8.05%	10.55%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	69%	85%
One-Year S&P 500 IQ Index [*] Point-to-Point With Cap	Cap	13.15%	21.65%
One-Year S&P 500 IQ Index [*] Point-to-Point With Participation Rate	Par. Rate	70%	87%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	172%	212%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	237%	291%
One-Year SG Laser Index ^{**} Point-to-Point With Participation Rate	Par. Rate	169%	209%
Two-Year SG Laser Index ^{**} Point-to-Point With Participation Rate	Par. Rate	232%	287%
Declared Interest Option	Fixed Rate	4.25%	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 2.85%, effective with contracts issued on or after 11/3/2025.

Caps and rates effective 12/12/2025, 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	8.00%	10.50%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	67%	83%
One-Year S&P 500 IQ Index [*] Point-to-Point With Cap	Cap	12.40%	19.95%
One-Year S&P 500 IQ Index [*] Point-to-Point With Participation Rate	Par. Rate	68%	84%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	165%	204%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	226%	281%
One-Year SG Laser Index ^{**} Point-to-Point With Participation Rate	Par. Rate	163%	203%
Two-Year SG Laser Index ^{**} Point-to-Point With Participation Rate	Par. Rate	224%	280%
Declared Interest Option	Fixed Rate	4.00%	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 2.85%, effective with contracts issued on or after 11/3/2025.

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

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