

# 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 <sup>®</sup> Point-to-Point With Cap	Cap	<b>8.05%</b>	<b>10.55%</b>
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	<b>69%</b>	<b>85%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Cap	Cap	<b>13.15%</b>	<b>21.65%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Participation Rate	Par. Rate	<b>70%</b>	<b>87%</b>
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>172%</b>	<b>212%</b>
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>237%</b>	<b>291%</b>
One-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>169%</b>	<b>209%</b>
Two-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>232%</b>	<b>287%</b>
Declared Interest Option	Fixed Rate	<b>4.25%</b>	<b>NA</b>

**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,<sup>†</sup> 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.**

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE LIBERTYMARK FREEDOM CONSUMER BROCHURE.

[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 <sup>®</sup> Point-to-Point With Cap	Cap	<b>8.00%</b>	<b>10.50%</b>
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	<b>67%</b>	<b>83%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Cap	Cap	<b>12.40%</b>	<b>19.95%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Participation Rate	Par. Rate	<b>68%</b>	<b>84%</b>
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>165%</b>	<b>204%</b>
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>226%</b>	<b>281%</b>
One-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>163%</b>	<b>203%</b>
Two-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>224%</b>	<b>280%</b>
Declared Interest Option	Fixed Rate	<b>4.00%</b>	<b>NA</b>

**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,<sup>†</sup> 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.**

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE LIBERTYMARK FREEDOM CONSUMER BROCHURE.

See important  
disclosures at end.

## S&P Dow Jones Indices

The “S&P 500®” and “S&P 500 IQ 0.5% Decrement Index” (“S&P 500 IQ Index” or the “Index”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Americo Financial Life and Annuity Insurance Company (Americo). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. Americo Fixed Indexed Annuities (“FIAs”) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of Americo FIAs or any member of the public regarding the advisability of investing in securities generally or in Americo FIAs particularly or the ability of the S&P 500® and S&P 500 IQ Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to Americo with respect to the S&P 500® and S&P 500 IQ Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® and S&P 500 IQ Index are determined, composed and calculated by S&P Dow Jones Indices without regard to Americo or Americo FIAs. S&P Dow Jones Indices has no obligation to take the needs of Americo or the owners of Americo FIAs into consideration in determining, composing or calculating the S&P 500® and S&P 500 IQ Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Americo FIAs. There is no assurance that investment products based on the S&P 500® and S&P 500 IQ Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an “investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, or promoter” (as defined in the Investment Company Act of 1940, as amended), “expert” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® AND S&P 500 IQ INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY AMERICO, OWNERS OF AMERICO FIAs, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® AND S&P 500 IQ INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND AMERICO, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

## SG Columbia Adaptive Risk Allocation Index and SG Lead Asset Select Exposure Rotation Index

The SG Columbia Adaptive Risk Allocation Index and the SG Lead Asset Select Exposure Rotation Index (each, an “SG Index”) are the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, “SG”). SG has contracted with Solactive AG (“Solactive”) to maintain and calculate the SG Columbia Adaptive Risk Allocation Index and has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) (“S&P”) to maintain and calculate the SG Lead Asset Select Exposure Rotation Index. “SG Americas Securities, LLC”, “SGAS”, “Société Générale”, “SG”, “Société Générale Indices”, “SGI”, “SG Columbia Adaptive Risk Allocation Index”, and “SG Lead Asset Select Exposure Rotation Index” (collectively, the “SG Marks”) are trademarks or service marks of SG. SG has also licensed certain marks from Columbia Management Investment Advisers, LLC or its affiliates (collectively, “Columbia Management”) for use by SG with the SG Columbia Adaptive Risk Allocation Index. SG has licensed use of the SG Marks to Americo Financial Life and Annuity Insurance Company (“Americo”), and for the SG Columbia Adaptive Risk Allocation Index has sub-licensed the use of certain Columbia Management-licensed marks (the “Columbia Marks”), for use in a fixed indexed annuity offered by Americo (the “Fixed Indexed Annuity”). SG’s sole contractual relationship with Americo is to license each SG Index and the SG Marks and, in the case of the SG Columbia Adaptive Risk Allocation Index, sub-license the Columbia Marks to Americo. None of SG, Solactive, Columbia Management or other third party licensor (collectively, the “Index Parties”) to SG is acting, or has been authorized to act, as an agent of Americo or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Americo. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to an SG Index. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to an SG Index, including the Fixed Indexed Annuity, or the ability of an SG Index to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of Americo or any annuitant into consideration in determining, composing or calculating an SG Index. The selection of an SG Index as a crediting option under a Fixed Indexed Annuity does not obligate Americo or SG to invest annuity payments in the components of such SG Index.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO ANY SG INDEX OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF ANY SG INDEX OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF ANY SG INDEX AND/OR THE CALCULATION OR COMPOSITION OF ANY SG INDEX, OR CALCULATIONS MADE WITH RESPECT TO ANY FIXED INDEXED ANNUITY AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN ANY SG INDEX OR IN THE CALCULATION OF ANY SG INDEX, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF ANY SG INDEX. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF ANY SG INDEX. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, Solactive, Columbia Management, or any third party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on an SG Index, nor for any loss relating to the

Fixed Indexed Annuity, whether arising directly or indirectly from the use of an SG Index, its methodology, any SG Mark, Columbia Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Americo.

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.



**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.

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. 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 is a registered service mark of Legacy Marketing Group.

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.



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

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

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

† Premium tax does not apply in Oregon.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.