

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	8.70%	11.60%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	77%	94%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	14.70%	26.35%
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	75%	91%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	182%	222%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	249%	304%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	178%	218%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	245%	300%
Declared Interest Option	Fixed Rate	4.55%	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 11/3/2025, and subject to change.

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See important disclosures at end.

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

Interest Crediting Option	Poto Typo	No Fee	1% Fee
One-Year S&P 500® Point-to-Point With Cap	Rate Type Cap	8.55%	11.35%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	73%	90%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	13.15%	21.95%
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	170%	210%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	233%	287%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	168%	208%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	231%	286%
Declared Interest Option	Fixed Rate	4.20%	NA

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S&P Dow Jones Indices

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- ** Also known as the SG Lead Asset Select Exposure Rotation Index.
- † Premium tax does not apply in Oregon.

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