LEGACY
Your future is our business.
800-395-1053, Ext. 4002

LibertyMark Freedom® Series Annuity Quick Reference

As of 11/3/2026

Insurance Carrier

Americo Financial Life and Annuity Insurance Company, Kansas City, MO

Financial Strength Rating

AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.

Rating as of 11/3/2026

Product

LibertyMark Freedom Series single premium deferred fixed indexed annuities*

Product Version	Duration (Years)
10, 10 LT	10
10 LT (CA)	9
7	7

Enhanced Death Benefit (EDB) Rider*

- 8% simple roll-up for up to 15-years.
- Low cost—only 0.15% of the EDB Base Value annually.
- No waiting period.
- Lump-sum payout.
- No underwriting.
- Available through issue age 75.
- Not available in CA.

Issue Ages

Product Version	Ages (Q, NQ)
7, 10, 10 LT	0–85
With enhanced death benefit rider	0–75

Premium

- $10,000 minimum, Q and NQ.
- $2 million maximum per owner without Home Office approval or commission reduction ($1 million for issue ages 76+).

Index Dates

- 7th, 14th, 21st, or 28th of the month.

Features

- Accumulation powerhouse with freedom from mandatory fees.
- Simple yet powerful S&P 500® IQ Index** options.
- Fee/no-fee options—Buy higher caps and participation rates for only 1% to upgrade earnings potential.
- Index gains credit at death.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*,†
- Accepts Q and NQ money; traditional, Roth, SEP, and Inherited IRAs; and non-contributory 403(b)/TSA plans.††
- Optional enhanced death benefit rider. Provides a payout of 220% of the initial premium after 15 years.
- Contract death benefit—Greatest of 100% of AV, return of premium less prior gross withdrawals,† or GMV at death.

Withdrawals/ Surrender†

Penalty-Free Withdrawals

Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).

A market value adjustment (MVA) applies during the surrender charge period.

The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000.

Surrender Schedules (+/- MVA)

10:
12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%.

10 LT:
9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.

10 LT (in CA):
8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.

7:
9, 8.5, 8, 7, 6, 5, 4, 0%.

7 (in CA):
8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 0%.

Interest Crediting Options

	10, 10 LT		7	
	No Fee	1.00% Fee	No Fee	1.00% Fee
1-Yr S&P 500 PTP w/ Cap	9.00%	11.75%	8.95%	11.70%
2-Yr S&P 500 PTP w/ Par.	67%	80%	65%	78%
1-Yr S&P 500 IQ Index PTP w/ Cap** Fee option now available!	14.40%	23.40%	13.60%	21.60%
1-Yr S&P 500 IQ Index PTP w/ Par.**	75%	90%	73%	88%
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	198%	238%	191%	231%
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	274%	330%	264%	319%
1-Yr SG Laser Index§ PTP w/ Par.	195%	235%	189%	229%
2-Yr SG Laser Index§ PTP w/ Par.	270%	326%	262%	318%
Declared Interest Option	4.85%	NA	4.60%	NA

Rates effective 11/3/2026, and subject to change.
Check LegacyNet® for updates.

60-Day Rate Lock:

- Pays the greater of the locked-in rate or the rate on the index date after premium is received.
- After 60 days from the application receipt date, current rates apply; renewals are based on the issue date.

Minimum Guarantees

Guaranteed Minimum Value (GMV)

87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.

Current Guaranteed Minimum Value Interest Rate:
3.00%, effective with contracts issued on or after 10/1/2026 (subject to change quarterly).

Guaranteed Minimum Declared Rates

Cap: 1%.

Participation Rate: 5%.

Declared Interest Option: 0.15%.

Approved States

10 and 10 Plus:
AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY

10 LT and 10 LT Plus:
AK, CA[2], CT, DE, FL, ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

7:
AL, AK, AR, AZ, CA[2], CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.
2. Enhanced death benefit rider not available.

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. **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). 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. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. LibertyMark Freedom is a registered service mark of Legacy Marketing Group.

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. S&P®, S&P 500®, SPX®, SPY®, 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"). Americo's Fixed Indexed Annuities are not sponsored or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 IQ Index.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.
†† Loans not available. In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.
§ Also known as the 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 licensed use of the indices and the SG Marks to Americo Financial Life and Annuity Insurance Company ("Americo") for use in fixed indexed annuities. For the SG Columbia Adaptive Risk Allocation Index, SG has licensed use of certain marks from Columbia Management Investment Advisers, LLC or its affiliates (collectively, "Columbia Management") and sub-licensed use to Americo. Neither SG, Solactive AG, Columbia Management, S&P, nor any other third-party licensor has been authorized to act as an agent of Americo or has in any way sponsored, endorsed, sold, promoted, structured or priced any fixed indexed annuity or provided investment advice to Americo. Such parties make no representation regarding the advisability of purchasing, selling, or holding product linked to an SG Index, including Fixed Indexed Annuity, and shall not be liable for any related loss or payment thereof. Obligations to make payments under the fixed indexed annuities are solely the obligation of Americo. Neither Americo nor SG are obligated to invest annuity payments in the components of an SG Index. The Index levels are net of a 0.50% annual maintenance fee, calculated and deducted daily. Each SG Index also deducts fees to cover rebalancing, replication, and other costs. The total amount of these fees is unpredictable and depends on a number of 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 each 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. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies. Additional information is available at https://www.sg-columbia-index.com and https://sg-lead-asset-select-exposure-rotation-index.com/.

AF1583v1126
22-800-12 (11/3/26)

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.