



Single Premium Deferred
Fixed Indexed Annuities



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

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Optimize today's potential for security tomorrow. **OptiMark can help.**





OptiMark: Security. Growth. Flexibility.

You've worked too long and hard for volatile and unpredictable market conditions to blow your retirement off course. Whatever the economic forecast or market conditions, OptiMark can help. The chance to optimize value in any market environment—bear, bull, or flat—can be critical to accumulating wealth and keeping retirement plans as steady as the sunrise. When this fee-free accumulation opportunity also comes with a competitive bonus on your premium, the potential for better caps and rates, and an accessible way to leave a larger legacy to beneficiaries, you can rest assured knowing there's smooth sailing ahead.

About Single Premium Deferred Fixed Indexed Annuities

Much like life insurance exists to provide financial security upon loss of life, annuities are designed to safeguard financial freedom for length of life. They do this by helping to accumulate wealth safely while providing a way to turn that wealth into a series of optional regular payments in a process known as annuitization.

All annuities are not created equal, so it's important to understand the type of annuity you are considering.

OptiMark is a single premium deferred fixed indexed annuity. What, exactly, does that mean?

- **Single premium**—You pay one lump-sum premium payment to purchase OptiMark. There are no ongoing premium commitments.
- **Deferred**—Income is deferred until a later day, which allows your OptiMark annuity time to grow. Taxes on interest earned are also deferred until you access your money.
- **Fixed indexed annuity**—Provides protection from loss while giving you the choice of predictable fixed interest earnings and the opportunity for growth based on the performance of a market index.

When it comes to your financial future, what goals are most important to you?

1. SAFEGUARDING YOUR MONEY?
2. GROWING YOUR WEALTH, REGARDLESS OF MARKET CONDITIONS?
3. MAINTAINING FLEXIBLE ACCESS?
4. LEAVING A LEGACY TO YOUR LOVED ONES?
5. TRUSTING YOUR INSURER?

What if you could meet all of these goals with the help of a single retirement solution?

You can! With OptiMark, you can rely on benefits that include strong accumulation opportunities, generous liquidity, reassuring guarantees, and an optional enhanced death benefit to pass on to your beneficiaries.* And it is all backed by the strength and stability of Americo Financial Life and Annuity Insurance Company.

* Not available in all states.



*Secure guarantees
protect your
money—regardless
of market conditions.*

1. SAFEGUARD YOUR MONEY

As you approach retirement, return *of* your money often becomes just as important as return *on* your money. That's why OptiMark provides secure guarantees backed by the reliability of a highly rated insurer.

○ **Guaranteed Minimum Value**—To shield your retirement funds from market declines, OptiMark has a built-in minimum guarantee. This offers protection on a portion of your premium regardless of market conditions. Upon full surrender, death, or annuitization, you are guaranteed to receive no less than the Guaranteed Minimum Value, which is equal to 87.50% 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 (or ask your insurance professional for a current rate sheet). The Guaranteed Minimum Value Interest Rate is set when your contract is issued and will not change for the life of the contract.

OptiMark offers strong opportunities for growth, but you can rest assured knowing that even in the unlikely event of a sustained low market, your money is protected from loss.

* Premium tax does not apply in Oregon.

2. GROW YOUR WEALTH

One of the primary purposes of a fixed indexed annuity is to securely accumulate wealth that can last throughout retirement. OptiMark delivers with several ways to help you grow your nest egg.

○ **Premium Bonus**—OptiMark includes a bonus benefit rider at no additional cost to help jump-start your earnings or offset prior losses. The bonus, calculated as a percentage of your premium, boosts your Accumulation Value right away and is eligible to earn interest immediately. If you take withdrawals in excess of the penalty-free withdrawal amount, exercise the confinement waiver, surrender or annuitize the contract, or terminate the bonus benefit rider, all or a portion of the bonus is forfeited according to the bonus recapture schedule shown on your contract. There is no premium bonus recapture upon death. The bonus percentage and recapture schedule vary by state. For specifics, please refer to the accompanying “State-Specific Information” insert.

○ **Interest Crediting Strategies**—OptiMark offers a diverse range of “all-weather” interest crediting strategies that allow you strategically to choose how your money can grow, regardless of market conditions. These include a Declared Interest Option and multiple indexed strategies. To best help you achieve your financial goals, you may allocate premium among any combination of the available strategies. You may also transfer all or a portion of your money into another strategy at the end of each term or index period.

➤ **Indexed Strategies**—These interest crediting strategies calculate earnings based on the performance of a specific market index. Indexed strategies give you the opportunity to benefit from market gains without

exposing your money to market risk, meaning you get a floor of protection against loss in down markets. Moreover, among the available array of indexed strategies covering varying market conditions, OptiMark provides the opportunity to *earn* in down markets. If you die before the end of an index period, index growth will include any partial-year index credits. This is important because it means that your beneficiaries will not miss out on index growth occurring after the previous contract anniversary. To learn about the indexed strategies available to you, refer to the accompanying “Interest Crediting Options” brochure.

➤ **Declared Interest Option**—This interest crediting strategy guarantees a competitive fixed rate of interest for a 12-month period. Interest is credited daily rather than at the end of the term period, making the Declared Interest Option a great selection if you anticipate taking withdrawals. It is also an appropriate selection if you want a guaranteed crediting rate.

○ **Tax Deferral**—OptiMark’s tax-deferred status allows your money to work harder for you. When taxes on gains are deferred until gains are withdrawn, you have increased opportunity for accumulation through triple compounding. Your premium and bonus earn interest, your interest earns interest, and the money you would have paid in taxes earns interest.

* Not available in all states. Refer to a current rate sheet for bonus amount.

3. MAINTAIN FLEXIBLE ACCESS

With OptiMark, you are free to access your Accumulation Value, which includes your premium bonus less any recapture, as you see fit. If you choose to withdraw funds in excess of the penalty-free amount from your annuity before the end of your contract, you may incur a penalty known as a surrender charge. For details about surrender charges applicable to your specific OptiMark product, refer to the State-Specific Information insert.

Access

If you need to access your money before the end of your contract, rest assured that OptiMark provides multiple hassle-free ways to do so without incurring surrender charges.

- **10% Penalty-Free Withdrawals**—Beginning the first contract year, you may withdraw up to 10% of your Accumulation Value (less any bonus recapture) each contract year without incurring surrender charges. The minimum withdrawal amount is \$500. The remaining amount in your annuity must be at least \$2,000.
- **Required Minimum Distributions**—If your annuity was issued in connection with a tax-qualified plan, the IRS may require you to take minimum distributions. Required minimum distribution amounts associated with this contract that are greater than the penalty-free amount may be withdrawn without surrender charges.*
- **Confinement Waiver****—Under OptiMark's Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement, you may withdraw up to 100% of your Accumulation Value without incurring surrender charges if you become confined to a nursing home or hospital. To be eligible, confinement must begin after the contract date and last for at least 90 consecutive days. Your withdrawal request and proof of confinement must be provided no later than 30 days after discharge.
- **Annuitization**—At any time, you may choose to annuitize your contract (convert your surrender value into regular payments). Multiple payout options are available to choose from. These include lifetime income options and a fixed period option that pays out for at least 60 months or the annuitant's life expectancy, if shorter.

* Provided by current company practice. May not be available in all states, including Oregon.

** This waiver is not available in Massachusetts.

Surrender Charges

When you make a withdrawal or surrender your contract during your annuity's surrender charge period, a surrender charge may apply. A surrender charge is a percentage of the amount withdrawn. Surrender charge percentages vary by state and decrease over time. For details about surrender charge percentages applicable to you, refer to your contract or the State-Specific Information insert.

Total Surrender

If you need to access all of your funds, you can request to surrender your contract at any time. You'll receive the cash surrender value, which is the contract value after any applicable surrender charges, market value adjustment (MVA), and bonus recapture.

*It's your money.
Benefit from
flexible access
when you
need it most.*

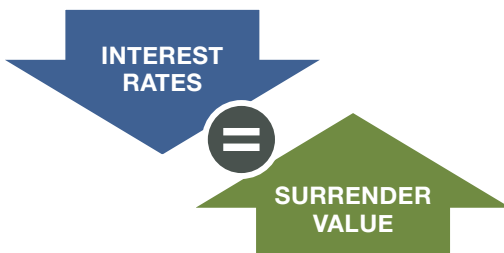


Market Value Adjustment (MVA)

A market value adjustment will be added to a surrender charge during the market value adjustment period shown on the contract. An MVA adjusts the value of your withdrawal, based on how interest rates have changed since your contract began. The MVA is calculated based on a formula that takes into account changes in the Treasury Constant Maturity series published by the Federal Reserve that occur between the date your policy was issued and the date of your withdrawal or surrender request. An MVA adjustment may be positive or negative.

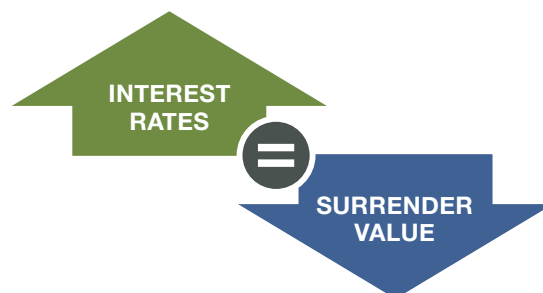
Positive Adjustment

If rates have gone down, the MVA will increase the amount you receive.



Negative Adjustment

If rates have gone up, the MVA will decrease the amount you receive.



It's important to note that it doesn't apply to death benefits or if the Guaranteed Minimum Value is higher than your contract value minus any surrender charges and bonus recapture. If you qualify for a waiver of surrender charges for confinement, the MVA won't apply.

Protect your loved ones with a hassle-free death benefit—because no one can live forever.



4. LEAVE A WORRY-FREE LEGACY

OptiMark provides two ways to pass a legacy to your loved ones, both of which are generally free from the costs and delays of probate for your beneficiaries.

EXAMPLE	
Contract Year	Enhanced Death Benefit
1	\$100,000
2	\$108,000
3	\$116,000
4	\$124,000
5	\$132,000
6	\$140,000
7	\$148,000
8	\$156,000
9	\$164,000
10	\$172,000
11	\$180,000
12	\$188,000
13	\$196,000
14	\$204,000
15	\$212,000
16+	\$220,000

○ **Death Benefit**—If you pass away before your annuity starts paying out, your beneficiaries will get the higher of two amounts: the current value of your annuity or the Guaranteed Minimum Value. Premium taxes may apply (does not apply in Oregon).

○ **Enhanced Death Benefit Rider**—If you'd like to leave a greater financial legacy, OptiMark offers an optional enhanced death benefit rider for an additional cost. By electing the enhanced death benefit rider when you purchase your annuity, you can maximize the inheritance your beneficiaries receive. Available to people who are ages 75 and under when the annuity is issued, this rider provides a lump-sum death benefit with no waiting period and no underwriting required. The benefit is equal to your single premium, less any prior withdrawals and surrender charges, multiplied by a guaranteed roll-up of 8% simple interest for up to 15 years. The rider cost is 0.15% of the enhanced death benefit payable and is deducted annually at the end of each contract year.

The example to the left shows what the lump-sum enhanced death benefit payment would be during each contract year, assuming a premium payment of \$100,000 and no withdrawals.



5. TRUST YOUR INSURER

OptiMark is issued by **Americo Financial Life and Annuity Insurance Company (Americo)**, which is part of a family of insurance companies whose experience and integrity date back more than 100 years. When you purchase OptiMark, you can feel secure knowing that you've trusted your future to a highly rated, financially strong company.

Innovative thinking and sound investment decisions helped Americo build a strong financial foundation for its business. Americo is the lead company in one of the largest independent, privately held insurance groups in the United States.*

For more than 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the insurance products you need to protect your mortgage, family, and future.**

* "Admitted Assets, Top Life Writers-2024," AM Best Co., as of September 2024.

** Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

† AM Best rating for Americo Financial Life and Annuity Insurance Company as of December 2024.

**Rated "A" (Excellent)
by AM Best[†]**

AM Best's financial strength rating for Americo Financial Life and Annuity Insurance Company is 3rd out of 15 rating categories ranging from "A++" to "F." Ratings are assigned after a comprehensive quantitative evaluation of a company's balance sheet strength, operating performance, and business profile.



To Learn More

For more information on OptiMark or to discuss whether it may be right for you, we recommend you contact the insurance professional who provided you this brochure.



OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC; ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **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. 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. OptiMark is a 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.

Products are designed and exclusively marketed by Legacy Marketing Group, an independent, authorized agency of Americo.



dba: Legacy Marketing Insurance Services (CA Only)
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Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

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.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.



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

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