



THE ALL-WEATHER FIA

OptiMark fixed indexed annuities let clients optimize their retirement in any market condition. These “all-weather” FIAs were designed to offer growth opportunities in bull, bear, or flat markets. Issuing to age 80, OptiMark boosts value immediately with a built-in 12% premium bonus.* Offered by “A” rated** Amerigo Financial Life and Annuity Insurance Company, OptiMark is just one of many powerful products available through Legacy Marketing Group®.

Who might OptiMark be appropriate for?

- Clients who want access to earnings in a range of market conditions.
- Clients up to age 80 who want to maximize their premium with a no-fee bonus and build value from day one.
- Clients who intend to leave a legacy and want a simple, enhanced death benefit—without relying on life insurance.†
- Clients who want tax-deferred growth and upside potential.
- Clients seeking steady accumulation and long-term growth.
- Fee-conscious clients who want to avoid unnecessary costs while still accessing meaningful benefits and growth potential.

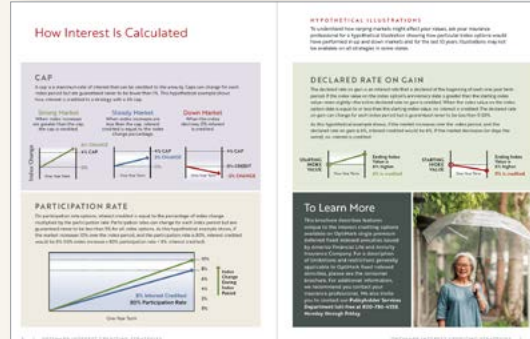
Benefits of OptiMark:

- **Access when it's needed:** Clients can enjoy penalty-free withdrawals up to 10% annually, starting in the first contract year.††
- **Legacy made simple:** An optional enhanced death benefit offers a simple, lump-sum payout of 220% of the initial premium after 15 years.
- **Built-in protection with growth potential:** Index options are designed to limit downside risk while capturing opportunities in bull, bear, and flat markets.
- **Immediate value, long-term potential:** A high-impact premium bonus boosts the annuity value right away.

Marketing Support:

At Legacy, we believe in a **TEAM** approach: **Together Everyone Achieves More.** That's why we are dedicated to providing you with the sales tools and marketing support you need to succeed. Call Legacy Marketing Group's Marketing Field Support Team today to find out how we can help.

For more information, visit www.legacynet.com or call 800-395-1053, Ext. 4002.



Marketing materials, consumer video, and ready-to-use client ads.





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Sample Case #1

Donna: Age 68



Donna, a recent retiree after 35 years of teaching, wants to optimize her savings with minimal risk and to leave a legacy for her grandchildren. She is anticipating a market decline

and values the opportunity for earnings in any market, helping her stay protected while enjoying retirement.

▷ **Without enough life insurance, the enhanced death benefit of up to 220% of the initial premium offers peace of mind and a legacy for her two grandchildren.**

A 12% premium bonus* adds immediate value and growth—perfect for her retirement goals.

Sample Case #2

Jerome: Age 74



Jerome, a retired small business owner, has a solid savings foundation but wants to ensure his money continues to grow efficiently while maintaining a level of security. He'd like to

replace an old, underperforming annuity with a product that provides a greater earnings opportunity.

▷ **OptiMark's 12% built-in premium bonus instantly increases his account value and may help offset surrender charges on his old annuity.**

Additionally, with concerns about market volatility, Jerome values the all-weather index strategies, which provide growth opportunities regardless of market conditions, supporting his strategic retirement goals.

Things to remember:

- ! **All-weather OptiMark offers growth potential and powerful protection for any market—bull, bear, or flat.**
- ! **OptiMark delivers immediate value through a high-impact premium bonus and offers flexible access to up to 10% of the account value in the first year.**

We're here to help.

- Call or email the Marketing Field Support Team with product or sales questions: 800-395-1053, Ext. 4002, or marketing@legacynet.com.
- Visit LegacyNet® today for access to product training, carrier-approved advertisements, easy-to-use illustration software, and more!
- Call the Suitability Help Desk for support with application scrubbing or suitability: 800-395-1053, Ext. 5819.



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. 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. OptiMark is a service mark of Legacy Marketing Group.

* 10% in LT States. Bonus recapture applies upon withdrawals over the penalty-free amount, rider termination, or contract surrender. See Quick Reference for details.

** Rating for Americo Financial Life and Annuity Insurance Company (Americo), December 2024. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from "A++" to "F."

† The optional enhanced death benefit rider is available to issue ages 0–75 for a current annual rider charge of 0.15% of the EDB Base Value. Not available in California.

†† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.