

# RATE CHANGE NOTIFICATION

Keeping you in the know with information you can use.

5/23/2024

## Americo FIA Rates Are Changing for Apps Received After May 29

Americo Financial Life and Annuity Insurance Company has announced that it will change rates on ClassicMark<sup>®</sup> and LibertyMark Freedom<sup>®</sup> fixed indexed annuities, effective May 30, 2024. Decreased rates are shown in **red**. Increased rates are shown in **green**.

### ClassicMark Rates, Effective 5/30/2024

Interest Crediting Option	ClassicMark 10, 10 LT	ClassicMark 10 Plus, 10 LT Plus
1-Yr. S&P 500 <sup>®</sup> PTP w/ Cap	<b>9.00%</b>	<b>7.90%</b>
2-Yr. S&P 500 PTP w/ Par. Rate	77%	68%
1-Yr. S&P 500 IQ Index* PTP w/ Cap	<b>15.80%</b>	<b>12.55%</b>
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	<b>77%</b>	<b>68%</b>
1-Yr. Gold PTP w/ Par. Rate	<b>57%</b>	<b>51%</b>
1-Yr. SG Lead Asset Select Exposure Rotation (SG Laser) Index PTP w/ Par. Rate	<b>189%</b>	<b>168%</b>
2-Yr. SG Laser Index PTP w/ Par. Rate	<b>261%</b>	<b>232%</b>
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	<b>190%</b>	<b>167%</b>
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	<b>263%</b>	<b>231%</b>
5-Yr. FUSION Strategy <sup>SM**</sup>	Fixed Rate on Gain	5%
	Par. Rate	<b>146%</b>
Declared Interest Option	<b>4.60%</b>	<b>4.10%</b>

## LibertyMark Freedom Rates, Effective 5/30/2024

Interest Crediting Option	LibertyMark Freedom 10, 10 LT		LibertyMark Freedom 10 Plus, 10 LT Plus		LibertyMark Freedom 7	
	No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee
1-Yr. S&P 500 PTP w/ Cap	8.80%	14.35%	6.75%	10.90%	8.60%	13.05%
2-Yr. S&P 500 PTP w/ Par. Rate	77%	106%	59%	87%	73%	98%
1-Yr. S&P 500 IQ Index* PTP w/ Cap	16.20%	NA	10.00%	NA	14.35%	NA
1-Yr. S&P 500 IQ Index* PTP w/ Par. Rate	78%	107%	58%	87%	73%	98%
1-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	194%	265%	144%	214%	182%	243%
2-Yr. SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate	269%	366%	198%	296%	252%	335%
1-Yr. SG Laser Index PTP w/ Par. Rate	191%	262%	144%	215%	181%	242%
2-Yr. SG Laser Index PTP w/ Par. Rate	264%	363%	199%	298%	250%	335%
Declared Interest Option	4.80%	NA	3.50%	NA	4.45%	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,<sup>†</sup> plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your client's contract's data page. The current Guaranteed Minimum Value Interest Rate for contracts issued on or after 4/1/2024 is 2.95% (subject to change quarterly).

### Rate Lock:

A rate lock applies on each option for 45 days from the date the application is received by Americo. On premium received within the 45-day period, clients will receive the *greater* of (1) the locked-in rate or (2) the rate in effect on the index date following the date premium is received. After 45 days, the rates in effect at the time premium is received will apply. Note: renewal rates are based on the issue date and not the rate lock date.

## Deadlines:

To receive the rate lock:

- All applications must be received by Americo's administrative office by 5:00 p.m., Central time on **Wednesday, May 29, 2024.**
- All premium must be received by 5:00 p.m., Central time on **Friday, July 12, 2024.**

## Submit applications via:

- **FireLight® e-app platform** (preferred method): To access, log in to LegacyNet® and click "Apps & Brochures."
- **Regular mail:** Americo, PO Box 410288, Kansas City, MO 64141-0288.
- **Overnight delivery:** Americo, 300 W. 11th Street, Kansas City, MO 64105-1618.
- **Fax:** 800-395-9261.
- **Email:** [submit@americo.com](mailto:submit@americo.com).

**If you would like us to review an application before you submit it to Americo, please contact the Legacy Marketing Group® Suitability/Compliance Help Desk at 800-395-1053, Ext. 5819.**

For sales ideas or more information, call 800-395-1053, Ext. 4002, or visit [www.legacynet.com](http://www.legacynet.com).

## We appreciate your business!

**ClassicMark Forms:** Series 411, 4204, 2181. AAA411 LG10 (12/22), AAA411 LG10 DP (06/23), AAA411 LG86+ (12/22), AAA411 LG86+ DP (06/23), AAA411 LG10B (12/22), AAA411 LG10B DP (06/23), AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **LibertyMark Freedom Forms:** Series 321-7 (12/22), 321-10 (12/22), 321-10B (12/22), 2509, 2181. AAA321-7 (12/22), AAA321-10 (12/22); AAA321-10 DP (06/23), AAA321-10B (12/22), AAA321-10B DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPC WF (02/22), AAA2181; ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF.

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

\*\* Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

† Premium tax does not apply in Oregon.