

JourneyMark® Series Annuity Quick Reference

As of 2/15/2025

Insurance Carrier	Product	Features	Cascade Rider	Expense Rider	Allocation Options	Liquidity	Approved States																																																																																																																																																				
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western & Southern Financial Group</p> <p>Financial Strength Ratings*</p> <p>AM Best: A+ Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p>Comdex Ranking:** 96 out of 100</p> <p>Ratings are correct as of 2/15/2025, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <p>Product Versions</p> <table border="1"> <thead> <tr> <th>Base Product</th> <th>Years</th> <th>Issue Ages</th> </tr> </thead> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>0-85</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> <tr> <td>JourneyMark 5</td> <td>5</td> <td>86-90</td> </tr> </tbody> </table> <p>With Cascade Rider</p> <table border="1"> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>0-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> </tbody> </table> <p>With Expense Rider</p> <table border="1"> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>45-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> </tbody> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10K min., Q and NQ. \$5K+ additional premium payments allowed during first contract year. \$1.5M max., ages 0-75. \$1M max., ages 76+. <p>Contract Guarantee Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is 2.40%.</p> <p>Death Benefit Greater of 100% of account value (AV)—110% with Expense Rider—plus interest credited as of the nonforfeiture value.</p>	Base Product	Years	Issue Ages	JourneyMark	10	0-85	JourneyMark 7	7		JourneyMark 5	5	86-90	JourneyMark	10	0-80	JourneyMark 7	7		JourneyMark	10	45-80	JourneyMark 7	7		<ul style="list-style-type: none"> Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products. Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs. The option to issue to age 90 with a short, 5-year duration. Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA. Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch. 	<p>Enhanced Liquidity and Growth Rider Optional upgrade with 7- and 10-year products.</p> <p>Return of Premium benefit:</p> <ul style="list-style-type: none"> Available after Year 3 with full premium, less any withdrawals. <p>Guaranteed Minimum Account Value benefit:</p> <ul style="list-style-type: none"> One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product). Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges. Not available in CA. <p>Premium bonus:</p> <ul style="list-style-type: none"> Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA. <p>Liquidity:</p> <ul style="list-style-type: none"> 10% free withdrawals each index year after the first. <p>Cascade Rider charge:</p> <ul style="list-style-type: none"> JourneyMark: 1%. JourneyMark 7: 0.35%. Assessed annually during the withdrawal charge period based on the AV. 	<p>Guaranteed Lifetime Withdrawal Benefit Rider Optional upgrade with 7- and 10-year products.</p> <p>Guaranteed Lifetime Withdrawal Benefit:</p> <ul style="list-style-type: none"> Performance-driven benefit base that rolls up by: <ul style="list-style-type: none"> 10% benefit base bonus (applied to each premium). 200% of rate of interest credited for up to 15 years (capped at 15% per index year). Income available in first year (must be age 60+). Choice of level or increasing payouts. <p>Income Doubler:</p> <ul style="list-style-type: none"> 200% income payment for impairment in 2 of 6 ADLs. Available after 3 index years. <p>Enhanced Death Benefit:</p> <ul style="list-style-type: none"> 110% of AV, including any interest paid on death. Payable as a lump sum after the third index year if income isn't activated. <p>Liquidity:</p> <ul style="list-style-type: none"> 10% free withdrawals each index year after the first. <p>Expense Rider charge: 1%</p> <ul style="list-style-type: none"> Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base. 	<table border="1"> <thead> <tr> <th>Current Par. Rates†</th> <th>Base Product</th> <th>With Cascade Rider</th> <th>With Expense Rider</th> </tr> </thead> <tbody> <tr> <td colspan="4">Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>165%</td> <td>165%</td> <td>197%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>177%</td> <td>177%</td> <td>210%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>177%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>237%</td> <td>237%</td> <td>282%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>257%</td> <td>257%</td> <td>302%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>257%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</td> </tr> <tr> <td>JourneyMark:</td> <td>212%</td> <td>212%</td> <td>250%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>227%</td> <td>227%</td> <td>265%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>227%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Goldman Sachs Pathfinder, 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>75%</td> <td>75%</td> <td>90%</td> </tr> <tr> <td colspan="4">Goldman Sachs Pathfinder, 2Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>116%</td> <td>116%</td> <td>139%</td> </tr> <tr> <td colspan="4">Goldman Sachs Mariner, 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark 7:</td> <td>162%</td> <td>162%</td> <td>192%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>162%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Goldman Sachs Mariner, 2Y Point-to-Point</td> </tr> <tr> <td>JourneyMark 7:</td> <td>215%</td> <td>215%</td> <td>255%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>215%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">S&P 500®, 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>45%</td> <td>45%</td> <td>54%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>49%</td> <td>49%</td> <td>58%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>49%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Fixed Interest Option (current declared rates):†</td> </tr> <tr> <td>JourneyMark:</td> <td>4.10%</td> <td>4.10%</td> <td>4.90%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>4.40%</td> <td>4.40%</td> <td>5.20%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>4.40%</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table> <p>Rates effective 2/15/2025, and subject to change. Check LegacyNet® for updates.</p>	Current Par. Rates†	Base Product	With Cascade Rider	With Expense Rider	Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point				JourneyMark:	165%	165%	197%	JourneyMark 7:	177%	177%	210%	JourneyMark 5:	177%	NA	NA	Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point				JourneyMark:	237%	237%	282%	JourneyMark 7:	257%	257%	302%	JourneyMark 5:	257%	NA	NA	Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark				JourneyMark:	212%	212%	250%	JourneyMark 7:	227%	227%	265%	JourneyMark 5:	227%	NA	NA	Goldman Sachs Pathfinder, 1Y Point-to-Point				JourneyMark:	75%	75%	90%	Goldman Sachs Pathfinder, 2Y Point-to-Point				JourneyMark:	116%	116%	139%	Goldman Sachs Mariner, 1Y Point-to-Point				JourneyMark 7:	162%	162%	192%	JourneyMark 5:	162%	NA	NA	Goldman Sachs Mariner, 2Y Point-to-Point				JourneyMark 7:	215%	215%	255%	JourneyMark 5:	215%	NA	NA	S&P 500®, 1Y Point-to-Point				JourneyMark:	45%	45%	54%	JourneyMark 7:	49%	49%	58%	JourneyMark 5:	49%	NA	NA	Fixed Interest Option (current declared rates):†				JourneyMark:	4.10%	4.10%	4.90%	JourneyMark 7:	4.40%	4.40%	5.20%	JourneyMark 5:	4.40%	NA	NA	<p>Penalty-Free Withdrawals Annual withdrawals are available after the first index year without a withdrawal charge or MVA (noncumulative; \$250 minimum):</p> <ul style="list-style-type: none"> 5% with base product. 10% with Cascade or Expense Rider. <p>Withdrawal Charges (+/- MVA)</p> <p>Base Product:</p> <ul style="list-style-type: none"> JourneyMark: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0% JourneyMark 7: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0% JourneyMark 5: 5, 4, 3, 2, 1, 0% <p>With Cascade Rider or Expense Rider:</p> <ul style="list-style-type: none"> JourneyMark: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0% JourneyMark 7: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0% <p>Check Sales Guide for details and CA variations.</p>	<p>Availability: Approved in DC and all states <i>except</i> NY.</p> <p>CA Variations: In California, state-specific withdrawal charges, MVA, and premium bonus vesting schedule apply, and Waiver of Withdrawal Charge and Market Value Adjustment Rider and Guaranteed Minimum Account Value Benefit are not approved.</p>
Base Product	Years	Issue Ages																																																																																																																																																									
JourneyMark	10	0-85																																																																																																																																																									
JourneyMark 7	7																																																																																																																																																										
JourneyMark 5	5	86-90																																																																																																																																																									
JourneyMark	10	0-80																																																																																																																																																									
JourneyMark 7	7																																																																																																																																																										
JourneyMark	10	45-80																																																																																																																																																									
JourneyMark 7	7																																																																																																																																																										
Current Par. Rates†	Base Product	With Cascade Rider	With Expense Rider																																																																																																																																																								
Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point																																																																																																																																																											
JourneyMark:	165%	165%	197%																																																																																																																																																								
JourneyMark 7:	177%	177%	210%																																																																																																																																																								
JourneyMark 5:	177%	NA	NA																																																																																																																																																								
Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point																																																																																																																																																											
JourneyMark:	237%	237%	282%																																																																																																																																																								
JourneyMark 7:	257%	257%	302%																																																																																																																																																								
JourneyMark 5:	257%	NA	NA																																																																																																																																																								
Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark																																																																																																																																																											
JourneyMark:	212%	212%	250%																																																																																																																																																								
JourneyMark 7:	227%	227%	265%																																																																																																																																																								
JourneyMark 5:	227%	NA	NA																																																																																																																																																								
Goldman Sachs Pathfinder, 1Y Point-to-Point																																																																																																																																																											
JourneyMark:	75%	75%	90%																																																																																																																																																								
Goldman Sachs Pathfinder, 2Y Point-to-Point																																																																																																																																																											
JourneyMark:	116%	116%	139%																																																																																																																																																								
Goldman Sachs Mariner, 1Y Point-to-Point																																																																																																																																																											
JourneyMark 7:	162%	162%	192%																																																																																																																																																								
JourneyMark 5:	162%	NA	NA																																																																																																																																																								
Goldman Sachs Mariner, 2Y Point-to-Point																																																																																																																																																											
JourneyMark 7:	215%	215%	255%																																																																																																																																																								
JourneyMark 5:	215%	NA	NA																																																																																																																																																								
S&P 500®, 1Y Point-to-Point																																																																																																																																																											
JourneyMark:	45%	45%	54%																																																																																																																																																								
JourneyMark 7:	49%	49%	58%																																																																																																																																																								
JourneyMark 5:	49%	NA	NA																																																																																																																																																								
Fixed Interest Option (current declared rates):†																																																																																																																																																											
JourneyMark:	4.10%	4.10%	4.90%																																																																																																																																																								
JourneyMark 7:	4.40%	4.40%	5.20%																																																																																																																																																								
JourneyMark 5:	4.40%	NA	NA																																																																																																																																																								

JourneyMark is issued by Integrity Life Insurance Company, Cincinnati, OH, which operates in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. All companies are members of Western & Southern Financial Group. For use with Modified Single Premium Deferred Annuity Contract With Indexed Interest Options and Market Value Adjustment Feature series ICC20 INT-17 2004, ICC20 IR 39 GLWB 2004, ICC20 IR 40 ELG 2004, ICC20 IR 41 AB 2004, ICC20 IR 42 2004 WWC, ICC20 IE 47 SI-OY-PTP 2004, ICC20 IE 46 SI-MY-PTP 2004, ICC20 IE 48 SI-MY-HWM 2004. Product and feature availability, as well as benefit provisions, vary by state. JourneyMark products are designed and exclusively marketed by Legacy Marketing Group, an independent agency. JourneyMark is a registered service mark of Legacy Marketing Group. Issuer has sole financial responsibility for its products.

No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Integrity Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Integrity Life. JourneyMark is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or 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® Index.

Citi and Citi and Arc design are trademarks and service marks of Citigroup Inc. or its affiliates, are used and registered throughout the world, and are used under license for certain purposes by Integrity Life Insurance Company ("Integrity") or its affiliates (the "Licensee"). Citigroup Global Markets Limited ("Citigroup") has licensed the Citi Flexi-Beta 5 ER Index (the "Index") to the Licensee for its sole benefit. Neither the Licensee nor JourneyMark (the "Product") is sponsored, endorsed, sold or promoted by Citigroup or any of its affiliates. Citigroup makes no representation or warranty, express or implied, to persons investing in the Product. Such persons should seek

appropriate advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by Citigroup without regard to Licensee, the Product or any investor in the Product. Citigroup is under no obligation to continue sponsoring or calculating the Index. CITIGROUP DOES NOT GUARANTEE THE ACCURACY OR PERFORMANCE OF THE INDEX. THE INDEX METHODOLOGY, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY CITIGROUP FOR USE IN CONNECTION WITH THE PRODUCT AND DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. Please see <https://investmentstrategies.citi.com/cis/us> for additional important information about the Citi Flexi-Beta 5 ER Index.

The Goldman Sachs Mariner Index and Goldman Sachs Pathfinder Index (the "Indexes"), and related trademarks and service marks are the exclusive property of Goldman Sachs and such Indexes are licensed to Integrity for use in insurance product(s) (each, a "Product"). The Product is not sponsored, endorsed, recommended, promoted or sold by Goldman Sachs or by any third party provider of market data. Goldman Sachs and its affiliates, and any third party data provider disclaim to the full extent legally permitted all representations, third-party-beneficiary obligations, and warranties, including concerning warranty, advisability, suitability, and data and methodology accuracy and errors. Neither the Indexes nor any of the assets comprising them are guaranteed to yield specific results. There are no third-party beneficiaries of any agreements between third party providers and Goldman Sachs. Visit <https://www.goldmansachsindices.com/products/GSPATFDR> for complete disclosures.

* Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

** The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.50%.

ApexAdvantage® Annuity Quick Reference

As of 2/5/2025

Insurance Carrier	Product	Features	Income Riders	Interest Crediting Options†	Liquidity	Available States												
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings</p> <p>AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard & Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>10-year modified single premium deferred fixed index annuity*</p> <p>Issue Ages 0–85 (Q and NQ)</p> <p>Premium Amounts</p> <ul style="list-style-type: none"> \$25K minimum Year 1. \$5K minimum additional (Year 1 only). \$2M maximum per owner without Home Office approval or commission reduction. <p>Sweep (Allocation) Dates 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.</p>	<ul style="list-style-type: none"> Highly competitive, income-focused FIA designed to rank among the top products for guaranteed income in the first three years. Income payouts can begin in as soon as 30 days, starting at age 50. Choice of level or increasing income and covered lives when income begins, not at issue. Spousal income designed to top the charts. Optional booster upgrade that provides double income upon impairment—no confinement required. Diverse interest crediting options, including a BNP Paribas index option based on performance of a governance-focused index. Death benefit equal to greater of accumulation value or MGSV. Fast policy issue—under three business days on most cash with apps in good order. 	<p>Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow RiderSM or FutureNow Rider With Booster.</p> <p>FutureNow Rider</p> <ul style="list-style-type: none"> Competitive early income for clients who want to start enjoying their future now. Powered by: <ul style="list-style-type: none"> 43% benefit base bonus. 6% roll-up rate for up to three years. Choice of single or spousal and level or increasing income payouts upon income election: <ul style="list-style-type: none"> Level—Consistent, predictable payouts for life. Increasing—Benefit base increases by 100% of policy earnings. Payouts available after 30 days, starting at age 50. 1.25% annual charge.** <p>FutureNow Rider With Booster</p> <ul style="list-style-type: none"> Same as FutureNow Rider, plus double payouts for impairment in two of six ADLs. Double payouts available upon qualification after Year 2. 1.35% annual charge.** 	<table border="1"> <tr> <td>One-Year S&P 500® Point-to-Point w/ Par. Rate</td> <td>45%</td> </tr> <tr> <td>One-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate</td> <td>150%</td> </tr> <tr> <td>Two-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate</td> <td>205%</td> </tr> <tr> <td>One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate</td> <td>165%</td> </tr> <tr> <td>Two-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate</td> <td>230%</td> </tr> <tr> <td>One-Year Fixed Account</td> <td>4.10%</td> </tr> </table> <p>Rates effective 2/5/2025, and subject to change. Check LegacyNet® for updates.</p>	One-Year S&P 500® Point-to-Point w/ Par. Rate	45%	One-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate	150%	Two-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate	205%	One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	165%	Two-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	230%	One-Year Fixed Account	4.10%	<p>Penalty-Free Withdrawals 10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy.</p> <p>Surrender Schedule (+/- MVA*) 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>Waiver of Surrender Charge Riders Included at no additional cost:</p> <ul style="list-style-type: none"> Confinement. Terminal Illness. Home Health Care.* <p>Minimum Guaranteed Surrender Value (MGSV) 87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently 2.85%.</p>	<p>Available in all states <i>except</i> CA and NY.</p> <p>ApexAdvantage:</p> <p>AK, AL, AR, AZ, CO, CT, DC, DE, FL¹, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, 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</p> <p>1. Waiver for Home Health Care not approved.</p>
One-Year S&P 500® Point-to-Point w/ Par. Rate	45%																	
One-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate	150%																	
Two-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate	205%																	
One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	165%																	
Two-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	230%																	
One-Year Fixed Account	4.10%																	

In approved states, ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or 2707 with 2707-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas) located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group are separate, independent entities. ApexAdvantage Index Annuities are modified single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. ApexAdvantage is a registered service mark and FutureNow Rider is a service mark of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp.

Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Ameritas and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

The S&P MARC 5% Index, launched on 3/27/2017, is a new index with limited historical information. For index information, see <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>. The S&P 500® Index and S&P MARC 5% Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Ameritas Life Insurance Corp. and its affiliates. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

The ApexAdvantage policy is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, or 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 Index.

The BNPP US Governance Multi Asset Index, launched on 5/25/2022, is a new index with limited historical information. For index information, visit <https://governance-multi-asset-index.bnpparibas.com>. This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas"). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. BNPP US Governance Multi Asset Index (the "Index") is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by Ameritas Life Insurance Corp. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

* May vary by state and may not be available in all states. Check current State Approval Matrix.

** Multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.

† The minimum participation rate is 10% for all index options; the guaranteed minimum interest rate (GMIR) for the fixed account is **2.50%**.

FlexMark Select® Series Annuity Quick Reference

As of 2/5/2025

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†,††	Liquidity	Available States																																																																												
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings</p> <p>AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard & Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>FlexMark Select Series 10-year single premium deferred fixed index annuities*</p> <p>Issue Ages 0-85 (Q and NQ)</p> <p>Premium</p> <ul style="list-style-type: none"> \$25K min. Year 1. \$5K min. additional (Year 1 only). \$2M max. per owner without Home Office approval or commission reduction (\$1M on bonus products for issue ages 75+). <p>Sweep (Allocation) Dates 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.</p>	<ul style="list-style-type: none"> No-cost income rider (guaranteed lifetime withdrawal benefit rider).** Optional upgraded income rider** with: <ul style="list-style-type: none"> Level or lifestyle payout. Income booster for declining health.* Vesting premium bonus on "Plus" products.* Rate banding offers upgraded rates for larger Accumulation Values (AV). Choice to "buy up" the rates on fee strategies.† Two proprietary indices allow for broad diversification and limited volatility. Extra one-time 10% emergency withdrawal after Year 1.* Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals, plus interest credited at the Standard Non-Forfeiture Interest Rate, currently 2.85%. Death benefit is greater of AV plus any bonus account or MGSV. 	<p>Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue:</p> <p>Basic GLWB Income Rider</p> <ul style="list-style-type: none"> Automatically included at no cost! 4% Premium Accumulation Rate (PAR) compounded for up to 10 years. Payouts can start after Year 1 and age 50. No restart. <p>MyFit Income Rider®</p> <ul style="list-style-type: none"> 7% PAR compounded for up to 10 years. Optional 10-year restart. Choice of level or lifestyle payout option when payouts begin. The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start. Payouts can start after Year 1 and age 50. 1.15% annual charge. <p>MyFit Income Rider With Booster*</p> <ul style="list-style-type: none"> Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 activities of daily living (ADLs). 1.25% annual charge. 	<p>Vesting Premium Bonus*</p> <p>Select Plus:</p> <ul style="list-style-type: none"> 6%. <p>LT Plus:</p> <ul style="list-style-type: none"> 4%. 2% (CA, IN, and MO). <p>10-Year Vesting Schedule* (% vested at end of year)</p> <p>Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100%</p> <p>LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100%</p> <p>Vested <i>and</i> non-vested values are included in the death benefit.</p>	<p>Standard Band AV: \$0-\$199,999 No Fee Fee†</p> <p>Upgraded Band \$200,000+ No Fee Fee†</p> <p>S&P 500® 1Y PTP w/ Cap:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>7.10%</td> <td>9.40%</td> <td>7.45%</td> <td>9.75%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>6.65%</td> <td>8.90%</td> <td>6.95%</td> <td>9.25%</td> </tr> </table> <p>Russell 2000® 1Y PTP w/ Cap:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>7.95%</td> <td>10.30%</td> <td>8.10%</td> <td>10.55%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>7.50%</td> <td>9.70%</td> <td>7.65%</td> <td>9.95%</td> </tr> </table> <p>BNPP Momentum 5 Index® 1Y PTP w/ Par. Rate:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>155%</td> <td>200%</td> <td>165%</td> <td>205%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>145%</td> <td>190%</td> <td>155%</td> <td>195%</td> </tr> </table> <p>US Innovative Leaders 5 Index® 1Y PTP w/ Par. Rate:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>150%</td> <td>190%</td> <td>160%</td> <td>195%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>140%</td> <td>180%</td> <td>150%</td> <td>185%</td> </tr> </table> <p>S&P 500 2Y PTP w/ Par. Rate*:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>54%</td> <td>67%</td> <td>56%</td> <td>69%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>51%</td> <td>64%</td> <td>53%</td> <td>66%</td> </tr> </table> <p>BNPP Momentum 5 Index® 2Y PTP w/ Par. Rate*:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>205%</td> <td>250%</td> <td>210%</td> <td>265%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>190%</td> <td>235%</td> <td>195%</td> <td>250%</td> </tr> </table> <p>US Innovative Leaders 5 Index® 2Y PTP w/ Par. Rate*:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>205%</td> <td>255%</td> <td>210%</td> <td>265%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>190%</td> <td>240%</td> <td>195%</td> <td>250%</td> </tr> </table> <p>1-Year Fixed Account:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>4.00%</td> <td>4.15%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>3.75%</td> <td>3.90%</td> </tr> </table> <p>Rates effective 2/5/2025, and subject to change. Check LegacyNet® for updates.</p>	Select and LT:	7.10%	9.40%	7.45%	9.75%	Plus and LT Plus:	6.65%	8.90%	6.95%	9.25%	Select and LT:	7.95%	10.30%	8.10%	10.55%	Plus and LT Plus:	7.50%	9.70%	7.65%	9.95%	Select and LT:	155%	200%	165%	205%	Plus and LT Plus:	145%	190%	155%	195%	Select and LT:	150%	190%	160%	195%	Plus and LT Plus:	140%	180%	150%	185%	Select and LT:	54%	67%	56%	69%	Plus and LT Plus:	51%	64%	53%	66%	Select and LT:	205%	250%	210%	265%	Plus and LT Plus:	190%	235%	195%	250%	Select and LT:	205%	255%	210%	265%	Plus and LT Plus:	190%	240%	195%	250%	Select and LT:	4.00%	4.15%	Plus and LT Plus:	3.75%	3.90%	<p>Penalty-Free Withdrawals Years 2-10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy.</p> <p>Additional Emergency Access* Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1.</p> <p>Surrender Schedule (+/- MVA)*</p> <p>Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%</p> <p>LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>LT and LT Plus (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p>Waiver of Surrender Charge Riders*</p> <ul style="list-style-type: none"> Confinement. Terminal Illness. Home Health Care. 	<p>Select and Plus: AL, AR, AZ, CO, DC, FL¹ (0-64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY</p> <p>LT and LT Plus: AK, CA^{1,2,3,4,5,6,7}, CT, DE, FL¹ (65+), HI, ID, IN², MA^{1,5}, MN⁸, MO³, NH⁹, NJ⁹, NM, NV, OH, OK, OR⁸, PA⁸, SC, TX, UT⁹, WA⁸</p> <ol style="list-style-type: none"> No Home Health Care Waiver. No Income Booster. 2% bonus and 9-year surrender schedule apply. No MVA. No Confinement Waiver. No Terminal Illness Waiver. No extra 10% emergency w/d. Fee interest crediting options not available. No 2-year strategies.
Select and LT:	7.10%	9.40%	7.45%	9.75%																																																																															
Plus and LT Plus:	6.65%	8.90%	6.95%	9.25%																																																																															
Select and LT:	7.95%	10.30%	8.10%	10.55%																																																																															
Plus and LT Plus:	7.50%	9.70%	7.65%	9.95%																																																																															
Select and LT:	155%	200%	165%	205%																																																																															
Plus and LT Plus:	145%	190%	155%	195%																																																																															
Select and LT:	150%	190%	160%	195%																																																																															
Plus and LT Plus:	140%	180%	150%	185%																																																																															
Select and LT:	54%	67%	56%	69%																																																																															
Plus and LT Plus:	51%	64%	53%	66%																																																																															
Select and LT:	205%	250%	210%	265%																																																																															
Plus and LT Plus:	190%	235%	195%	250%																																																																															
Select and LT:	205%	255%	210%	265%																																																																															
Plus and LT Plus:	190%	240%	195%	250%																																																																															
Select and LT:	4.00%	4.15%																																																																																	
Plus and LT Plus:	3.75%	3.90%																																																																																	

In approved states, FlexMark Select Index Annuities (Form 2705 with 2705-SCH or 2705-SCH-L) and riders are issued by Ameritas Life Insurance Corp. (Ameritas) located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®, Ameritas and Legacy Marketing Group are separate, independent entities. FlexMark Select Index Annuities are single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. FlexMark Select and MyFit Income Rider are registered service marks of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Ameritas Life Insurance Corp. and its affiliates. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Ameritas Life Insurance Corp. The Ameritas fixed index annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or 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® Index.

The BNP Paribas Momentum Multi-Asset 5 Index and the US Innovative Leaders 5 Index (the "Indexes"), and related trademarks and service marks, are the exclusive property of BNP Paribas or its affiliates ("BNPP") and have been licensed by Ameritas Life Insurance Corp. for use in an insurance product (the "Product"). The Product is not sponsored, endorsed, priced, sold, or promoted by BNPP, and BNPP bears no liability, representation, or warranty regarding the Product. Visit www.legacy.net.com/disclosure/Ameritas for complete disclosure.

AL1001v0225

The Ameritas index annuities have been developed solely by Ameritas Life Insurance Corp. The Ameritas index annuities are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the Russell 2000® (the "Index") vest in the relevant LSE Group company which owns the Index. The Index is a trademark of the relevant LSE Group company and are used by any other LSE Group company under license. The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Ameritas index annuities. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Ameritas index annuities or the suitability of the Index for the purpose to which it is being put by Ameritas Life Insurance Corp. and its affiliates. The Ameritas index annuities are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). The LSE Group does not accept any liability whatsoever to any person arising out of the use of Ameritas index annuities or the underlying data.

* May vary by state and may not be available in all states. Check current State Approval Matrix.

** GLWB income riders are not available with all tax-qualified plan types. See Income Riders column for cost.

† Fee and multi-year options are not available in all states. On the 1-year fee options, a 1% fee is deducted at the beginning of each 1-year index period. On the 2-year fee options, a 2% fee is deducted at the beginning of each 2-year index period. Indexes not in existence for at least 10 years may not be illustrated in some states.

†† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.50%.

§ The BNP Paribas Momentum Multi-Asset 5 Index, also known as the BNP Momentum 5 Index, launched on 1/27/2017. The US Innovative Leaders 5 Index launched on 1/28/2020. They are new indexes with limited historical information. For index information, visit <https://momentum5index.bnpparibas.com> and <https://innovativeleaders.bnpparibas.com>.

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.

LibertyMark Freedom® Series Annuity Quick Reference

As of 1/29/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Options						Minimum Guarantees	Approved States																																																																																											
				10, 10 LT		10 Plus, 10 LT Plus		7																																																																																														
				No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee																																																																																													
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating</p> <p>AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 1/29/2025</p>	<p>LibertyMark Freedom Series single premium deferred fixed indexed annuities*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Duration (Years)</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>NA</td> <td>10</td> </tr> <tr> <td>10 LT (CA)</td> <td>NA</td> <td>9</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>7%</td> <td>10</td> </tr> <tr> <td>10 LT Plus (CA)</td> <td>6%</td> <td>9</td> </tr> <tr> <td>7</td> <td>NA</td> <td>7</td> </tr> </tbody> </table> <p>Heritage Maximizer™</p> <p>Optional enhanced death benefit rider, available with non-bonus products, that provides a 30% death benefit bonus on the entire Accumulation Value.</p> <ul style="list-style-type: none"> Eligible for lump-sum payout upon death after three years. No underwriting required. Only costs 0.30% annually, deducted at the end of each contract year. Not approved with "Plus" products or in MD, MO, NJ, OH, PA, UT, and WA. <p>Issue Ages</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>7, 10, 10 LT</td> <td>0-85</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>0-80</td> </tr> <tr> <td>Heritage Maximizer</td> <td>0-75</td> </tr> </tbody> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$2 million max. per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 76+). <p>Index Dates</p> <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 	Product Version	Bonus	Duration (Years)	10, 10 LT	NA	10	10 LT (CA)	NA	9	10 Plus, 10 LT Plus	7%	10	10 LT Plus (CA)	6%	9	7	NA	7	Product Version	Ages (Q, NQ)	7, 10, 10 LT	0-85	10 Plus, 10 LT Plus	0-80	Heritage Maximizer	0-75	<ul style="list-style-type: none"> Accumulation powerhouse with freedom from mandatory fees. Simple yet powerful S&P 500® IQ Index** options. 7% upfront premium bonus on "Plus" products (6% in CA). Fee/no-fee options—Buy higher caps and participation rates to upgrade earnings potential. Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*† Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.** Death Benefit—Greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals, † or GMV at death. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>10: 12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%.</p> <p>10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.</p> <p>10 Plus: 13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%.</p> <p>10 LT Plus: 11.9, 9.4, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.</p> <p>Z: 9, 8.5, 8, 7, 6, 5, 4, 0%.</p> <p>Check Sales Guide for CA and FL variations.</p>	<table border="1"> <thead> <tr> <th></th> <th>No Fee</th> <th>1.75% Fee</th> <th>No Fee</th> <th>1.75% Fee</th> <th>No Fee</th> <th>1.50% Fee</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500 PTP w/ Cap</td> <td>8.35%</td> <td>13.70%</td> <td>6.30%</td> <td>10.35%</td> <td>8.20%</td> <td>12.45%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td>72%</td> <td>100%</td> <td>53%</td> <td>81%</td> <td>68%</td> <td>92%</td> </tr> <tr> <td>1-Yr S&P 500 IQ Index** PTP w/ Cap</td> <td>13.65%</td> <td>N/A</td> <td>8.35%</td> <td>N/A</td> <td>12.30%</td> <td>N/A</td> </tr> <tr> <td>1-Yr S&P 500 IQ Index** PTP w/ Par.</td> <td>71%</td> <td>100%</td> <td>52%</td> <td>81%</td> <td>67%</td> <td>92%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>181%</td> <td>251%</td> <td>130%</td> <td>201%</td> <td>169%</td> <td>229%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>250%</td> <td>347%</td> <td>180%</td> <td>277%</td> <td>234%</td> <td>317%</td> </tr> <tr> <td>1-Yr SG Laser Index‡ PTP w/ Par.</td> <td>177%</td> <td>248%</td> <td>131%</td> <td>201%</td> <td>167%</td> <td>228%</td> </tr> <tr> <td>2-Yr SG Laser Index‡ PTP w/ Par.</td> <td>246%</td> <td>344%</td> <td>181%</td> <td>279%</td> <td>232%</td> <td>316%</td> </tr> <tr> <td>Declared Interest Option</td> <td>4.50%</td> <td>N/A</td> <td>3.20%</td> <td>N/A</td> <td>4.15%</td> <td>N/A</td> </tr> </tbody> </table> <p>Rates effective 1/29/2025, and subject to change. Check LegacyNet® for updates.</p> <p>45-Day Rate Lock:</p> <ul style="list-style-type: none"> Pays the greater of the locked-in rate or the rate on the index date after premium is received. After 45 days, current rates apply; renewals are based on the issue date. 		No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee	1-Yr S&P 500 PTP w/ Cap	8.35%	13.70%	6.30%	10.35%	8.20%	12.45%	2-Yr S&P 500 PTP w/ Par.	72%	100%	53%	81%	68%	92%	1-Yr S&P 500 IQ Index** PTP w/ Cap	13.65%	N/A	8.35%	N/A	12.30%	N/A	1-Yr S&P 500 IQ Index** PTP w/ Par.	71%	100%	52%	81%	67%	92%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	181%	251%	130%	201%	169%	229%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	250%	347%	180%	277%	234%	317%	1-Yr SG Laser Index‡ PTP w/ Par.	177%	248%	131%	201%	167%	228%	2-Yr SG Laser Index‡ PTP w/ Par.	246%	344%	181%	279%	232%	316%	Declared Interest Option	4.50%	N/A	3.20%	N/A	4.15%	N/A	<p>Guaranteed Minimum Value (GMV)</p> <p>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.</p> <p>Current Guaranteed Minimum Value Interest Rate: 2.85%, effective with contracts issued on or after 1/1/2025 (subject to change quarterly).</p> <p>Guaranteed Minimum Declared Rates</p> <p>Cap: 1%.</p> <p>Participation Rate: 5%.</p> <p>Declared Interest Option: 0.15%.</p>	<p>10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD², ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY</p> <p>10 LT and 10 LT Plus: AK, CA³, CT, DE, FL³, ID, MN, MO², MT, NH, NJ², NV, OH², OK, OR, PA², SC, TX, UT², VA, WA²</p> <p>Z: AK, AR, AZ, CA³, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA¹, MD², ME, MI, MN, MO², MT, NC, ND, NE, NH, NJ², NM, NV, OH², OK, OR, PA², RI, SC, SD, TN, TX, UT², VA, VT, WA², WI, WV, WY</p> <p>Heritage Maximizer: Not approved with "Plus" products.</p> <ol style="list-style-type: none"> Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. Heritage Maximizer not available. State-specific surrender schedule applies (for ages 65+ in FL on 10 LT Plus).
		Product Version	Bonus	Duration (Years)																																																																																																		
		10, 10 LT	NA	10																																																																																																		
		10 LT (CA)	NA	9																																																																																																		
		10 Plus, 10 LT Plus	7%	10																																																																																																		
		10 LT Plus (CA)	6%	9																																																																																																		
		7	NA	7																																																																																																		
		Product Version	Ages (Q, NQ)																																																																																																			
		7, 10, 10 LT	0-85																																																																																																			
		10 Plus, 10 LT Plus	0-80																																																																																																			
Heritage Maximizer	0-75																																																																																																					
	No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee																																																																																																
1-Yr S&P 500 PTP w/ Cap	8.35%	13.70%	6.30%	10.35%	8.20%	12.45%																																																																																																
2-Yr S&P 500 PTP w/ Par.	72%	100%	53%	81%	68%	92%																																																																																																
1-Yr S&P 500 IQ Index** PTP w/ Cap	13.65%	N/A	8.35%	N/A	12.30%	N/A																																																																																																
1-Yr S&P 500 IQ Index** PTP w/ Par.	71%	100%	52%	81%	67%	92%																																																																																																
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	181%	251%	130%	201%	169%	229%																																																																																																
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	250%	347%	180%	277%	234%	317%																																																																																																
1-Yr SG Laser Index‡ PTP w/ Par.	177%	248%	131%	201%	167%	228%																																																																																																
2-Yr SG Laser Index‡ PTP w/ Par.	246%	344%	181%	279%	232%	316%																																																																																																
Declared Interest Option	4.50%	N/A	3.20%	N/A	4.15%	N/A																																																																																																

LibertyMark Freedom Forms: Series 321-7 (1/22), 321-10 (1/22), 321-10B (1/22), 2509, 2181, AAA321-7 (1/22), AAA321-10 DP (06/23), AAA321-10B (1/22), 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 (1/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA); AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), AS4139 (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, and Heritage Maximizer is a 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 ("SPDJ") and have been licensed for use by Americo Financial Life and Annuity Insurance Company, S&P®, S&P 500®, 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, endorsed, sold or promoted by SPDJ, 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.

‡ 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/>.

ClassicMark® Series Annuity Quick Reference

As of 1/29/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender ⁵	Interest Crediting Strategies	Min. Guaranteed Rates	Approved States																																										
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 1/29/2025	ClassicMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none"> Optional upfront premium bonus vests 100% day one to jump-start earnings. Greater accumulation potential with S&P 500® IQ Index** and SG Laser Index† options. Game-changing FUSION Strategy^{SM††} that fuses together annual crediting and multi-year upside. First-year liquidity, penalty-free.§ Index gains credit at death. No market value adjustment (MVA). Issues to ages 86–90 with a five-year surrender schedule. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*§ Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans.§§ Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), GMV, or Return of Premium less prior gross withdrawals at death. 	Penalty-Free Withdrawals Up to 10% of AV annually. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10 (Ages 0–85): 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%. 10 LT (Ages 0–85): 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. 10 and 10 LT (Ages 86–90): 8, 7, 6, 5, 3, 0%. 10 LT Plus: 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. 10 Plus: 14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%. Check Sales Guide for CA and FL variations.	<table border="1"> <thead> <tr> <th></th> <th>10, 10 LT</th> <th>10 Plus, 10 LT Plus</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500 PTP w/ Cap</td> <td>8.60%</td> <td>7.50%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td>71%</td> <td>63%</td> </tr> <tr> <td>1-Yr S&P 500 IQ Index** PTP w/ Cap</td> <td>13.35%</td> <td>10.80%</td> </tr> <tr> <td>1-Yr S&P 500 IQ Index** PTP w/ Par.</td> <td>70%</td> <td>62%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.</td> <td>53%</td> <td>47%</td> </tr> <tr> <td>1-Yr SG Laser Index† PTP w/ Par.</td> <td>175%</td> <td>154%</td> </tr> <tr> <td>2-Yr SG Laser Index† PTP w/ Par.</td> <td>243%</td> <td>214%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>177%</td> <td>154%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>245%</td> <td>213%</td> </tr> <tr> <td>5-Yr FUSION Strategy††</td> <td></td> <td></td> </tr> <tr> <td>Fixed Rate on Gain:</td> <td>6%</td> <td>5%</td> </tr> <tr> <td>Par. Rate:</td> <td>128%</td> <td>122%</td> </tr> <tr> <td>Declared Interest Option</td> <td>4.30%</td> <td>3.80%</td> </tr> </tbody> </table>		10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500 PTP w/ Cap	8.60%	7.50%	2-Yr S&P 500 PTP w/ Par.	71%	63%	1-Yr S&P 500 IQ Index** PTP w/ Cap	13.35%	10.80%	1-Yr S&P 500 IQ Index** PTP w/ Par.	70%	62%	1-Yr Gold PTP w/ Par.	53%	47%	1-Yr SG Laser Index† PTP w/ Par.	175%	154%	2-Yr SG Laser Index† PTP w/ Par.	243%	214%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	177%	154%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	245%	213%	5-Yr FUSION Strategy††			Fixed Rate on Gain:	6%	5%	Par. Rate:	128%	122%	Declared Interest Option	4.30%	3.80%	Guaranteed Minimum Value: 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: 2.85%, effective with contracts issued on or after 1/1/2025 (subject to change quarterly). Cap: Minimum guaranteed cap is 1%. Participation Rate: Minimum guaranteed participation rate is 5%. Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Account: Minimum guaranteed annual interest rate is 0.15%.	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA ¹ , MD ² , ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY 10 LT and 10 LT Plus: AK, CA, CT, DE, FL, ID, MO ² , MN, MT, NH, NJ ² , NV, OH ² , OK, OR, PA ² , SC, TX, UT ² , VA, WA ² 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Heritage Maximizer not available.
					10, 10 LT	10 Plus, 10 LT Plus																																										
1-Yr S&P 500 PTP w/ Cap	8.60%	7.50%																																														
2-Yr S&P 500 PTP w/ Par.	71%	63%																																														
1-Yr S&P 500 IQ Index** PTP w/ Cap	13.35%	10.80%																																														
1-Yr S&P 500 IQ Index** PTP w/ Par.	70%	62%																																														
1-Yr Gold PTP w/ Par.	53%	47%																																														
1-Yr SG Laser Index† PTP w/ Par.	175%	154%																																														
2-Yr SG Laser Index† PTP w/ Par.	243%	214%																																														
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	177%	154%																																														
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	245%	213%																																														
5-Yr FUSION Strategy††																																																
Fixed Rate on Gain:	6%	5%																																														
Par. Rate:	128%	122%																																														
Declared Interest Option	4.30%	3.80%																																														
<table border="1"> <thead> <tr> <th>Product Version</th> <th>Upfront Premium Bonus</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>NA</td> </tr> <tr> <td>10 Plus</td> <td>4%</td> </tr> <tr> <td>10 LT Plus</td> <td>3%</td> </tr> </tbody> </table> Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit after Year 3 of 130% of the entire AV. <ul style="list-style-type: none"> Available on all product versions, except in MD, MO, NJ, OH, PA, UT, and WA. Current charge is 0.30%, deducted at the end of each contract year. Issue Ages <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>0–90</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>0–80</td> </tr> <tr> <td>Heritage Maximizer</td> <td>0–75</td> </tr> </tbody> </table> Premium <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 76+). Index Dates <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 	Product Version	Upfront Premium Bonus	10, 10 LT	NA	10 Plus	4%	10 LT Plus	3%	Product Version	Ages (Q, NQ)	10, 10 LT	0–90	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75																																
Product Version	Upfront Premium Bonus																																															
10, 10 LT	NA																																															
10 Plus	4%																																															
10 LT Plus	3%																																															
Product Version	Ages (Q, NQ)																																															
10, 10 LT	0–90																																															
10 Plus, 10 LT Plus	0–80																																															
Heritage Maximizer	0–75																																															

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, AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **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. ClassicMark is a registered service mark, and FUSION Strategy and Heritage Maximizer are service marks, 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®, US 500, The 500, iBoxx®, Traxx® 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, endorsed, sold or promoted 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.
 † Also known as the SG Lead Asset Select Exposure Rotation Index.
 †† Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.
 ‡ Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.
 §§ In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.

All references to LBMA Gold Price are used with the permission of ICE Benchmark Administration Limited and have been provided for informational purposes only. ICE Benchmark Administration Limited accepts no liability or responsibility for the accuracy of the prices or the underlying product to which the prices may be referenced. LBMA Gold Price is a trade mark of Precious Metal Prices Limited.

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 annual 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/>.

PRODUCT OVERVIEW

GROWTH COMMANDER SERIES—SINGLE PREMIUM DEFERRED FIXED INDEXED ANNUITIES

Carrier	Product Version	Duration	Surrender Schedule (No MVA)	Issue Ages
Americo Financial Life and Annuity Insurance Company "A" rated by AM Best*	Growth Commander 10	10 years	9, 8.7, 7.8, 6.8, 5.9, 4.9, 3.9, 3, 2, 1, 0%	0–85
	Growth Commander 10 (CA Only)	9 years	8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%	0–85
	Growth Commander 6	6 years	8, 8, 7, 6, 5, 4, 0%	0–85

Features

- **S&P 500 IQ Index** options**—A simple, transparent index design offering the potential for higher caps and participation rates and improved renewal rate stability.
- **Participation rate guarantee**—Rates won't drop during the surrender period, eliminating the awkward renewal rate conversation (applies to Société Générale and Morgan Stanley 1- and 2-year index options).
- **Fee options**—Greater client control through the choice of index options with or without a fee.
- **Diversification**—A broad selection of custom-designed index options to help diversify your client's earnings potential.
- **First-year liquidity**—10% penalty-free access starting in the first year to respond to life's emergencies.[†]

Interest Crediting Option Rates effective 1/29/2025, and subject to change.**	Growth Commander 6		Growth Commander 10	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Option	3.90%	N/A	3.95%	N/A
1-Yr S&P 500® PTP w/ Cap	7.65%	11.60%	7.70%	11.65%
1-Yr S&P 500 IQ Index** PTP w/ Cap	11.20%	N/A	11.55%	N/A
1-Yr S&P 500 IQ Index** PTP w/ Par.	64%	88%	65%	89%
PARTICIPATION RATE GUARANTEED FOR THE SURRENDER PERIOD:				
1-Yr SG Global Balanced Index PTP w/ Par.	152%	210%	155%	213%
2-Yr SG Global Balanced Index PTP w/ Par.	204%	283%	208%	287%
1-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	139%	193%	142%	196%
2-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	216%	299%	220%	303%

Access[†]

- Up to 10% penalty-free withdrawals, available annually.
- RMDs accepted Year 1 per company practice.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (not available in MA).

Premium

- Maximum premium per owner without home office approval or commission reduction:
 - \$2 million, issue ages 0–75.
 - \$1 million, issue ages 76+.
- \$10,000 minimum premium, Q and NQ.

Guaranteed Minimum Value[§]

- 2.85% on 87.5% of premium, minus any gross withdrawals and applicable premium tax. The current Guaranteed Minimum Value Interest Rate is effective with contracts issued on or after 1/1/2025 (subject to change quarterly).

Death Benefit

- The greatest of the Accumulation Value, Guaranteed Minimum Value, or premium amount less any gross withdrawals.

Availability

- Products are available in 47 states and DC (all states except AL, MS, and NY).
- Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans. (In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.)

Visit www.GrowthCommanderFIA.com
or contact your IMO for more information.



Growth Commander Forms: Series 319, 4204, 4139, 2508. AAA319-6 (12/22), AAA319-6 DP (06/23), AAA319-10 (12/22), AAA319-10 DP (06/23); ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, AAA4204, AAA4139 (05/06), AAA2508 PTPP (02/22), AAA2508 PTPP WF (02/22), AAA2508 PTPC (02/22), AAA2508 PTPC WF (02/22), AAA2508 PTPPG (02/22), AAA2508 PTPPG WF (02/22); ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF. Products are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. 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.

S&P® DOW JONES INDICES

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 Amerigo Financial Life and Annuity Insurance Company. S&P®, S&P 500®, 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”). Amerigo’s Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted 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.

MORGAN STANLEY ENHANCED ALLOCATION INDEX

Any annuity product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, “Morgan Stanley”). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

Morgan Stanley includes an index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.15% per business day or up to approximately 37.8% per year. Such deduction is included in calculating the level of the Index and will thus reduce the return of the Index. The excess return calculation applied by Morgan Stanley as part of the Index’s methodology will also decrease the Index’s performance and thus reduce the return of any product linked directly to the Index.

SG GLOBAL BALANCED INDEX

The Global Balanced Index (“Index”) is the exclusive property of SG Americas Securities, LLC (together with its affiliates, “SG”). SG has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) (“S&P”) to maintain and calculate the Index. “SG Americas Securities, LLC”, “SGAS”, “Société Générale”, “SG”, “Global Balanced Index”, et al. (collectively, the “SG Marks”) are trademarks or service marks of SG. SG has licensed use of the Index and the SG Marks to Amerigo Financial Life and Annuity Insurance Company (“Amerigo”) for use in fixed indexed annuities. Neither SG, S&P, nor any other third-party licensor has been authorized to act as an agent of Amerigo or has in any way sponsored, endorsed, sold, promoted, structured or priced any fixed indexed annuity or provided investment advice to Amerigo. Such parties make no representation regarding the advisability of purchasing, selling, or holding product linked to the Index, including Fixed Indexed Annuities 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 Amerigo. Neither Amerigo nor SG are obligated to invest annuity payments in the components of the Index. The Index levels are net of a 0.50% annual maintenance fee, calculated and deducted daily. The 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, including the leverage of the Index, which may be as high as 200%. These fees and costs, which are increased by the Index’s leverage, will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the 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. Additional information is available at <https://sg-global-balanced.com/>.

* Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), October 2023. Amerigo 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.”

** 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.

†† The minimum guaranteed declared interest rate is 0.15%, the minimum guaranteed cap is 1%, and the minimum guaranteed participation rate is 5%.

§ Available upon full surrender, death, or annuitization. The minimum guaranteed rate is 0.15%.