



CLASSICMARK[®]

SINGLE PREMIUM DEFERRED
FIXED INDEXED ANNUITIES

INTEREST CREDITING STRATEGIES



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

Regardless of which strategy or combination of strategies you choose, interest credited will never be less than 0%.

Choice of Interest Crediting Strategies

ClassicMark fixed indexed annuities from Americo Financial Life and Annuity Insurance Company (Americo) allow you to allocate premium to one or more interest crediting strategies. Your choices include indexed strategies that credit interest based on the performance of a specific market index, and a strategy that credits a guaranteed fixed interest rate.

Your insurance professional can help you determine which strategies best meet your long-term and short-term goals.

Declared Interest Option

This strategy credits interest at a rate that is declared and guaranteed for 12 months from the date your premium is received. The declared interest rate can change for subsequent renewals or transfers but will never be less than the minimum interest rate shown on your contract's data page. A new 12-month guarantee period is established for each premium payment or transfer allocated to this strategy. This strategy is most appropriate if you want a guaranteed crediting rate or if you anticipate taking periodic withdrawals, since interest is credited daily.

Indexed strategies give you the opportunity to benefit from market gains without exposing your money to market risk.

Indexed Interest Strategies

With the indexed strategies, your credited interest is linked to percentage changes in a specific market index or commodity during the specified index period. Available index periods are one, two, or five years. You benefit from tax-deferred earnings and index- or commodity-linked gains without eroding your principal. Interest credited is locked in at the end of each index period and will never be less than 0%. ClassicMark indexed strategies cover a broad range of indices, including:

- **S&P 500® (without dividends) (SPX)**—The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization. For more information, see www.spglobal.com/spdji/en/indices/equity/sp-500/#overview.
- **S&P 500 IQ Index (SPFEVCID)**—The S&P 500 IQ Index (also known as the S&P 500 IQ 0.5% Decrement Index*) aims to provide exposure to the S&P 500 while applying an intraday volatility control mechanism. Unlike a traditional daily risk control index that rebalances on a two- to three-day lag using end-of-day volatility observations, the S&P 500 IQ Index measures intraday volatility over a single five-minute window during the day for same-day rebalancing, helping the index be more agile in responding to market movements. The use of intraday rebalancing also aims to provide more precise volatility control as the index seeks to maintain a target volatility of 15%. For more information, see <http://www.spglobal.com/spdji/sp-500-iq-d>.
- **LBMA Gold Price PM Index (www.lbma.org.uk)**—This Index provides a recognized rate for the price of gold. It is used as a benchmark for pricing the majority of gold products and derivatives throughout the world's markets.
- **SG Lead Asset Select Exposure Rotation Index (SG Laser Index) (SGIXUSB)**—This index, developed by European financial services leader Société Générale, covers exposure to U.S. equities, U.S. government debt, and commodities within the agriculture, metals, and energy sectors. After applying a lead asset selection method to determine whether the market is in a growth, intermediate, or shrinking phase, the index uses a 5% volatility control mechanism to scale exposure up or down, according to the observed volatility. To learn more, visit <https://sg-lead-asset-select-exposure-rotation-index.com/>.
- **SG Columbia Adaptive Risk Allocation Index (SGIXCARA)**—This Index is a collaboration between Société Générale, one of the largest European financial services groups, and Columbia Threadneedle Investments, a leading global asset manager. The Index seeks consistent returns by simultaneously employing three basic principles: (1) globally diverse investments, (2) a 5% volatility control mechanism, and (3) a smart allocation model that systematically adjusts risk according to Columbia Threadneedle Investments' view on current market conditions. For index values and to learn more, visit www.sg-columbia-index.com.

* Decrement indices are used to provide more stabilized index pricing. In exchange for this benefit, published index values are net of a fixed fee, which is 0.5% on the S&P 500 IQ 0.5% Decrement Index.



AVAILABLE INDEXED STRATEGIES

With a diverse range of available indexed strategies, you can strategically choose how your money can grow! The following choices are available.

INDEXED STRATEGY	ADVANTAGE
One-Year S&P 500 Point-to-Point With Cap	Capitalizes on year-over-year increases in the S&P 500, a benchmark index in the U.S. market.
Two-Year S&P 500 Point-to-Point With Participation Rate	Offers strong crediting rates that are locked in for a longer period, and therefore provides greater earnings opportunity than the one-year S&P 500 strategy.
One-Year S&P 500 IQ Index Point-to-Point With Cap	Specifically designed for insurance products, these index options are structured to achieve higher equity exposure through the use of innovative intraday trading technology that allows the index to rapidly respond to changing market conditions.
One-Year S&P 500 IQ Index Point-to-Point With Participation Rate	
One-Year Gold Point-to-Point With Participation Rate	This strategy uses the price of gold to determine interest credited. This can turn a portion of your premium into a “hedge” against extreme economic uncertainty.
One- or Two-Year SG Laser Index Point-to-Point With Participation Rate	These strategies, based on an index that uses a lead asset selection methodology to help deliver strong returns, offer strong participation rates.
One- or Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Linked to a Société Générale index that combines a market-driven allocation model with a built-in volatility control, these strategies offer great alternatives to index options based on traditional indices.
FUSION Strategy^{SM*}	Based on the SG Columbia Adaptive Risk Allocation Index, this five-year strategy features a fixed rate on gain that locks in for four years plus uncapped participation in five-year index performance. In this way, the strategy fuses together annual crediting and multi-year upside.

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

Your insurance professional can help you determine which strategies best meet your goals.



INDEXING METHOD

Interest credited depends on the indexing method used. Available indexing methods are point-to-point and point-to-point with amount on gain.

POINT-TO-POINT—A one- or two-year point-to-point indexed strategy compares the value of the index on the last day of the index period to the value on the first day. Interest credited is determined by applying a cap or participation rate to any index increases.

POINT-TO-POINT WITH AMOUNT ON GAIN—This indexing method applies to the five-year FUSION Strategy. Interest is credited in two ways:

1. The FUSION Strategy provides the opportunity to earn interest credits at the end of each of the first four years. If the anniversary date index value is at or below the starting index value, no interest is credited. If the anniversary date index value is above the starting index value—even slightly—the entire fixed rate on gain is credited. The fixed rate on gain applies to the initial value, which is the amount allocated to the FUSION Strategy, minus any subsequent withdrawals. The amount credited, called the amount on gain, locks in and becomes part of the annuity's value.
2. In addition to any credited amounts on gain, the FUSION Strategy credits interest based on five-year index performance. At the end of the five-year term period, interest credited is determined by comparing the index value on the first day of the index period to the index value on the last day of the index period. Interest credited is equal to the percentage of positive index change multiplied by the participation rate and applied to the initial value.

How Interest Is Calculated

ClassicMark indexed interest strategies use a cap, participation rate, and/or fixed rate on gain to determine how much interest is credited to the annuity.

CAP

A cap is a maximum rate of interest that can be credited to the annuity. Caps can change for each index period but are guaranteed never to be lower than 1%. This hypothetical example shows how interest is credited to a strategy with a 4% cap.

Strong Market

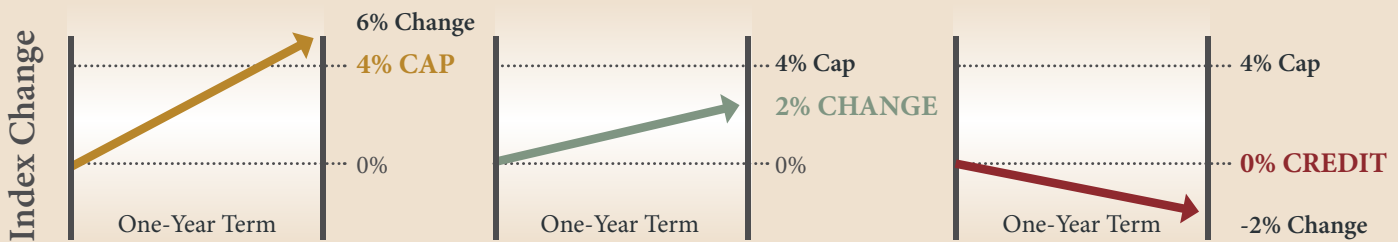
When index increases are greater than the cap, the cap is credited.

Steady Market

When index increases are less than the cap, interest credited is equal to the index change percentage.

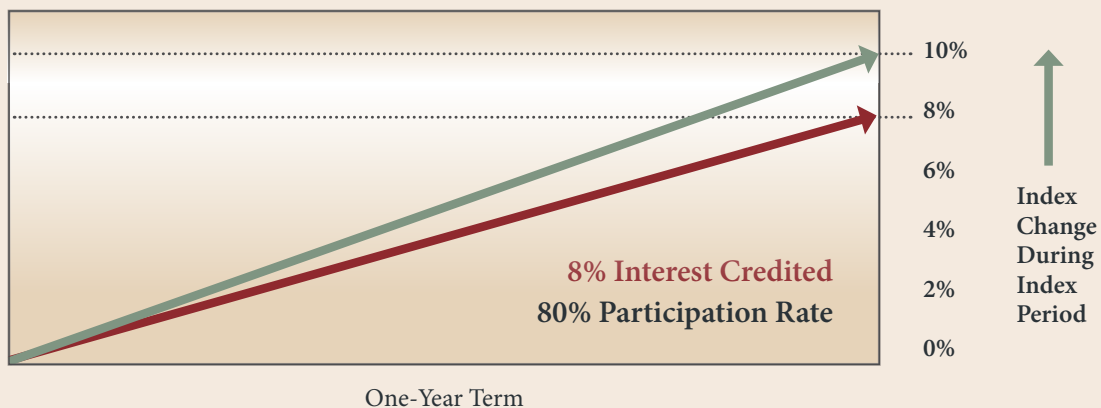
Down Market

When the index declines, 0% interest is credited.



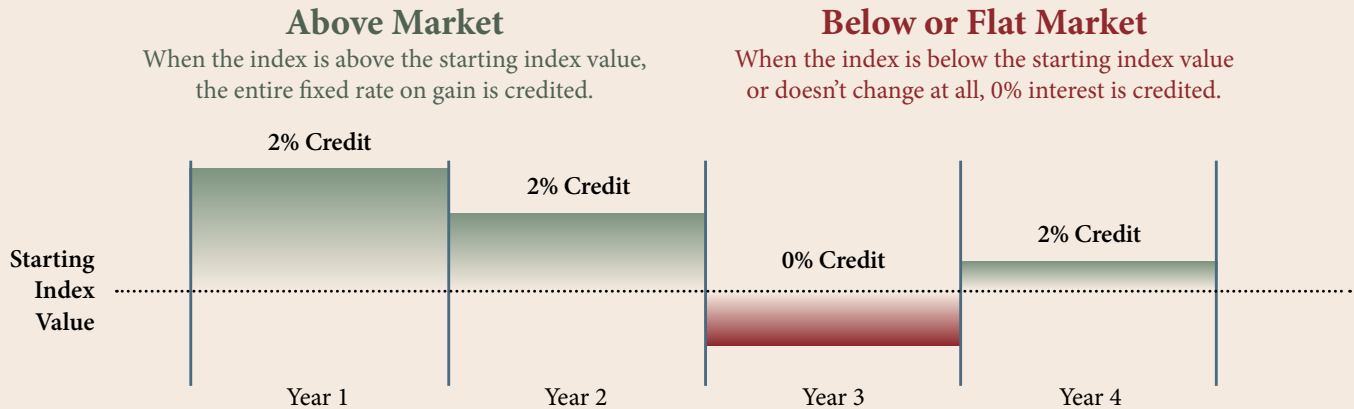
PARTICIPATION RATE

On participation rate strategies, interest credited is equal to the percentage of index change multiplied by the participation rate. Participation rates can change for each index period but are guaranteed never to be less than 5% (may vary by state) for all indexed strategies. As this hypothetical example shows, if the market increases 10% over the index period, and the participation rate is 80%, interest credited would be 8% (10% index increase x 80% participation rate = 8% interest credited).



FIXED RATE ON GAIN

The fixed rate on gain is an interest rate that applies to the FUSION Strategy. It is declared at the beginning of each five-year index period and has the opportunity to credit four times—at the end of each of the first four years of the index period. If the index value on the strategy's anniversary date is greater than the starting index value—even slightly—the entire fixed rate on gain applies to the strategy's initial value. When the index value on the strategy's anniversary date is equal to or less than the starting index value, no interest is credited. This hypothetical example shows how an assumed 2% fixed rate on gain is credited to the ClassicMark FUSION Strategy. The fixed rate on gain can change for each five-year index period, but is guaranteed never to be lower than 0.5%.



HYPOTHETICAL ILLUSTRATIONS

To understand how varying markets might affect your values, ask your insurance professional for a hypothetical illustration showing how particular strategies would have performed in up and down markets and for the last 10 years. Illustrations may not be available on all strategies in some states.

TO LEARN MORE

This brochure describes features unique to the interest crediting strategies available on ClassicMark single premium deferred fixed indexed annuities issued by Americo Financial Life and Annuity Insurance Company. For a description of limitations and restrictions generally applicable to ClassicMark fixed indexed annuities, please see the consumer brochure. For additional information, we recommend you contact your insurance professional. We also invite you to contact our **Policyholder Services Department toll-free at 800-786-4558, Monday through Friday.**

S&P Dow Jones Indices

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AMERICO

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