

ClassicMark® Series Annuity Quick Reference

As of 7/1/2024

Insurance Carrier	Product	Features	Withdrawals/ Surrender ^s	Interest Crediting Strategies	Min. Guaranteed Rates	GA-Level Commission	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 7/1/2024	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. NEW! Greater accumulation potential with S&P 500® IQ Index** and SG Laser Index options. Game-changing FUSION Strategy^{SMIT} 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>9.00%</td> <td>7.90%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td>77%</td> <td>68%</td> </tr> <tr> <td>NEW! 1-Yr S&P 500 IQ Index** PTP w/ Cap</td> <td>15.80%</td> <td>12.55%</td> </tr> <tr> <td>NEW! 1-Yr S&P 500 IQ Index** PTP w/ Par.</td> <td>77%</td> <td>68%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.</td> <td>57%</td> <td>51%</td> </tr> <tr> <td>NEW! 1-Yr SG Laser Index[†] PTP w/ Par.</td> <td>189%</td> <td>168%</td> </tr> <tr> <td>NEW! 2-Yr SG Laser Index[†] PTP w/ Par.</td> <td>261%</td> <td>232%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>190%</td> <td>167%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>263%</td> <td>231%</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>153%</td> <td>146%</td> </tr> <tr> <td>Declared Interest Option</td> <td>4.60%</td> <td>4.10%</td> </tr> </tbody> </table>		10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500 PTP w/ Cap	9.00%	7.90%	2-Yr S&P 500 PTP w/ Par.	77%	68%	NEW! 1-Yr S&P 500 IQ Index** PTP w/ Cap	15.80%	12.55%	NEW! 1-Yr S&P 500 IQ Index** PTP w/ Par.	77%	68%	1-Yr Gold PTP w/ Par.	57%	51%	NEW! 1-Yr SG Laser Index[†] PTP w/ Par.	189%	168%	NEW! 2-Yr SG Laser Index[†] PTP w/ Par.	261%	232%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	190%	167%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	263%	231%	5-Yr FUSION Strategy^{††}			Fixed Rate on Gain:	6%	5%	Par. Rate:	153%	146%	Declared Interest Option	4.60%	4.10%	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: 3.00% , effective with contracts issued on or after 7/1/2024 (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: 6.25% (Ages 0–80) 5.25% (Ages 81–85) 1.75% (Ages 86–90) 10 LT: 6.25% (Ages 0–80) 4.00% (Ages 81–85) 1.75% (Ages 86–90) 10 Plus, 10 LT Plus: 5.25% (Ages 0–80) Commissions are based on the date the premium is received in Americo's Administrative Office. See <i>Compensation Schedule</i> for details.	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	9.00%	7.90%																																															
2-Yr S&P 500 PTP w/ Par.	77%	68%																																															
NEW! 1-Yr S&P 500 IQ Index** PTP w/ Cap	15.80%	12.55%																																															
NEW! 1-Yr S&P 500 IQ Index** PTP w/ Par.	77%	68%																																															
1-Yr Gold PTP w/ Par.	57%	51%																																															
NEW! 1-Yr SG Laser Index[†] PTP w/ Par.	189%	168%																																															
NEW! 2-Yr SG Laser Index[†] PTP w/ Par.	261%	232%																																															
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	190%	167%																																															
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	263%	231%																																															
5-Yr FUSION Strategy^{††}																																																	
Fixed Rate on Gain:	6%	5%																																															
Par. Rate:	153%	146%																																															
Declared Interest Option	4.60%	4.10%																																															
<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> <p>Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit after Year 3 of 130% of the entire AV.</p> <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. <p>Issue Ages</p> <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> <p>Premium</p> <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+). <p>Index Dates</p> <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, 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 ("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.

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.

* 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.

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/>.