

ClassicMark® Series Annuity Quick Reference

As of 7/29/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender [§]	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 7/29/2025	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 <u>10</u> (Ages 0–85): 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%. <u>10 LT</u> (Ages 0–85): 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <u>10 and 10 LT</u> (Ages 86–90): 8, 7, 6, 5, 3, 0%. <u>10 LT Plus:</u> 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <u>10 Plus:</u> 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><tr><th></th><th>10, 10 LT</th><th>10 Plus, 10 LT Plus</th></tr><tr><td>1-Yr S&P 500 PTP w/ Cap</td><td>9.05%</td><td>7.95%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>77%</td><td>68%</td></tr><tr><td>1-Yr S&P 500 IQ Index** PTP w/ Cap</td><td>14.85%</td><td>11.85%</td></tr><tr><td>1-Yr S&P 500 IQ Index** PTP w/ Par.</td><td>75%</td><td>66%</td></tr><tr><td>1-Yr Gold PTP w/ Par.</td><td>54%</td><td>48%</td></tr><tr><td>1-Yr SG Laser Index[†] PTP w/ Par.</td><td>180%</td><td>159%</td></tr><tr><td>2-Yr SG Laser Index[†] PTP w/ Par.</td><td>248%</td><td>219%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>182%</td><td>159%</td></tr><tr><td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>250%</td><td>219%</td></tr><tr><td>5-Yr FUSION Strategy^{††}</td><td></td><td></td></tr><tr><td>Fixed Rate on Gain: Par. Rate:</td><td>6% 132%</td><td>5% 127%</td></tr><tr><td>Declared Interest Option</td><td>4.45%</td><td>3.95%</td></tr></table> Rates effective 7/29/2025, and subject to change. Check LegacyNet® for updates. 45-Day Rate Lock: <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.		10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500 PTP w/ Cap	9.05%	7.95%	2-Yr S&P 500 PTP w/ Par.	77%	68%	1-Yr S&P 500 IQ Index** PTP w/ Cap	14.85%	11.85%	1-Yr S&P 500 IQ Index** PTP w/ Par.	75%	66%	1-Yr Gold PTP w/ Par.	54%	48%	1-Yr SG Laser Index[†] PTP w/ Par.	180%	159%	2-Yr SG Laser Index[†] PTP w/ Par.	248%	219%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	182%	159%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	250%	219%	5-Yr FUSION Strategy^{††}			Fixed Rate on Gain: Par. Rate:	6% 132%	5% 127%	Declared Interest Option	4.45%	3.95%	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: 2.80%, effective with contracts issued on or after 7/1/2025 (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.
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<table><tr><th>Product Version</th><th>Upfront Premium Bonus</th></tr><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></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><tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr><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></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																													
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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.

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* 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.

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