

ClassicMark 10 and 10 LT

Single Premium Deferred Fixed Indexed Annuity

Issued by Americo Financial Life and Annuity Insurance Company

| Interest Crediting Strategy | Cap | Participation Rate | Fixed Rate on Gain |
|--------------------------------------------------------------------------------------------|------------|--------------------|--------------------|
| One-Year S&P 500 [®] Point-to-Point With Cap | 9.00% | 100% | N/A |
| Two-Year S&P 500 Point-to-Point With Participation Rate | No cap | 77% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Cap | 15.80% | 100% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate | No cap | 77% | N/A |
| One-Year Gold Point-to-Point With Participation Rate | No cap | 57% | N/A |
| One-Year SG Laser Index** Point-to-Point With Participation Rate | No cap | 189% | N/A |
| Two-Year SG Laser Index** Point-to-Point With Participation Rate | No cap | 261% | N/A |
| One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | No cap | 190% | N/A |
| Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | No cap | 263% | N/A |
| Five-Year FUSION Strategy ^{SM†} | No cap | 153% | 6% |
| Declared Interest Option | 4.60% rate | | |

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract’s premium minus any gross withdrawals and applicable premium tax,^{††} plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract’s data page. The current Guaranteed Minimum Value Interest Rate is 3.00%, effective with contracts issued on or after 7/1/2024.

Caps and rates effective 7/1/2024, and subject to change.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE CLASSICMARK CONSUMER BROCHURE AND STRATEGY BROCHURE.

See Important Disclosures at End.

ClassicMark 10 Plus and 10 LT Plus

Single Premium Deferred Fixed Indexed Annuity

Issued by Americo Financial Life and Annuity Insurance Company

| Interest Crediting Strategy | Cap | Participation Rate | Fixed Rate on Gain |
|--------------------------------------------------------------------------------------------|------------|--------------------|--------------------|
| One-Year S&P 500 Point-to-Point With Cap | 7.90% | 100% | N/A |
| Two-Year S&P 500 Point-to-Point With Participation Rate | No cap | 68% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Cap | 12.55% | 100% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate | No cap | 68% | N/A |
| One-Year Gold Point-to-Point With Participation Rate | No cap | 51% | N/A |
| One-Year SG Laser Index** Point-to-Point With Participation Rate | No cap | 168% | N/A |
| Two-Year SG Laser Index** Point-to-Point With Participation Rate | No cap | 232% | N/A |
| One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | No cap | 167% | N/A |
| Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | No cap | 231% | N/A |
| Five-Year FUSION Strategy ^{SM†} | No cap | 146% | 5% |
| Declared Interest Option | 4.10% rate | | |

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* 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.

†† Premium tax does not apply in Oregon.

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