



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	8.65%	100%	N/A
Two-Year S&P 500 Point-to-Point With Participation Rate	No cap	71%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Cap	14.50%	100%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	No cap	74%	N/A
One-Year Gold Point-to-Point With Participation Rate	No cap	52%	N/A
One-Year SG Laser Index** Point-to-Point With Participation Rate	No cap	174%	N/A
Two-Year SG Laser Index** Point-to-Point With Participation Rate	No cap	240%	N/A
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	176%	N/A
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	242%	N/A
Five-Year FUSION Strategy ^{SM†}	No cap	121%	6%
Declared Interest Option	4.30% 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 10/1/2024.

Caps and rates effective 11/21/2024, 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	7.60%	100%	N/A
Two-Year S&P 500 Point-to-Point With Participation Rate	No cap	62%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Cap	11.55%	100%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	No cap	65%	N/A
One-Year Gold Point-to-Point With Participation Rate	No cap	46%	N/A
One-Year SG Laser Index** Point-to-Point With Participation Rate	No cap	153%	N/A
Two-Year SG Laser Index** Point-to-Point With Participation Rate	No cap	211%	N/A
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	153%	N/A
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	211%	N/A
Five-Year FUSION Strategy ^{SM†}	No cap	116%	5%
Declared Interest Option	3.80% 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 10/1/2024.

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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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