

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	8.85%	100%	N/A
Two-Year S&P 500 Point-to-Point With Participation Rate	No cap	74%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Cap	14.05%	100%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	No cap	73%	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	179%	N/A
Two-Year SG Laser Index** Point-to-Point With Participation Rate	No cap	248%	N/A
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	181%	N/A
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	250%	N/A
Five-Year FUSION Strategy ^{SM†}	No cap	133%	6%
Declared Interest Option	4.40% 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 2.85%, effective with contracts issued on or after 1/1/2025.

Caps and rates effective 3/21/2025, 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	7.75%	100%	N/A
Two-Year S&P 500 Point-to-Point With Participation Rate	No cap	65%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Cap	11.35%	100%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	No cap	64%	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	158%	N/A
Two-Year SG Laser Index** Point-to-Point With Participation Rate	No cap	219%	N/A
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	158%	N/A
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	No cap	218%	N/A
Five-Year FUSION Strategy ^{SM†}	No cap	127%	5%
Declared Interest Option	3.90% 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 2.85%, effective with contracts issued on or after 1/1/2025.

Caps and rates effective 3/21/2025, and subject to change.

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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. **In Oregon:** ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204; AOR2181.

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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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