

ClassicMark Series fixed indexed annuities offer valuable benefits your clients are looking for, including competitive accumulation opportunities, generous access, and a way to leave a significantly larger legacy. Offered by "A" rated* Amerigo Financial Life and Annuity Insurance Company, ClassicMark is just one of many powerful products available through Legacy Marketing Group®.

Who might ClassicMark be appropriate for?

- Clients up to age 90!
- Clients intending to leave a legacy to their beneficiaries.
- Clients looking for an alternative to CDs that allows their money to grow tax-deferred.
- Clients looking for an index option that can rapidly respond to market changes.
- Clients seeking a strong probability of consistent returns.
- Clients focused on accumulation rather than income.
- Clients averse to fees.

Benefits of ClassicMark:

- 10% penalty-free withdrawals starting in the first contract year.**
- Optional 130% death benefit, available after Year 3 with the Heritage MaximizerSM enhanced death benefit rider.†
- Downside protection with index options that provide upside potential in multiple markets.
- Optional upfront, fully vested premium bonus.

Marketing Support:

At Legacy, we believe in a **TEAM** approach: **Together Everyone Achieves More.** That's why we are dedicated to providing you with the sales tools and marketing support you need to succeed. Call Legacy's Marketing Field Support Team today to find out how we can help.

For more information, visit www.legacynet.com or call 800-395-1053, Ext. 4002.



How Interest is Calculated

ClassicMark indexed interest strategies use a cap, participation rate, and/or floor rate to determine how much interest is credited to the annuity.

Strong Market | **Steady Market** | **Down Market**

FIXED-RATE OR CASE

ALTERNATE MARKET | **ADJUST OR FLOOR MARKET**

HYPOTHETICAL ILLUSTRATIONS

CLASSICMARK

Retire in Style

Trends come and go over time, but some things always stay the same: good insurance, a solid portfolio, a 401(k) plan... and a worry-free retirement.

With ClassicMark fixed indexed annuities, you can have valuable benefits that stand the test of time.

Let's get together to discuss how ClassicMark can help you experience a worry-free retirement.

CONTACT US TODAY

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Heritage MaximizerSM

Optional Enhanced Death Benefit Rider (EDBR) issued by Amerigo Financial Life and Annuity Insurance Company.

Why Choose the Heritage Maximizer?

Would you like to reduce the financial burden on your loved ones? Would you like to maximize the inheritance for your next of kin? Can your loved ones benefit from an extra 30% boost to your Accumulation Value at your death? If the answer to any of these questions is "Yes," the optional Heritage Maximizer may be the solution!

Impact of the Heritage Maximizer on Your Death Benefit

Assuming \$100,000 premium has grown to \$225,000 at death after the third contract year, the Heritage Maximizer would generate an additional \$52,500 of death benefit. Assuming the Accumulation Value has grown to \$175,000 after 10 years, the rider would generate an additional \$52,500 of death benefit!	
End of Year 3	End of Year 10
Accumulation Value: \$225,000 (100%)	Accumulation Value: \$175,000 (100%)
Enhanced Death Benefit: \$277,500 (125%)	Enhanced Death Benefit: \$227,500 (130%)

CLASSICMARK

When "Under the Mattress" Just Won't Do

Would you like to leave a legacy instead of just a tax bill to your loved ones? Are you frustrated by the lack of places to move your money that offer both superior potential and safety?

Consider a ClassicMark fixed indexed annuity!

- Consistent to smooth team market gains without exposing your money to market risk.
- Taxes aren't due until you take a withdrawal.
- Access to a portion of your money when you need it most.
- Strength and stability of "A" (Standard) rated Amerigo Financial Life and Annuity Insurance Company.

Finally, a place to move your low-earning money that isn't under your mattress!

CALL ME TODAY TO LEARN MORE.

Marketing materials and ready-to-use client ads

Sample Case #1
Henry: Age 72


Henry is 72 years old and seeking a straightforward, traditional fixed indexed annuity that doesn't charge a fee. He is concerned about being able to respond to life's "what-ifs" and wants to

have peace of mind in his ability to keep his money safe and leave his family a financial legacy.

▷ **Purchasing ClassicMark 10 with the Heritage Maximizer enhanced death benefit rider could be the ideal solution for Henry.**

HOW SO? With ClassicMark, Henry can start taking 10% penalty-free withdrawals each contract year.** And with the Heritage Maximizer,† he can feel good about leaving his loved ones a 30% larger death benefit. Also, the backing of "A" rated* Amerigo gives him added peace of mind.

Sample Case #2
Shirley: Age 86


At age 86, Shirley is looking to secure a safe place for her money that also offers upside potential so that she may leave a legacy for her family. CDs and money market accounts

are an option, but she would rather not pay taxes on money she doesn't intend to withdraw.

▷ **ClassicMark 10 could be a great solution for Shirley.**

WHY, EXACTLY? It's one of the few FIAs that issues to age 90. In addition to accumulation potential and tax deferral, ClassicMark offers penalty-free access** to her money when she needs it, making it a great alternative to CDs and money market accounts. Not to mention, it's a simple product, with no mandatory fees.

Things to remember:

- ! **Get back to the basics! This FIA is straightforward, easy to explain, and easy for clients to understand.**
- ! **Use Heritage Maximizer to offset the impact of Required Minimum Distributions (RMDs) on money your clients would rather leave their loved ones.**

We're here to help.

- Call or email the Marketing Field Support Team with product or sales questions: 800-395-1053, Ext. 4002, or marketing@legacynet.com.
- Visit LegacyNet® today for access to product training, carrier-approved advertisements, easy-to-use illustration software, and more!
- Call the Suitability Help Desk for support with application scrubbing or suitability: 800-395-1053, Ext. 5819.



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. Products are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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 Amerigo. 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 Heritage Maximizer is a service mark, of Legacy Marketing Group.

* Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), October 2023. Amerigo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from "A++" to "F."

** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

† Available for a 0.30% annual charge to issue ages 0–75. The benefit becomes eligible for payout three years after the rider effective date. Additional restrictions apply. May not be available in all states.