


LIBERTY MARK[®]
FREEDOM

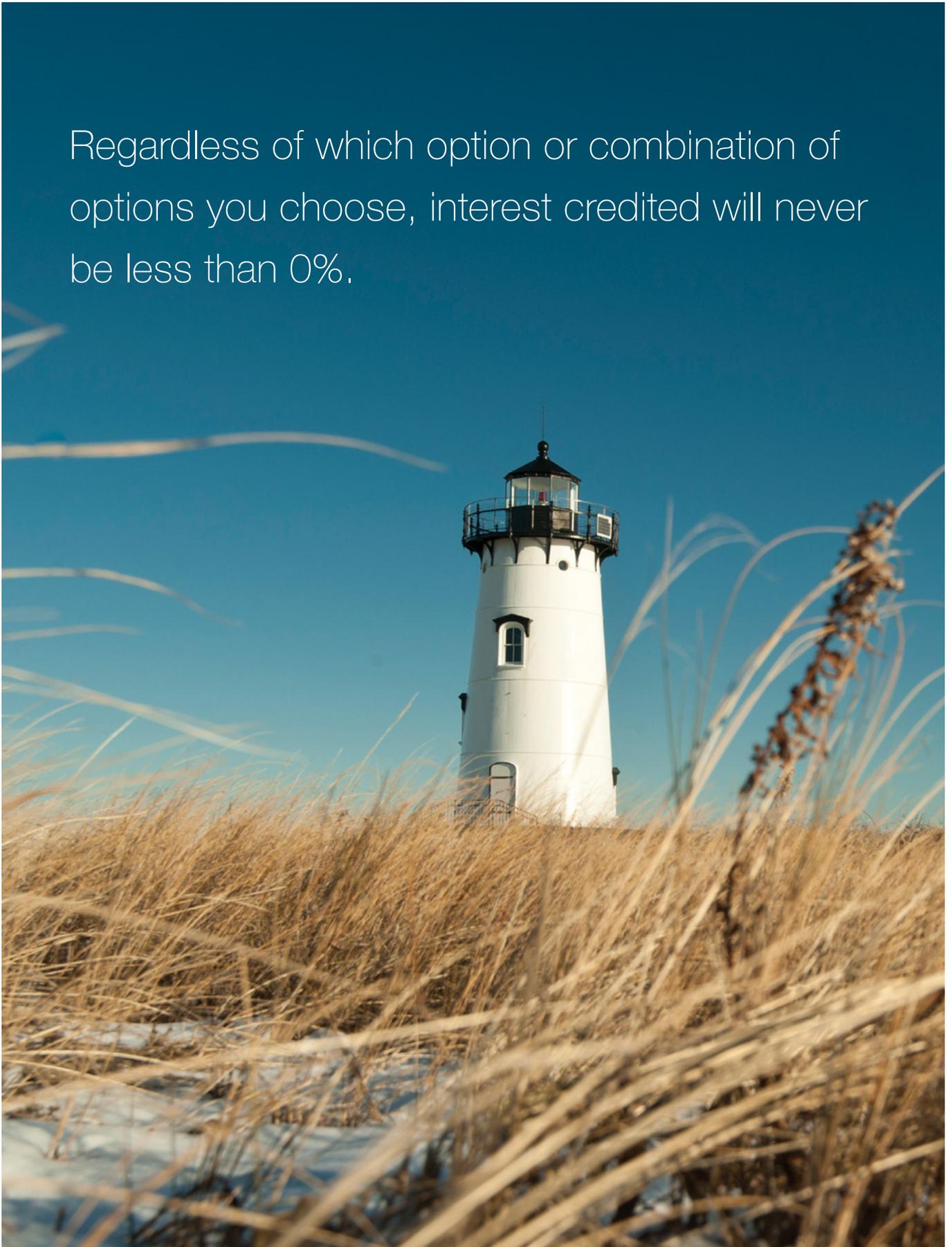
DECLARE YOUR FINANCIAL INDEPENDENCE

INTEREST CREDITING OPTIONS

Single Premium Deferred
Fixed Indexed Annuities

Issued by Americo Financial Life and
Annuity Insurance Company

Regardless of which option or combination of options you choose, interest credited will never be less than 0%.



Choice of Interest Crediting Options

LibertyMark Freedom fixed indexed annuities from Amerigo Financial Life and Annuity Insurance Company (Amerigo) allow you to allocate premium to one or more interest crediting options. Your choices include index options, which credit interest based on the performance of a specific market index, and a Declared Interest Option, which credits a guaranteed fixed interest rate.

You may choose the Declared Interest Option and/or up to eight index options—for a total of up to nine interest crediting options at a time. Your insurance professional can help you determine which options may best meet your long-term and short-term goals.

Declared Interest Option

This option credits interest at a rate that is declared and guaranteed for 12 months from the date your premium is received. A new 12-month guarantee period is established for each premium payment or transfer allocated to this option. This option may be most appropriate if you want a guaranteed crediting rate or if you anticipate taking periodic withdrawals, since interest is credited daily.

Index options give you the opportunity to benefit from market gains without exposing your money to market risk.

Index Options

With the index options, your credited interest is linked to percentage increases in a specific market index during the specified index period. Available index periods are one or two years. You benefit from tax-deferred earnings and index-linked gains without eroding your principal. Interest credited is locked in at the end of each index period and will never be less than 0%. In exchange for this protection, interest credited is limited to a percentage of market increases (a participation rate) and/or an earnings ceiling (a cap).

LibertyMark Freedom index options cover a range of indices, including:

S&P 500® (without dividends) (SPX)

The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization. For more information, see <http://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>.

S&P 500 IQ Index (SPFEVCID)

The S&P 500 IQ Index (also known as the S&P 500 IQ 0.5% Decrement Index*) aims to provide exposure to the S&P 500 while applying an intraday volatility control mechanism. Unlike a traditional daily risk control index that rebalances on a two- to three-day lag using end-of-day volatility observations, the S&P 500 IQ Index measures intraday volatility over a single five-minute window during the day for same-day rebalancing, helping the index be more agile in responding to market movements. The use of intraday rebalancing also aims to provide more precise volatility control as the index seeks to maintain a target volatility of 15%. For more information, see www.spglobal.com/spdji/sp-500-iq-d.

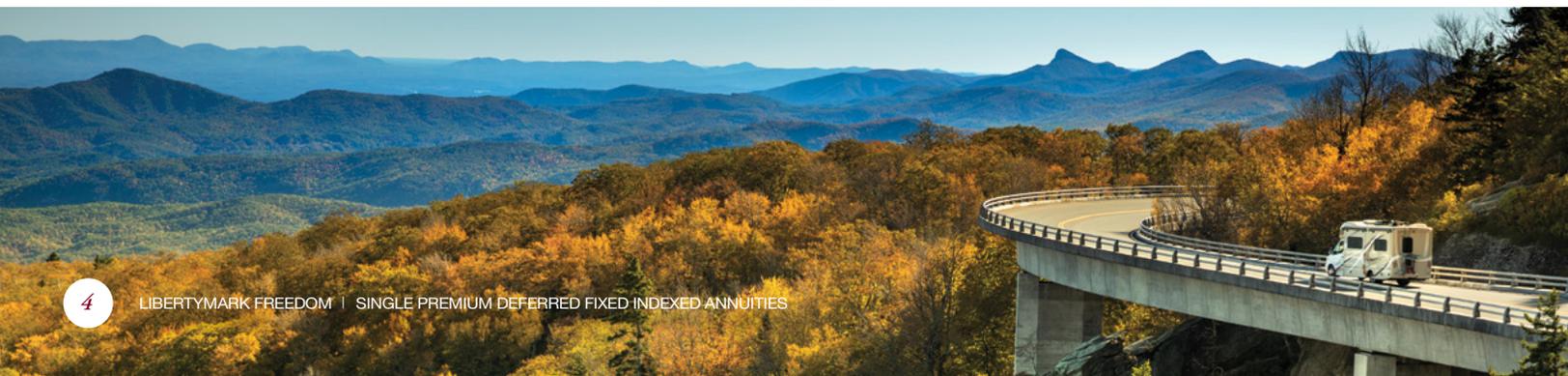
SG Columbia Adaptive Risk Allocation Index (SGIXCARA)

This index is a collaboration between Société Générale, one of the largest European financial services groups, and Columbia Threadneedle, a leading global asset manager. The index seeks consistent returns by simultaneously employing three basic principles: (1) globally diverse investments, (2) a 5% volatility control mechanism, and (3) a smart allocation model that dynamically adjusts risk according to the state of current market conditions. To learn more, visit www.sg-columbia-index.com.

SG Lead Asset Select Exposure Rotation Index (SG Laser Index) (SGIXUSB)

This index, developed by European financial services leader Société Générale, covers exposure to U.S. equities, U.S. government debt, and commodities within the agriculture, metals, and energy sectors. After applying a lead asset selection method to determine whether the market is in a growth, intermediate, or shrinking phase, the index uses a 5% volatility control mechanism to scale exposure up or down, according to the observed volatility. To learn more, visit <https://sg-lead-asset-select-exposure-rotation-index.com/>.

* Decrement indices are used to provide more stabilized index pricing. In exchange for this benefit, published index values are net of a fixed fee, which is 0.5% on the S&P 500 IQ 0.5% Decrement Index.



Available Index Options

With a diverse range of available index options, you can strategically choose how your money can grow. LibertyMark Freedom offers the following index options. Refer to your contract for availability in your state.

| INDEX OPTION | ADVANTAGE |
|---|--|
| One-Year S&P 500 Point-to-Point With Cap | Capitalizes on year-over-year increases in the S&P 500, a benchmark index in the U.S. market. |
| Two-Year S&P 500 Point-to-Point With Participation Rate | |
| One-Year S&P 500 IQ Index Point-to-Point With Cap | Specifically designed for insurance products, these index options track the performance of an index structured to achieve higher equity exposure through the use of innovative intraday trading technology that allows the index to rapidly respond to changing market conditions. |
| One-Year S&P 500 IQ Index Point-to-Point With Participation Rate | |
| One- or Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | Linked to a Société Générale index that combines a market-driven allocation model with a built-in volatility control, these index options offer a great alternative to index options based on traditional indices. |
| One- or Two-Year SG Laser Index Point-to-Point With Participation Rate | These options, based on an index that uses a lead asset selection methodology to help deliver strong returns, offer strong participation rates. |

No-Fee or Fee Index Options

Index options may be available with or without a fee. In exchange for paying a fee, you will receive a higher cap or participation rate than is available with the no-fee version of the index option. This ability to buy a higher cap or participation rate translates to greater earnings potential. The fee, which is 1.50% on the LibertyMark Freedom 7-year product and 1.75% on the 10-year products, is assessed and deducted at the end of each contract year. You have the flexibility to split allocation of funds between the fee and no-fee options and to change your allocations at the end of the index period.

Indexing Method

Interest credited depends on the indexing method used. LibertyMark Freedom index options use the point-to-point indexing method.

Point-to-Point—One- and two-year point-to-point index options compare the value of the index on the last day of the index period to the value on the first day. Interest credited is determined by applying a cap or participation rate to any index increases.

How Interest Is Calculated

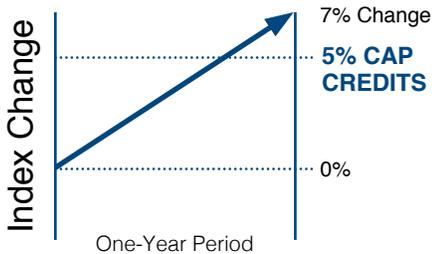
LibertyMark Freedom index options use a cap or participation rate to determine how much interest is credited to the annuity.

CAP

A cap is a maximum rate of interest that can be credited to the annuity. Caps can change for each index period but are guaranteed never to be lower than 1%. This hypothetical example shows how interest is credited to an index option with a 5% cap.

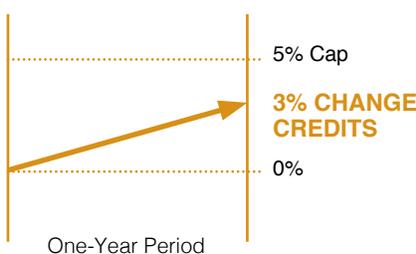
Strong Market

When index increases are greater than the cap, the cap is credited.



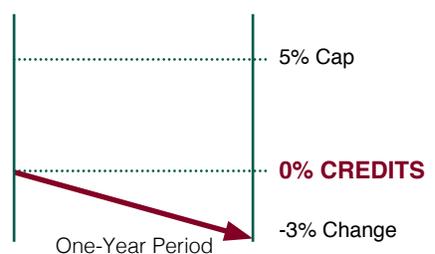
Steady Market

When index increases are less than the cap, interest credited is equal to the index change percentage.



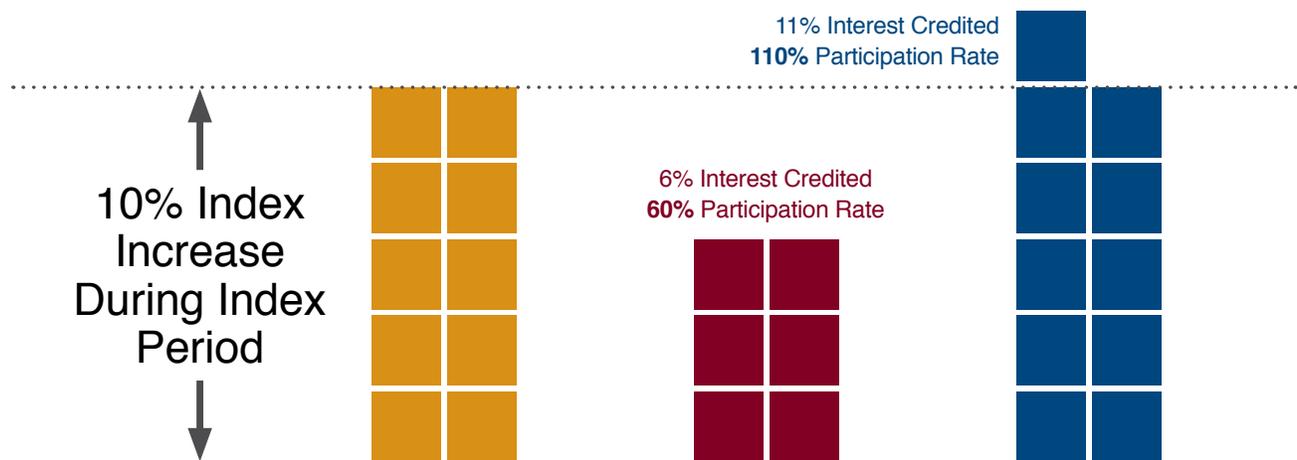
Down Market

When the index declines, 0% interest is credited.



PARTICIPATION RATE

On participation rate options, interest credited is equal to the percentage of index change multiplied by the participation rate. Participation rates can change for each index period but are guaranteed never to be less than 5% for all index options. As this hypothetical example shows, if the market increases 10% over the index period, and the participation rate is 60%, interest credited would be 6% (10% index increase x 60% participation rate = 6% interest credited). With a 110% participation rate, interest credited would be 11% (10% index increase x 110% participation rate = 11% interest credited).



Hypothetical Illustrations

To understand how varying markets might affect your values, ask your insurance professional for a hypothetical illustration showing how particular index options would have performed in up and down markets and for the last 10 years. Illustrations may not be available on all index options in some states.



To Learn More

This brochure describes features unique to the interest crediting options available on LibertyMark Freedom single premium deferred fixed indexed annuities issued by Americo Financial Life and Annuity Insurance Company. For a description of limitations and restrictions generally applicable to LibertyMark Freedom fixed indexed annuities, please see the consumer brochure. For additional information, we recommend you contact your insurance professional.



*Your insurance professional
can help you determine
which options may best
meet your goals.*

S&P Dow Jones Indices

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LibertyMark Freedom Forms: Series 321-7 (12/22), 321-10 (12/22), 321-10B (12/22), 2509, 2181. AAA321-7 (12/22), AAA321-10 (12/22); AAA321-10 DP (06/23), AAA321-10B (12/22), AAA321-10B DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPC WF (02/22), AAA2181; ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF. **In Oregon:** ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF; AOR2181.

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