

Heritage MaximizerSM

Optional Enhanced Death Benefit Rider (EDB) Issued by Amerigo Financial Life and Annuity Insurance Company

Why Choose the Heritage Maximizer?

Life expectancy is on the rise, but that doesn't mean we will live forever.

Would you like to reduce the financial burden on your loved ones?

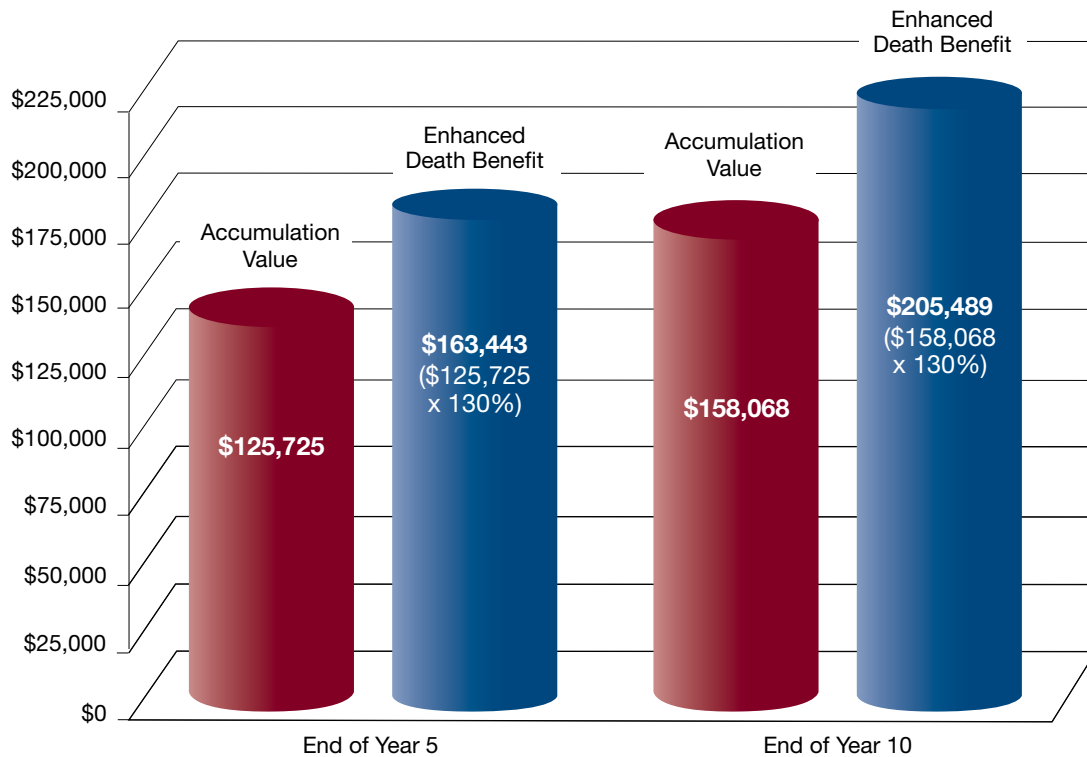
Would you like to maximize the inheritance for your next of kin?

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

(Hypothetical Example)



Assumptions: \$100,000 premium in the LibertyMark Freedom 10 fixed indexed annuity, no bonus, no withdrawals, 5% average annual yield, and annual 0.30% rider fee. 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 (premium tax does not apply in Oregon), plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract.

Any examples of future values used in a sales presentation are provided only for demonstrative purposes. Any such example must not be regarded as guaranteed or as estimated future performance unless it is based solely on the Minimum Guaranteed Interest Rates.

See How the Rider Works and Disclosures on Back

Rider Basics

- **Rider Election:** The Heritage Maximizer is available for a jointly owned contract, if the owner and joint owner are spouses, or for a single owned contract. It is not available on entity-owned contracts.
- **Covered Life:** A Covered Life is any owner who is a natural person. Except when a surviving spouse continues the rider (see the “Spousal Continuation” section), this designation cannot change after the contract date.
- **Age Limit:** A Covered Life may not be older than 75 at contract issue.
- **Waiting Period:** The Heritage Maximizer benefit becomes eligible for payout upon death three years after the rider effective date.
- **Cancellation:** The rider cannot be cancelled after it’s elected.

How the Rider Works

Enhanced Death Benefit Amount: The amount payable upon the death of a Covered Life is the greater of:

- Accumulation Value multiplied by 130% (referred to as the *EDB Percentage*), less any applicable premium tax (premium tax does not apply in Oregon).
- Guaranteed Minimum Value.

Payable Benefits: After the three-year waiting period, if a Covered Life dies while the rider is in effect and before the contract is annuitized or surrendered, the enhanced death benefit will be paid instead of the standard death benefit provided under the contract. The date of benefit eligibility is referred to as the *EDB Date*.

Rider Fee: As a fee for the Heritage Maximizer, 0.30% of the annuity’s Accumulation Value is deducted annually at the end of each contract year, including the first. This percentage, called the *EDB Rider Fee Percentage*, is set at issue and cannot change during the life of the contract.

Spousal Continuation: A surviving spouse who continues the contract following the joint owner’s death may continue the rider if:

- The surviving spouse was a joint owner or sole beneficiary of the contract prior to the death.
- The surviving spouse is not older than 75 on the date of contract continuation.
- The continuation is elected at the time the spouse elects to continue the contract.
- Continuation of the contract was not previously exercised by the spouse of an owner.
- The continuation request is made in good order.

Rider Termination: The rider will terminate when the first of these events occurs (once terminated, the rider cannot be reinstated):

- The enhanced death benefit is paid.
- The death benefit under the contract is paid upon the death of a joint owner who is not a Covered Life.
- The surviving spouse of a Covered Life does not continue the rider or does not meet spousal continuation requirements.
- The contract is surrendered or otherwise terminated.
- The entire contract is annuitized.
- An owner who is not the spouse of an owner is added or replaced.
- The contract is transferred or assigned (unless the assignment is used to effectuate a 1035 Exchange of the contract, in which case the rider will not be terminated until the contract is surrendered).
- An annuitant attains the maximum annuitization age provided by the contract.

This insert describes features unique to the LibertyMark Freedom Heritage Maximizer Enhanced Death Benefit Rider (Rider Series 2181, AAA2181). Please see the accompanying brochure for limitations and restrictions generally applicable to the LibertyMark Freedom Series.



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

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. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Amerigo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Some products and benefits may not be available in all states. LibertyMark® Freedom is a registered

service mark, and Heritage Maximizer is a service mark, of Legacy Marketing Group®. Products are designed and exclusively marketed by Legacy Marketing Group, an independent, authorized agency of Amerigo.



dba: Legacy Marketing Insurance Services (CA Only)
5341 Old Redwood Highway, Suite 400, Petaluma, CA 94954

Contract guarantees and benefits are based solely on the claims-paying ability of the issuing insurance company. No agent, agency, or entity makes any representation or guarantee regarding the issuer’s claims-paying ability.

This product does not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your contract, for the governing contractual provisions.

  **No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.**

This document is not a legal contract. For the exact terms and conditions, please refer to the rider.