

# LibertyMark Freedom 10 and 10 LT

Single Premium Deferred Fixed Indexed Annuity

Issued by Americo Financial Life and Annuity Insurance Company

Interest Crediting Option	Rate Type	No Fee	1% Fee
One-Year S&P 500 <sup>®</sup> Point-to-Point With Cap	Cap	<b>8.05%</b>	<b>10.55%</b>
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	<b>69%</b>	<b>85%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Cap	Cap	<b>13.15%</b>	<b>21.65%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Participation Rate	Par. Rate	<b>70%</b>	<b>87%</b>
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>172%</b>	<b>212%</b>
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>237%</b>	<b>291%</b>
One-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>169%</b>	<b>209%</b>
Two-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>232%</b>	<b>287%</b>
Declared Interest Option	Fixed Rate	<b>4.25%</b>	<b>NA</b>

**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,<sup>†</sup> 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 2.65%, effective with contracts issued on or after 1/1/2026.

**Caps and rates effective 1/1/2026, and subject to change.**

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See important  
disclosures at end.

# LibertyMark Freedom 7

Single Premium Deferred Fixed Indexed Annuity

Issued by Americo Financial Life and Annuity Insurance Company

Interest Crediting Option	Rate Type	No Fee	1% Fee
One-Year S&P 500 <sup>®</sup> Point-to-Point With Cap	Cap	<b>8.00%</b>	<b>10.50%</b>
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	<b>67%</b>	<b>83%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Cap	Cap	<b>12.40%</b>	<b>19.95%</b>
One-Year S&P 500 IQ Index <sup>*</sup> Point-to-Point With Participation Rate	Par. Rate	<b>68%</b>	<b>84%</b>
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>165%</b>	<b>204%</b>
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	<b>226%</b>	<b>281%</b>
One-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>163%</b>	<b>203%</b>
Two-Year SG Laser Index <sup>**</sup> Point-to-Point With Participation Rate	Par. Rate	<b>224%</b>	<b>280%</b>
Declared Interest Option	Fixed Rate	<b>4.00%</b>	<b>NA</b>

**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,<sup>†</sup> 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 2.65%, effective with contracts issued on or after 1/1/2026.

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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.

† Premium tax does not apply in Oregon.

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