

LibertyMark Freedom® Series Annuity Quick Reference

As of 6/20/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Options						Minimum Guarantees	Approved States																																																																																																	
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 6/20/2025	LibertyMark Freedom Series single premium deferred fixed indexed annuities* <table><tr><th>Product Version</th><th>Bonus</th><th>Duration (Years)</th></tr><tr><td>10, 10 LT</td><td>NA</td><td>10</td></tr><tr><td>10 LT (CA)</td><td>NA</td><td>9</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>7%</td><td>10</td></tr><tr><td>10 LT Plus (CA)</td><td>6%</td><td>9</td></tr><tr><td>7</td><td>NA</td><td>7</td></tr></table> Heritage MaximizerSM Optional enhanced death benefit rider, available with non-bonus products, that provides a 30% death benefit bonus on the entire Accumulation Value. <ul style="list-style-type: none">Eligible for lump-sum payout upon death after three years.No underwriting required.Only costs 0.30% annually, deducted at the end of each contract year.Not approved with "Plus" products or in MD, MO, NJ, OH, PA, UT, and WA. Issue Ages <table><tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr><tr><td>7, 10, 10 LT</td><td>0–85</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr><tr><td>Heritage Maximizer</td><td>0–75</td></tr></table> Premium <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$2 million max. per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 76+). Index Dates <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Bonus	Duration (Years)	10, 10 LT	NA	10	10 LT (CA)	NA	9	10 Plus, 10 LT Plus	7%	10	10 LT Plus (CA)	6%	9	7	NA	7	Product Version	Ages (Q, NQ)	7, 10, 10 LT	0–85	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75	<ul style="list-style-type: none">Accumulation powerhouse with freedom from mandatory fees.Simple yet powerful S&P 500® IQ Index** options.7% upfront premium bonus on "Plus" products (6% in CA).Fee/no-fee options—Buy higher caps and participation rates to upgrade earnings potential.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*†Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.††Death Benefit—Greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,† or GMV at death.	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback). The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10: 12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%. 10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%. 10 Plus: 13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%. 10 LT Plus: 11.9, 9.4, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%. 7: 9, 8.5, 8, 7, 6, 5, 4, 0%. Check Sales Guide for CA and FL variations.	<table><tr><th rowspan="2"></th><th colspan="2">10, 10 LT</th><th colspan="2">10 Plus, 10 LT Plus</th><th colspan="2">7</th></tr><tr><th>No Fee</th><th>1.75% Fee</th><th>No Fee</th><th>1.75% Fee</th><th>No Fee</th><th>1.50% Fee</th></tr><tr><td>1-Yr S&P 500 PTP w/ Cap</td><td>8.65%</td><td>14.25%</td><td>6.55%</td><td>10.75%</td><td>8.45%</td><td>12.90%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>76%</td><td>105%</td><td>57%</td><td>86%</td><td>72%</td><td>97%</td></tr><tr><td>1-Yr S&P 500 IQ Index** PTP w/ Cap</td><td>15.00%</td><td>N/A</td><td>9.00%</td><td>N/A</td><td>13.00%</td><td>N/A</td></tr><tr><td>1-Yr S&P 500 IQ Index** PTP w/ Par.</td><td>74%</td><td>103%</td><td>55%</td><td>84%</td><td>70%</td><td>95%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>185%</td><td>255%</td><td>135%</td><td>205%</td><td>173%</td><td>233%</td></tr><tr><td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>255%</td><td>352%</td><td>185%</td><td>282%</td><td>239%</td><td>321%</td></tr><tr><td>1-Yr SG Laser Index[§] PTP w/ Par.</td><td>181%</td><td>252%</td><td>135%</td><td>205%</td><td>171%</td><td>232%</td></tr><tr><td>2-Yr SG Laser Index[§] PTP w/ Par.</td><td>251%</td><td>348%</td><td>186%</td><td>284%</td><td>237%</td><td>320%</td></tr><tr><td>Declared Interest Option</td><td>4.60%</td><td>N/A</td><td>3.30%</td><td>N/A</td><td>4.25%</td><td>N/A</td></tr></table> Rates effective 6/20/2025, and subject to change. Check LegacyNet® for updates. 45-Day Rate Lock: <ul style="list-style-type: none">Pays the greater of the locked-in rate or the rate on the index date after premium is received.After 45 days, current rates apply; renewals are based on the issue date.		10, 10 LT		10 Plus, 10 LT Plus		7		No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee	1-Yr S&P 500 PTP w/ Cap	8.65%	14.25%	6.55%	10.75%	8.45%	12.90%	2-Yr S&P 500 PTP w/ Par.	76%	105%	57%	86%	72%	97%	1-Yr S&P 500 IQ Index** PTP w/ Cap	15.00%	N/A	9.00%	N/A	13.00%	N/A	1-Yr S&P 500 IQ Index** PTP w/ Par.	74%	103%	55%	84%	70%	95%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	185%	255%	135%	205%	173%	233%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	255%	352%	185%	282%	239%	321%	1-Yr SG Laser Index[§] PTP w/ Par.	181%	252%	135%	205%	171%	232%	2-Yr SG Laser Index[§] PTP w/ Par.	251%	348%	186%	284%	237%	320%	Declared Interest Option	4.60%	N/A	3.30%	N/A	4.25%	N/A	Guaranteed Minimum Value (GMV) 87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization. Current Guaranteed Minimum Value Interest Rate: 2.80%, effective with contracts issued on or after 7/1/2025 (subject to change quarterly). Guaranteed Minimum Declared Rates Cap: 1%. Participation Rate: 5%. Declared Interest Option: 0.15%.	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA ¹ , MD ² , ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY 10 LT and 10 LT Plus: AK, CA ³ , CT, DE, FL ³ , ID, MN, MO ² , MT, NH, NJ ² , NV, OH ² , OK, OR, PA ² , SC, TX, UT ² , VA, WA ² 7: AK, AR, AZ, CA ³ , CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA ¹ , MD ² , ME, MI, MN, MO ² , MT, NC, ND, NE, NH, NJ ² , NM, NV, OH ² , OK, OR, PA ² , RI, SC, SD, TN, TX, UT ² , VA, VT, WA ² , WI, WV, WY Heritage Maximizer: Not approved with "Plus" products. 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Heritage Maximizer not available. 3. State-specific surrender schedule applies (for ages 65+ in FL on 10 LT Plus).
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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 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA); AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), A54139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), 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 Americo. 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. LibertyMark Freedom is a registered service mark, and Heritage Maximizer is a service mark, of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

† Also known as the S&P 500 IQ 0.5% Decrement Index.

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

†† In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.

§ Also known as the SG Lead Asset Select Exposure Rotation Index.

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