

LibertyMark Freedom® Series Annuity Quick Reference

As of 12/12/2025

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 12/12/2025	LibertyMark Freedom Series single premium deferred fixed indexed annuities* <table><tr><th>Product Version</th><th>Duration (Years)</th></tr><tr><td>10, 10 LT</td><td>10</td></tr><tr><td>10 LT (CA)</td><td>9</td></tr><tr><td>7</td><td>7</td></tr></table> Enhanced Death Benefit (EDB) Rider[†] <ul style="list-style-type: none">8% simple roll-up for up to 15-years.Low cost—only 0.15% of the EDB Base Value annually.No waiting period.Lump-sum payout.No underwriting.Available through issue age 75.Not available in CA. 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>With enhanced death benefit rider</td><td>0–75</td></tr></table> Premium <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$2 million maximum per owner without Home Office approval or commission reduction (\$1 million for issue ages 76+). Index Dates <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Duration (Years)	10, 10 LT	10	10 LT (CA)	9	7	7	Product Version	Ages (Q, NQ)	7, 10, 10 LT	0–85	With enhanced death benefit rider	0–75	<ul style="list-style-type: none">Accumulation powerhouse with freedom from mandatory fees.Simple yet powerful S&P 500® IQ Index** options.Fee/no-fee options—Buy higher caps and participation rates for only 1% to upgrade earnings potential.Index gains credit at death.Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*[†]Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans.**Optional enhanced death benefit rider. Provides a payout of 220% of the initial premium after 15 years.Contract death benefit—Greatest of 100% of AV, 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). A market value adjustment (MVA) applies during the surrender charge period. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules (+/- MVA) 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 LT (in CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%. Z: 9, 8.5, 8, 7, 6, 5, 4, 0%. 7 (in CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 0%.	<table><tr><th></th><th colspan="2">10, 10 LT</th><th colspan="2">7</th></tr><tr><th></th><th>No Fee</th><th>1.00% Fee</th><th>No Fee</th><th>1.00% Fee</th></tr><tr><td>1-Yr S&P 500 PTP w/ Cap</td><td>8.05%</td><td>10.55%</td><td>8.00%</td><td>10.50%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>69%</td><td>85%</td><td>67%</td><td>83%</td></tr><tr><td>1-Yr S&P 500 IQ Index^{††} PTP w/ Cap</td><td>13.15%</td><td>21.65%</td><td>12.40%</td><td>19.95%</td></tr><tr><td colspan="5">Fee option now available!</td></tr><tr><td>1-Yr S&P 500 IQ Index^{††} PTP w/ Par.</td><td>70%</td><td>87%</td><td>68%</td><td>84%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>172%</td><td>212%</td><td>165%</td><td>204%</td></tr><tr><td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>237%</td><td>291%</td><td>226%</td><td>281%</td></tr><tr><td>1-Yr SG Laser Index[§] PTP w/ Par.</td><td>169%</td><td>209%</td><td>163%</td><td>203%</td></tr><tr><td>2-Yr SG Laser Index[§] PTP w/ Par.</td><td>232%</td><td>287%</td><td>224%</td><td>280%</td></tr><tr><td>Declared Interest Option</td><td>4.25%</td><td>NA</td><td>4.00%</td><td>NA</td></tr></table> Rates effective 12/12/2025, and subject to change. Check LegacyNet® for updates. 60-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		7			No Fee	1.00% Fee	No Fee	1.00% Fee	1-Yr S&P 500 PTP w/ Cap	8.05%	10.55%	8.00%	10.50%	2-Yr S&P 500 PTP w/ Par.	69%	85%	67%	83%	1-Yr S&P 500 IQ Index^{††} PTP w/ Cap	13.15%	21.65%	12.40%	19.95%	Fee option now available!					1-Yr S&P 500 IQ Index^{††} PTP w/ Par.	70%	87%	68%	84%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	172%	212%	165%	204%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	237%	291%	226%	281%	1-Yr SG Laser Index[§] PTP w/ Par.	169%	209%	163%	203%	2-Yr SG Laser Index[§] PTP w/ Par.	232%	287%	224%	280%	Declared Interest Option	4.25%	NA	4.00%	NA	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: 2.85%, effective with contracts issued on or after 11/3/2025 (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, ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY 10 LT and 10 LT Plus: AK, CA ² , CT, DE, FL, ID, MN, MO, MT, NH, NJ, NV, OH, OK, PA, SC, TX, UT, VA, WA Z: AK, AR, AZ, CA ² , CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA ¹ , MD, ME, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Enhanced death benefit rider not available.
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LibertyMark Freedom Forms: Series 321-7 (12/22), 321-7 DP, 321-10 (12/22), 321-10 DP, 2509 (04/24), AAA321-7 (12/22), AAA321-7 DP, AAA321-10 (12/22), AAA2509 PTPP WF (04/24), AAA2509 PTPC (04/24), AAA2509 PTPC WF (04/24), AAA2533, AAA2533 DP, AAA2537 DP, ICC22 321-7, ICC23 321-7 DP, ICC22 321-10, ICC23 321-10 DP, ICC24 2509 PTPP, ICC24 2509 PTPP WF, ICC24 2509 PTPC, ICC24 2509 PTPC WF, ICC24 2533, ICC24 2533 DP, ICC24 2537 DP, ICC24 2537 DP, **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA); AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (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 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.
‡ Loans not available. 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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