

LibertyMark Freedom[®] Series Annuity Quick Reference

As of 10/23/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Options						Minimum Guarantees	Approved States	
Americo Financial Life and Annuity Insurance Company, Kansas	LibertyMark Freedom Series single premium deferred fixed indexed annuities*	Accumulation powerhouse with freedom from mandatory fees.	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.		10, 10 LT		10 Plus, 10 LT Plus			7	Guaranteed Minimum Value (GMV) 87.5% of premium, minus	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA ¹ , MD ² ,
	Product Version Bonus (Years) 10, 10 LT NA 10 10 LT (CA) NA 9 10 Plus, 10 LT Plus 7% 10	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.			No 1.75% No 1.75% No 1.50% any gross withdrav Fee Fee Fee Fee Fee Fee applicable premiur	any gross withdrawals and applicable premium tax, plus interest credited at the	ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY 10 LT and 10 LT Plus:					
City, MO Financial				1-Yr S&P 500 PTP w/ Cap	8.70%	14.65%	6.55%	10.95%	8.55%	13.25%	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 10/1/2025 (subject to	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 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,
Strength Rating AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 10/23/2025	10 LT Plus (CA) 6% 9 7 NA 7			2-Yr S&P 500 PTP w/ Par.	77%	107%	57%	87%	73%	99%		
	Heritage Maximizer sm Optional enhanced death benefit rider, available with non-bonus products, that			1-Yr S&P 500 IQ Index** PTP w/ Cap	14.70%	N/A	8.85%	N/A	13.15%	N/A		
	provides a 30% death benefit bonus on the entire Accumulation Value. • Eligible for lump-sum payout upon	No market value adjustment (MVA).		1-Yr S&P 500 IQ Index** PTP w/ Par.	75%	104%	55%	85%	70%	96%		
	death after three years. No underwriting required. Only costs 0.30% annually, deducted	Waiver of Surrender Charges Upon Nursing Home or Hospital		1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	182%	251%	132%	201%	170%	230%	change quarterly). Guaranteed Minimum Declared Rates	SD, TN, TX, UT ² , VA, VT, WA ² , WI, WV, WY <u>Heritage Maximizer</u> :
	at the end of each contract year. Not approved with "Plus" products or in MD, MO, NJ, OH, PA, UT, and WA. Issue Ages Product Version Ages (Q, NQ)	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.		2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	249%	345%	180%	276%	233%	315%	Cap: 1%. Participation Rate: 5%. Declared Interest Option: 0.15%.	Not approved with "Plus" products. 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Heritage Maximizer
				1-Yr SG Laser Index [§] PTP w/ Par.	178%	248%	132%	202%	168%	228%		
	7, 10, 10 LT			2-Yr SG Laser Index [§] PTP w/ Par.			not available. 3. State-specific surrender schedule applies (for ages					
	Premium • \$10.000 minimum. Q and NQ.			Declared Interest Option	4.55%	N/A	3.25%	N/A	4.20%	N/A		65+ in FL on 10 LT Plus).
	 \$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 7th, 14th, 21st, or 28th of the month. 			Rates effective 10/23/2025, and subject to change. Check LegacyNet® for updates. 45-Day Rate Lock: 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.								

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 DP (06/23), AAA321-10B DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPC WF (02/22), AAA Charge Upon Nursing Home or Hospital Confinement Endorsement (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (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 591/2.
- 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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