



Single Premium Deferred Fixed Indexed Annuities Issued by  
 Americo Financial Life and Annuity Insurance Company, Kansas City, MO

# Product-Specific Information

To respond to varying needs, ClassicMark offers multiple product versions. Product availability differs by issue age and state. Options include a product with an upfront premium bonus to jump-start earnings and a no-bonus product that offers stronger interest crediting rates. A five-year version of the no-bonus product is available exclusively to issue ages 86–90. For more information on which ClassicMark product is available to you, ask your insurance professional.

## PRODUCT CHOICES

Product Version*	Premium Bonus	Duration	Issue Ages
<b>ClassicMark 10** or 10 LT</b>	NA	10 Years	0–85
		5 Years	86–90
<b>ClassicMark 10 LT (CA)</b>	NA	9 Years	0–85
		5 Years	86–90
<b>ClassicMark 10 Plus**</b>	4%	10 Years	0–80
<b>ClassicMark 10 LT Plus</b>	3%	10 Years	0–80
<b>ClassicMark 10 LT Plus (CA)</b>	3%	9 Years	0–80

## SURRENDER CHARGES

If you need to access or surrender your Accumulation Value during your annuity’s surrender charge period, surrender charges will apply to amounts taken in excess of the penalty-free amount. The charge is a percentage of the amount withdrawn. Surrender charges vary by product version and issue age and decrease over time as shown in the following tables. They may also vary by state. To learn about ways you can access your Accumulation Value without incurring surrender charges, refer to the ClassicMark brochure.

Non-Bonus Products												
Product Version*	Issue Ages	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
<b>ClassicMark 10**</b>	0–85:	13%	12%	11%	10.5%	10%	9%	8%	7%	6%	5%	0%
<b>ClassicMark 10 LT</b>	0–85:	10.2%	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%
<b>ClassicMark 10** or 10 LT</b>	86–90:	8%	7%	6%	5%	3%	0%	0%	0%	0%	0%	0%
<b>ClassicMark 10 LT (CA)</b>	0–85:	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%	0%
<b>ClassicMark 10 LT (FL)</b>	0–85:	10%	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%

\* Product version availability varies by state. Ask your insurance professional about availability in your state.

\*\* Not applicable in Oregon. Ask your insurance professional about product availability in Oregon.

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Bonus Products												
Product Version*	Issue Ages	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
<b>ClassicMark 10 Plus**</b>	0–80:	14%	13%	12.5%	11.5%	10.5%	9.5%	8.5%	7.5%	6.5%	5.5%	0%
<b>ClassicMark 10 LT Plus</b>	0–80:	13%	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%
<b>ClassicMark 10 LT Plus (CA)</b>	0–80:	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%	0%
<b>ClassicMark 10 LT Plus (FL)</b>	65–80:	10%	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%

\* Product version availability varies by state. Ask your insurance professional about availability in your state.

\*\* Not applicable in Oregon. Ask your insurance professional about product availability in Oregon.

Please see the accompanying brochure for limitations and restrictions generally applicable to the ClassicMark Series.



**ClassicMark Forms:** Series 411, 4204, 2181. AAA411 LG10 (12/22), AAA411 LG10 DP (06/23), AAA411 LG86+ (12/22), AAA411 LG86+ DP (06/23), AAA411 LG10B (12/22), AAA411 LG10B DP (06/23), AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **In Oregon:** ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204; AOR2181.

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. Americo 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. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions.

Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. ClassicMark is a registered service mark of Legacy Marketing Group.



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

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

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 contract.