

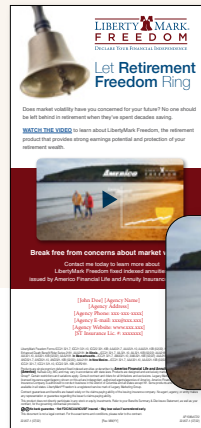
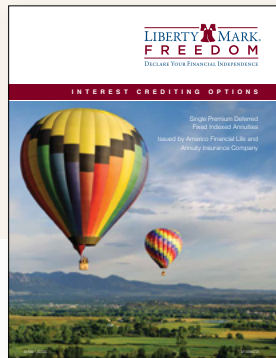
LibertyMark Freedom Series fixed indexed annuities are designed for accumulation-focused clients who want the freedom to choose the optimal product and interest crediting options to support their retirement goals—including index options that offer upgraded earnings potential. Backed by “A” rated* Amerigo Financial Life and Annuity Insurance Company, LibertyMark Freedom is just one of many powerful products available through Legacy Marketing Group®.

Who might LibertyMark Freedom be appropriate for?

- Accumulation-focused clients who want protection from market declines with built-in minimum guarantees.
- Those seeking an FIA free of mandatory fees, but who would like the option to pay for increased earnings potential.
- Clients who want the freedom to choose among strong index options and the potential for increased rates, caps, and renewal rate stability.
- Clients looking to leave a legacy to beneficiaries.
- Those who want the opportunity to make penalty-free withdrawals.**
- Clients seeking the security of an “A” (Excellent) rated* carrier.

Benefits of LibertyMark Freedom:

- Powerful accumulation potential with protection from market declines.
- Opportunity to jump-start earnings with a 7% upfront premium bonus (6% in California).
- Freedom to choose the product version that best meets a client’s goals and priorities—without paying a mandatory fee.
- Power to leave loved ones a 30% death benefit bonus with the optional Heritage MaximizerSM enhanced death benefit rider.†
- Ability to take 10% penalty-free withdrawals each contract year after the first.**
- Diverse range of interest-crediting index options—including the ability to choose between fee and no-fee index options for greater earnings potential.



Marketing materials and ready-to-use client ads



Marketing Support: At Legacy Marketing Group, we believe in a **TEAM** approach: **Together Everyone Achieves More.** That’s why we are dedicated to providing you with the sales tools and marketing support you need to succeed. Call Legacy’s Marketing Field Support Team today to find out how we can help.

For more information, visit www.legacynet.com or call 800-395-1053, Ext. 4002.

Sample Case #1

Jack: Age 73



Jack is a 73-year-old retiree with \$250,000 in savings. Jack's home is paid off, which minimizes his housing expenses, and his Social Security benefit of \$2,100 per month covers his basic living expenses. His primary goal is to enhance the financial legacy

he leaves to his only son, Mark, who is 45 years old, married, and has two children.

▶ **A LibertyMark Freedom 10 FIA with the Heritage Maximizer[†] enhanced death benefit rider could be a great fit for Jack.**

WHY? Because Jack doesn't need income from his retirement savings, he can park it in LibertyMark Freedom 10 and allow it to grow using a diverse selection of interest crediting options. Jack even has the option to leverage fee-based caps and participation rates to enhance the growth potential of his savings he'll eventually leave as a legacy. And, with the election of the Heritage Maximizer enhanced death benefit rider, Jack can leave a 30% larger lump-sum death benefit to his son, Mark, aligning perfectly with his goal of leaving a substantial financial legacy.

Sample Case #2

Brian and Sue: Both age 77



Brian and Sue, both age 77, are retired, in good health, and want to travel as much as possible together in their golden years. In order to achieve their retirement dreams, they want to maximize the earnings potential of the \$350,000 they've saved, and they don't

mind paying for higher caps and participation rates in exchange for stronger growth potential. Having lived through turbulent times, they also worry about market volatility curtailing their dreams and want to know that their nest egg is secure.

▶ **Purchasing a LibertyMark Freedom 10 FIA could be a great option for Brian and Sue.**

WHY? Designed to be an accumulation powerhouse, LibertyMark Freedom 10 would give Brian and Sue high earnings potential in various markets with a broad range of index options. By allocating their money to an index option, they have the opportunity to benefit from market gains without exposing their money to market declines. Moreover, the opportunity to purchase higher caps and participation rates means greater accumulation potential for them—and greater potential for them to achieve their dreams. Meanwhile, the backing of "A" rated* Amerigo and a competitive minimum guarantee offers greater financial stability regardless of market conditions and greater financial confidence for Brian and Sue.

Things to **remember:**

- ! **LibertyMark Freedom is an accumulation powerhouse that also offers strong protection against market declines.**
- ! **This FIA offers clients strong options, including a powerful enhanced death benefit option, opportunity to buy up caps and rates for increased growth potential, and diverse and innovative index options.**

We're **here to help.**

- Call or email the Marketing Field Support Team with product or sales questions: 800-395-1053, Ext. 4002, or marketing@legacynet.com.
- Visit LegacyNet[®] today for access to product training, carrier-approved advertisements, easy-to-use illustration software, and more!
- Call the Suitability Help Desk for support with application scrubbing or suitability: 800-395-1053, Ext. 5819.



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 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF. Products are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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 Amerigo. 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.

* Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), October 2023. Amerigo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from "A++" to "F."

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

† The Heritage Maximizer enhanced death benefit rider is available on non-bonus products for a 0.30% annual charge to issue ages 0–75. The benefit becomes eligible for payout three years after the rider effective date. Additional restrictions apply. May not be available in all states or on all products.