

800-395-1053, Ext. 4002

OptiMark[™] Series Annuity Quick Reference

As of 10/23/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Options	Min. Guaranteed Rates	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 10/23/2025	OptiMark Series single premium deferred fixed indexed annuities* Product Version Bonus OptiMark 12% OptiMark LT 10% Enhanced Death Benefit Rider Optional 8% roll-up enhanced death benefit rider with 15-year growth potential. Current charge is 0.15%, deducted at the end of each contract year. Issue Ages Product Version (Q, NQ) OptiMark, OptiMark LT 0-80 Enhanced death benefit 0-75 Premium \$10,000 minimum, Q and NQ. \$1 million maximum per owner without Home Office approval or commission reduction. Index Dates 7th, 14th, 21st, or 28th of the month.	No-cost 12% premium bonus (10% in LT states) that issues through age 80. Market-proof index options offering growth in bull, bear, or flat markets! Includes a unique crediting method that allows participation in declining markets. S&P 500® IQ Index** options, offering an intelligent path to The 500™ for FIAs. 8% simple interest roll-up enhanced death benefit rider option with no waiting period and lump-sum payout for only 0.15%. Penalty-free liquidity, starting Year 1.† 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. Contractual Death Benefit—greatest of 100% of AV, GMV, or Return of Premium less prior gross withdrawals at death.	Penalty-Free Withdrawals Up to 10% of AV annually starting Year 1. The minimum withdrawal amount is \$500, with a minimum remaining accumulation value of \$2,000. Surrender Schedules (+ or – MVA) OptiMark: 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0%. OptiMark LT: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0% OptiMark LT (FL and SC only): 10, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0% Bonus Recapture Applies upon withdrawals over the penalty-free amount, rider termination, or contract surrender, according to the following schedule: OptiMark: 100, 100, 100, 100, 100, 100, 80, 60, 40, 20, 0% OptiMark LT: 90, 80, 70, 60, 50, 40, 30, 20, 10, 0%	One-Year S&P 500® Point-to-Point w/ Cap One-Year S&P 500 Point-to-Point Inversion w/ Cap Two-Year S&P 500 Point-to-Point Inversion w/ Cap Two-Year S&P 500 Point-to-Point w/ Participation Rate One-Year S&P 500 IQ Index" Point-to-Point w/ Cap One-Year S&P 500 IQ Index" Point-to-Point w/ Participation Rate One-Year S&P 500 IQ Index" Point-to-Point w/ Participation Rate One-Year SG Laser Index" Point-to-Point w/ Participation Rate Two-Year SG Laser Index† Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate Two-Year SG Columbia Rate Two-Year S	Guaranteed Minimum Value: 87.50% 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 10/1/2025 (subject to change quarterly). Cap: Minimum guaranteed cap is 1%. Participation Rate: Minimum guaranteed participation rate is 5%. Declared Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Account: Minimum guaranteed annual interest rate is 0.15%.	OptiMark: AR, AZ, CO, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY OptiMark LT: AK, CT, DE, FL², ID, MN, MO, MT, NH, NJ, NV, OH, OK, PA, SC², TX, UT, VA, WA 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. A state-specific surrender schedule applies.

OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPP (04/24), 2509 PTP DROG, 2509 PTPP PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543 DP, AAA2543 DP, AAA2547 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTPD ROG, AAA2509 PTPD PROG, AAA2509 PTPD ROG, AAA2

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