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800-395-1053, Ext. 4002

OptiMark℠ Series Annuity Quick Reference

As of 11/3/2026

Insurance Carrier

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 11/3/2026

Product

OptiMark Series single premium deferred fixed indexed annuities*

Product Version	Premium Bonus
OptiMark	12%
OptiMark LT	10%

Enhanced Death Benefit Rider*

Optional 8% roll-up enhanced death benefit rider with 15-year growth potential (not available in CA).

Current charge is 0.15%, deducted at the end of each contract year.

Issue Ages

Product Version	Ages (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.

Features

- 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, SEP, and Inherited IRAs.
- Contractual Death Benefit—greatest of 100% of AV, GMV, or Return of Premium less prior gross withdrawals at death.

Withdrawals/ Surrender†

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%

OptiMark LT (CA only):
9 Years: 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 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%

Interest Crediting Options

One-Year **S&P 500®** Point-to-Point w/ Cap	6.70%
One-Year **S&P 500** Point-to-Point Inversion w/ Cap	21.25%
Two-Year **S&P 500** Point-to-Point w/ Participation Rate	49%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Cap	8.80%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Participation Rate	56%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Declared Rate on Gain	6.30%
One-Year **SG Laser Index**†† Point-to-Point w/ Participation Rate	147%
Two-Year **SG Laser Index**†† Point-to-Point w/ Participation Rate	204%
One-Year **SG Columbia Adaptive Risk Allocation Index** Point-to-Point w/ Participation Rate	146%
Two-Year **SG Columbia Adaptive Risk Allocation Index** Point-to-Point w/ Participation Rate	202%
Declared Interest Option	3.45%

Rates effective 11/3/2026, and subject to change.
Check LegacyNet® for updates.

60-Day Rate Lock:

- Pays the greater of the locked-in rate or the rate in effect when all premium is received.
- After 60 days from the application receipt date, current rates apply; renewals are based on the issue date.

Min. Guaranteed Rates

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:
3.00%, effective with contracts issued on or after 10/1/2026 (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%.

Approved States

OptiMark:
AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY

OptiMark LT:
AK, CA[2,3], CT, DE, FL[2], ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC[2], 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.
3. Optional enhanced death benefit rider not available and a state-specific MVA formula applies.

OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC; ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **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), 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. OptiMark 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 59½. Refer to *Compensation Schedule* for chargeback details.
†† Also known as the SG Lead Asset Select Exposure Rotation Index.

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