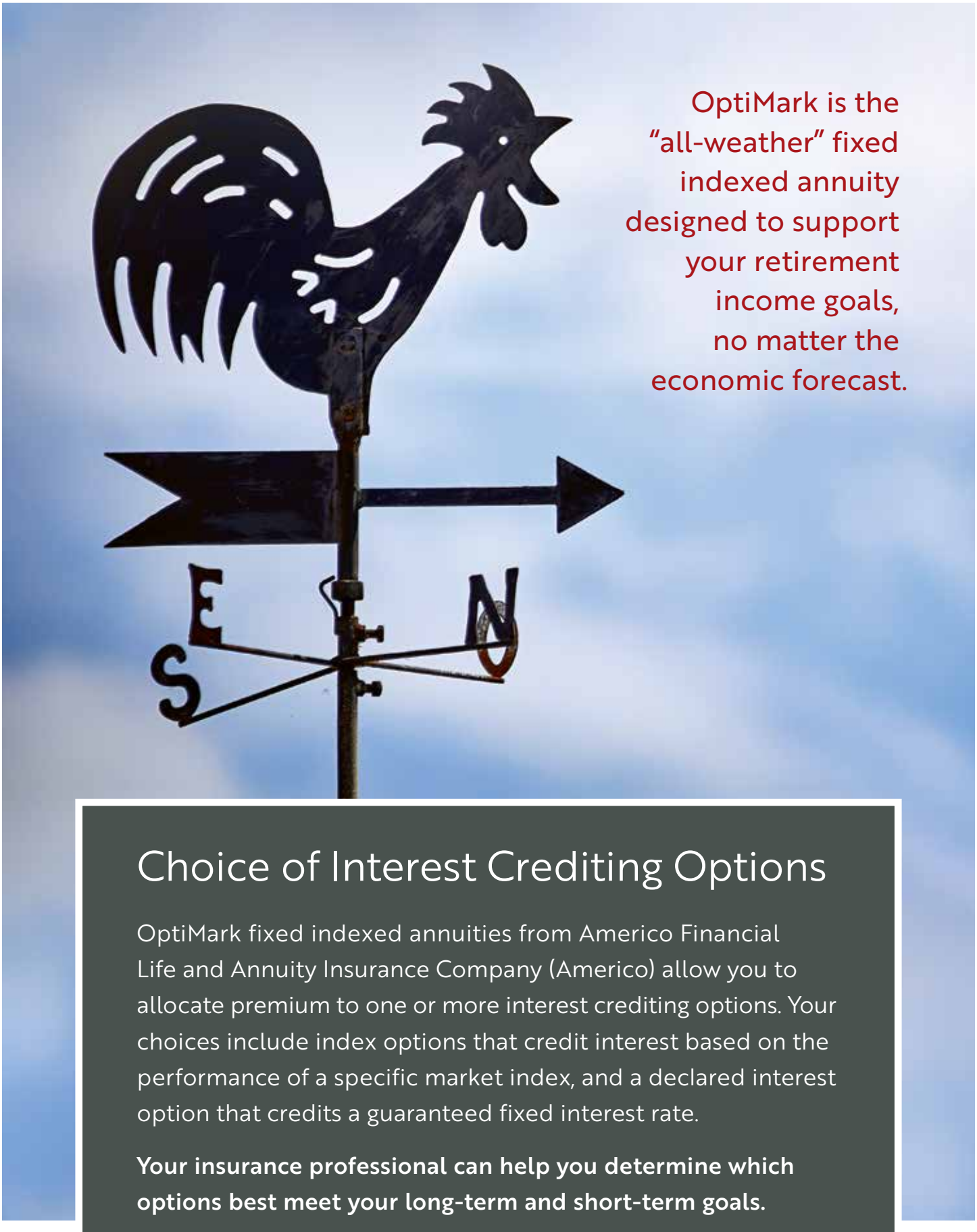
OptiMark℠

Single Premium Deferred
Fixed Indexed Annuities

INTEREST CREDITING OPTIONS



Issued by Americo Financial Life and Annuity
Insurance Company, Kansas City, MO



OptiMark is the "all-weather" fixed indexed annuity designed to support your retirement income goals, no matter the economic forecast.

Choice of Interest Crediting Options

OptiMark fixed indexed annuities from Americo Financial Life and Annuity Insurance Company (Americo) allow you to allocate premium to one or more interest crediting options. Your choices include index options that credit interest based on the performance of a specific market index, and a declared interest option that credits a guaranteed fixed interest rate.

Your insurance professional can help you determine which options best meet your long-term and short-term goals.

Declared Interest Option

This option credits interest at a rate that is declared and guaranteed for 12 months from the date your premium is received. The declared interest rate can change for subsequent renewals or transfers but will never be less than the minimum interest rate shown on your contract's data page. A new 12-month guarantee period is established for each premium payment or transfer allocated to this option. This option may be well worth considering if you want a guaranteed crediting rate or if you anticipate taking periodic withdrawals, since interest is credited daily.

Indexed Interest Options

With the index options, your credited interest is linked to percentage changes in a specific market index during the specified index period. Available index periods are one or two years. You benefit from tax-deferred earnings and index-linked gains without eroding your principal. Interest credited is locked in at the end of each index period and will never be less than 0%. OptiMark indexed options cover a broad range of indices, including:

S&P 500® (without dividends) (SPX)—The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization. For more information, see www.spglobal.com/spdji/en/indices/equity/sp-500/#overview.

S&P 500 IQ Index (SPFEVCID)—The S&P 500 IQ Index (also known as the S&P 500 IQ 0.5% Decrement Index*) aims to provide exposure to the S&P 500 while applying an intraday volatility control mechanism. Unlike a traditional daily risk control index that rebalances on a two- to three-day lag using end-of-day volatility observations, the S&P 500 IQ Index measures intraday volatility over a single five-minute window during the day for same-day rebalancing, helping the index be more agile in responding to market movements. The use of intraday rebalancing also aims to provide more precise volatility control, as the index seeks to maintain a target volatility of 15%. For more information, see http://www.spglobal.com/spdji/sp-500-iq-d.

SG Lead Asset Select Exposure Rotation Index (SG Laser Index) (SGIXUSB)—This index, developed by European financial services leader Société Générale, covers exposure to U.S. equities; U.S. government debt; and commodities within the agriculture, metals, and energy sectors. The index identifies whether the market is in a growth, intermediate, or shrinking phase, and the index uses a 5% volatility control mechanism to scale exposure up or down, according to the observed volatility. To learn more, visit https://sg-lead-asset-select-exposure-rotation-index.com/.

SG Columbia Adaptive Risk Allocation Index (SGIXCARA)—This index is a collaboration between Société Générale, one of the largest European financial services groups, and Columbia Threadneedle Investments, a leading global asset manager. The index seeks consistent returns by simultaneously employing three basic principles: (1) globally diverse investments, (2) a 5% volatility control mechanism, and (3) a smart allocation model that systematically adjusts risk according to Columbia Threadneedle Investments' view on current market conditions. For index values and to learn more, visit www.sg-columbia-index.com.

* Decrement indices are used to provide more stabilized index pricing. In exchange for this benefit, published index values are net of a fixed fee, which is 0.5% on the S&P 500 IQ 0.5% Decrement Index.



AVAILABLE INDEX STRATEGIES

With a diverse range of available index options, you can strategically choose how your money can grow! The following choices are available.

INDEX STRATEGY	ADVANTAGE
One-Year S&P 500 Point-to-Point With Cap	Capitalizes on year-over-year increases in the S&P 500, a benchmark index in the U.S. market.
One-Year S&P 500 Point-to-Point Inversion With Cap	Credits interest when the market declines, making it a great choice if you anticipate a bear market.
Two-Year S&P 500 Point-to-Point With Participation Rate	Offers strong crediting rates that are locked in for a longer period and, therefore, provides greater earnings opportunity than the one-year S&P 500 index option.
One-Year S&P 500 IQ Index Point-to-Point With Cap	Specifically designed for insurance products, these index options are structured to achieve higher equity exposure through the use of innovative intraday trading technology that allows the index to rapidly respond to changing market conditions.
One-Year S&P 500 IQ Index Point-to-Point With Participation Rate	
One-Year S&P 500 IQ Index Point-to-Point With Declared Rate on Gain	This index option credits a declared interest rate determined by the carrier each renewal period when the index value at the end of the year is above the starting index value—even slightly. If the index value is at or below the starting index value, no interest is credited for that year, providing more predictable returns.
One- or Two-Year SG Laser Index Point-to-Point With Participation Rate	These options, based on an index that uses a lead asset selection methodology to help deliver positive returns, offer strong participation rates.
One- or Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Linked to a Société Générale index that combines a market-driven allocation model with a built-in volatility control providing more stable results and enhanced rate potential, these options may offer great alternatives to index options based on traditional indices.



INDEXING METHOD

Interest credited depends on the indexing method used. Available indexing methods are point-to-point with cap, participation rate, or declared rate on gain.

POINT-TO-POINT WITH CAP OR PARTICIPATION RATE—A one- or two-year point-to-point index option compares the value of the index on the last day of the index period to the value on the first day. Interest credited is determined by applying a cap or participation rate to any index increases—or in the case of the inversion index option, to any index decreases.

POINT-TO-POINT WITH DECLARED RATE ON GAIN—This indexing method compares the index value on the first and last day of the index period. When the index value at the end of the year is above the starting index value—even slightly—a predetermined interest rate is credited. If the index value is at or below the starting index value, no interest is credited for that year.

How Interest Is Calculated

CAP

A cap is a maximum rate of interest that can be credited to the annuity. Caps can change for each index period but are guaranteed never to be lower than 1%. This hypothetical example shows how interest is credited to a strategy with a 4% cap.

Strong Market

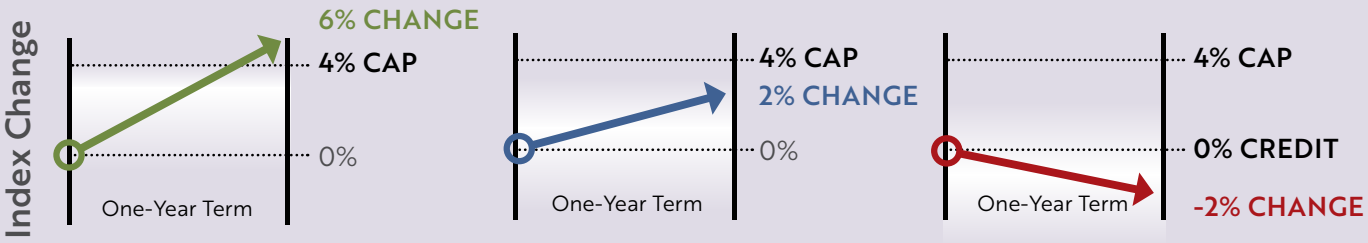
When index increases are greater than the cap, the cap is credited.

Steady Market

When index increases are less than the cap, interest credited is equal to the index change percentage.

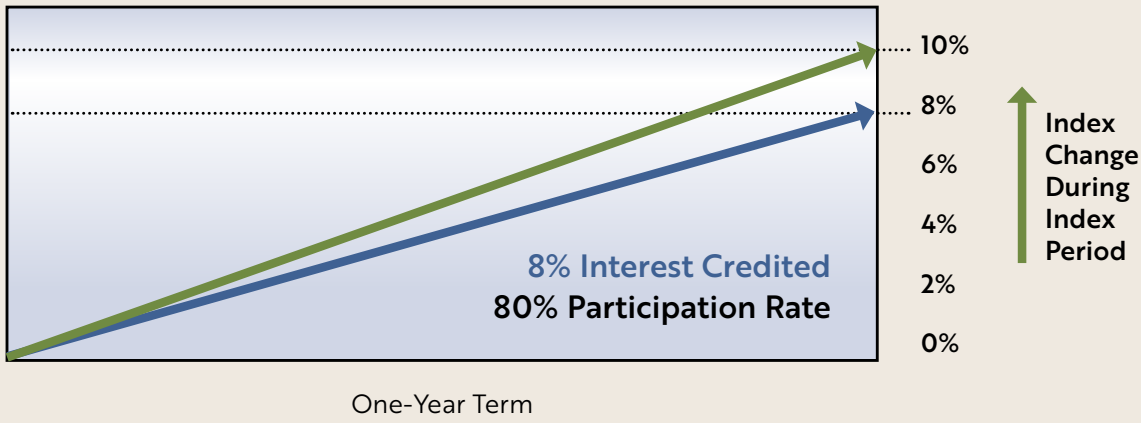
Down Market

When the index declines, 0% interest is credited.



PARTICIPATION RATE

On participation rate options, interest credited is equal to the percentage of index change multiplied by the participation rate. Participation rates can change for each index period but are guaranteed never to be less than 5% for all index options. As this hypothetical example shows, if the market increases 10% over the index period, and the participation rate is 80%, interest credited would be 8% (10% index increase x 80% participation rate = 8% interest credited).



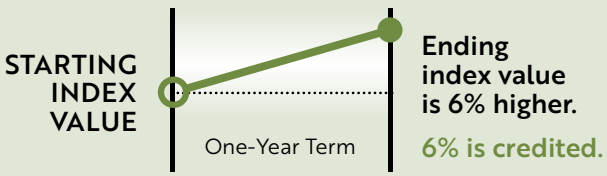
HYPOTHETICAL ILLUSTRATIONS

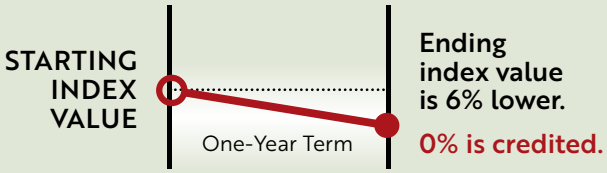
To understand how varying markets might affect your values, ask your insurance professional for a hypothetical illustration showing how particular index options would have performed in up and down markets and for the last 10 years. Illustrations may not be available on all strategies in some states.

DECLARED RATE ON GAIN

The declared rate on gain is an interest rate that is declared at the beginning of each one-year term period. If the index value on the index option's anniversary date is greater than the starting index value—even slightly—the entire declared rate on gain is credited. When the index value on the index option date is equal to or less than the starting index value, no interest is credited. The declared rate on gain can change for each index period but is guaranteed never to be less than 0.50%.

As this hypothetical example shows, if the market increases over the index period, and the declared rate on gain is 6%, interest credited would be 6%. If the market decreases (or stays the same), no interest is credited.





To Learn More

This brochure describes features unique to the interest crediting options available on OptiMark single premium deferred fixed indexed annuities issued by Americo Financial Life and Annuity Insurance Company. For a description of limitations and restrictions generally applicable to OptiMark fixed indexed annuities, please see the consumer brochure. For additional information, we recommend you contact your insurance professional. We also invite you to contact our **Policyholder Services Department toll-free at 800-786-4558, Monday through Friday.**



S&P Dow Jones Indices

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AMERICO®

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