



## State-Specific Information

OptiMark fixed indexed annuities are built for all seasons—crafted to help you pursue your retirement goals with confidence, regardless of the market outlook. Because OptiMark product availability and certain features vary by state, this insert outlines key state-specific differences. For information on which OptiMark product is available in your state, please ask your insurance professional.

### 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 withdrawal amount. The surrender charge is expressed as a percentage of the amount withdrawn. Surrender charges vary by product version and state and decrease over time as shown in the following table.

Surrender Charge Schedule											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
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 (in FL and SC only)	10%	10%	9%	8%	7%	6%	5%	4%	3%	1%	0%

To learn about ways you can access your Accumulation Value without incurring surrender charges, refer to the OptiMark brochure.

### PREMIUM BONUS RECAPTURE PERCENTAGE

OptiMark's built-in premium bonus can help jump-start your earnings and/or offset prior market losses. The bonus becomes part of your Accumulation Value and is eligible to earn interest immediately. If you take a withdrawal in excess of the penalty-free withdrawal amount, exercise the confinement waiver, annuitize or surrender your contract, or terminate the rider, all or a portion of the bonus is forfeited based on the following recapture schedule. There is no premium bonus recapture upon death. The bonus recapture percentage varies by product version and state and is based on the contract year in which the bonus recapture applies.

Recapture Schedule											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
OptiMark	100%	100%	100%	100%	100%	100%	80%	60%	40%	20%	0%
OptiMark LT	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%	0%

For the premium bonus percentage available in your state, please refer to your contract, or ask your insurance professional for a current rate sheet.

PLEASE SEE THE ACCOMPANYING BROCHURE FOR LIMITATIONS AND RESTRICTIONS GENERALLY APPLICABLE TO THE OPTIMARK SERIES.



**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. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. 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. OptiMark is a service mark of Legacy Marketing Group®.

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.

Products are designed and exclusively marketed by Legacy Marketing Group, an independent, authorized agency of Americo.



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.

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.