

We have a long history of financial success, and we continue to experience significant growth. Today, Amerigo Life, Inc., is one of the largest independent, privately held insurance holding companies in the United States.⁵



Amerigo Financial Life and Annuity Insurance Company

Amerigo is the brand name for insurance products issued by the subsidiary insurance companies controlled by Amerigo Life, Inc. Products are underwritten by Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. AFL is authorized to conduct life insurance business in the District of Columbia and all states except NY, and health insurance business in the District of Columbia and all states except CT, ME, and NY.

**STRENGTH
&
STABILITY**



For over 100 years, Amerigo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future. We are committed to providing excellent customer service to our policyholders.

LOCATED AT

300 W. 11th Street
Kansas City, MO 64105

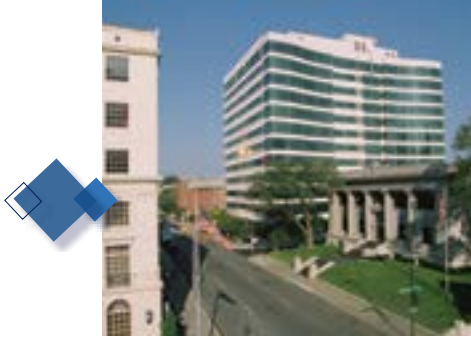
CONTACT US AT

800.231.0801

FIND US AT

www.amerigo.com
customer.service@amerigo.com





Today, all sales and marketing activities are facilitated through Amerigo in Kansas City, MO.

PRODUCT CHOICES & SERVICE

We have a wide range of products to fit your needs. We offer life insurance, annuities, and Medicare Supplement in a broad range of markets. We focus on four markets:

- ▶ Mortgage Term
- ▶ Final Expense
- ▶ Medicare Supplement
- ▶ Annuities

OUR HISTORY

The roots of the Amerigo family of companies date back more than 100 years. Amerigo Life, Inc., our holding company¹, is currently one of the largest, independent, privately held insurance companies in the United States.¹

The Amerigo family of companies includes:

- ▶ Amerigo Financial Life and Annuity Insurance Company (formerly known as The College Life Insurance Company, founded in 1946)
- ▶ Great Southern Life Insurance Company, founded in 1909
- ▶ United Fidelity Life Insurance Company, National Farmers Union Life Insurance Company, and Investors Life Insurance Company of North America

Each of these companies has a long, successful history on which Amerigo is building its future.



We appreciate our policyholders and strive to provide quality products and service. You have access to fast, knowledgeable customer service representatives, and online access. At Amerigo.com, you can locate a local agent, use an insurance calculator, learn about life insurance and annuities, and much more.

With Amerigo you will have a wide selection of life and annuity products to fit your needs that are backed by a financially strong, stable company that provides a tradition of excellent customer service.

SOLID FINANCIAL RATINGS

We continue to receive high performance ratings from independent evaluators such as A.M. Best. As of 01/01/2023, our rating continue to be strong:

"A" (Excellent)³

INSURANCE IN-FORCE

As of 12/31/2022⁴:

- ▶ Assets: \$8.4 billion
- ▶ Insurance In-Force:
 - 784,000 policies
 - \$39.2 billion

INVESTMENT STRATEGIES

Our investment strategy is conservative. By controlling key risks, we maintain a high-quality liquid investment portfolio. Investment grade bonds make up 97% of our fixed income investments.⁵

¹Amerigo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²Admitted Assets, Top Life Writers-2022," A.M. Best Co., as of September 2022.

³A.M. Best rating for Amerigo Financial Life and Annuity Insurance Company (AFL), www.ambest.com, September 2022. AFL and GSL have a financial strength rating of A (Excellent, 3rd out of 15 rating categories.) A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."

⁴Information is as of year-end 2022 on a consolidated basis for Amerigo and the other life insurance subsidiaries of Amerigo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

⁵Combined from the individual annual statements of the subsidiaries of Amerigo Life, Inc.