

ClassicMark® Series Annuity Quick Reference

As of 7/29/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender [§]	Interest Crediting Strategies	Min. Guaranteed Rates	Approved States																																										
Americo Financial Life and Annuity Insurance Company, Kansas City, MO	ClassicMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none">Optional upfront premium bonus vests 100% day one to jump-start earnings.Greater accumulation potential with S&P 500® IQ Index** and SG Laser Index[†] options.Game-changing FUSION Strategy^{SM††} that fuses together annual crediting and multi-year upside.First-year liquidity, penalty-free.[§]Index gains credit at death.No market value adjustment (MVA).Issues to ages 86–90 with a five-year surrender schedule.Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*[§]Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans.^{§§}Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), GMV, or Return of Premium less prior gross withdrawals at death.	Penalty-Free Withdrawals Up to 10% of AV annually. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules <u>10</u> (Ages 0–85): 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%. <u>10 LT</u> (Ages 0–85): 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <u>10 and 10 LT</u> (Ages 86–90): 8, 7, 6, 5, 3, 0%. <u>10 LT Plus:</u> 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <u>10 Plus:</u> 14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%. Check Sales Guide for CA and FL variations.	<table><tr><th></th><th>10, 10 LT</th><th>10 Plus, 10 LT Plus</th></tr><tr><td>1-Yr S&P 500 PTP w/ Cap</td><td>9.05%</td><td>7.95%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>77%</td><td>68%</td></tr><tr><td>1-Yr S&P 500 IQ Index** PTP w/ Cap</td><td>14.85%</td><td>11.85%</td></tr><tr><td>1-Yr S&P 500 IQ Index** PTP w/ Par.</td><td>75%</td><td>66%</td></tr><tr><td>1-Yr Gold PTP w/ Par.</td><td>54%</td><td>48%</td></tr><tr><td>1-Yr SG Laser Index[†] PTP w/ Par.</td><td>180%</td><td>159%</td></tr><tr><td>2-Yr SG Laser Index[†] PTP w/ Par.</td><td>248%</td><td>219%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>182%</td><td>159%</td></tr><tr><td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>250%</td><td>219%</td></tr><tr><td>5-Yr FUSION Strategy^{††}</td><td></td><td></td></tr><tr><td>Fixed Rate on Gain:</td><td>6%</td><td>5%</td></tr><tr><td>Par. Rate:</td><td>132%</td><td>127%</td></tr><tr><td>Declared Interest Option</td><td>4.45%</td><td>3.95%</td></tr></table> Rates effective 7/29/2025, and subject to change. Check LegacyNet® for updates. 45-Day Rate Lock: <ul style="list-style-type: none">Pays the greater of the locked-in rate or the rate on the index date after premium is received.After 45 days, current rates apply; renewals are based on the issue date.		10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500 PTP w/ Cap	9.05%	7.95%	2-Yr S&P 500 PTP w/ Par.	77%	68%	1-Yr S&P 500 IQ Index** PTP w/ Cap	14.85%	11.85%	1-Yr S&P 500 IQ Index** PTP w/ Par.	75%	66%	1-Yr Gold PTP w/ Par.	54%	48%	1-Yr SG Laser Index[†] PTP w/ Par.	180%	159%	2-Yr SG Laser Index[†] PTP w/ Par.	248%	219%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	182%	159%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	250%	219%	5-Yr FUSION Strategy^{††}			Fixed Rate on Gain:	6%	5%	Par. Rate:	132%	127%	Declared Interest Option	4.45%	3.95%	Guaranteed Minimum Value: 87.5% 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: 2.80%, effective with contracts issued on or after 7/1/2025 (subject to change quarterly). Cap: Minimum guaranteed cap is 1%. Participation Rate: Minimum guaranteed participation rate is 5%. Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Account: Minimum guaranteed annual interest rate is 0.15%.	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA ¹ , MD ² , ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY 10 LT and 10 LT Plus: AK, CA, CT, DE, FL, ID, MO ² , MN, MT, NH, NJ ² , NV, OH ² , OK, OR, PA ² , SC, TX, UT ² , VA, WA ² 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Heritage Maximizer not available.
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Financial Strength Rating: AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 7/29/2025	<table><tr><th>Product Version</th><th>Upfront Premium Bonus</th></tr><tr><td>10, 10 LT</td><td>NA</td></tr><tr><td>10 Plus</td><td>4%</td></tr><tr><td>10 LT Plus</td><td>3%</td></tr></table> Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit after Year 3 of 130% of the entire AV. <ul style="list-style-type: none">Available on all product versions, except in MD, MO, NJ, OH, PA, UT, and WA.Current charge is 0.30%, deducted at the end of each contract year. Issue Ages <table><tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr><tr><td>10, 10 LT</td><td>0–90</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr><tr><td>Heritage Maximizer</td><td>0–75</td></tr></table> Premium <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 76+). Index Dates <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Upfront Premium Bonus	10, 10 LT	NA	10 Plus	4%	10 LT Plus	3%	Product Version	Ages (Q, NQ)	10, 10 LT	0–90	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75																															
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ClassicMark Forms: Series 411, 4204, 2181, AAA411 LG10 (12/22), AAA411 LG10 DP (06/23), AAA411 LG86+ (12/22), AAA411 LG86+ DP (06/23), AAA411 LG10B (12/22), AAA411 LG10B DP (06/23), AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **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. ClassicMark is a registered service mark, and FUSION Strategy and Heritage Maximizer are service marks, 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.

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

†† Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

§ Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

§§ In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.

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FutureMark® Series Annuity Quick Reference

As of 12/22/2022

Insurance Carrier	Product	Features	Enhanced Death Benefit	Withdrawals/ Surrender**	Interest Crediting Strategies*	Minimum Guarantees	Street-Level Commission	Approved States
Americo Financial Life and Annuity Insurance Company, Kansas City, MO	FutureMark single premium deferred fixed indexed annuity*	<ul style="list-style-type: none"> BeneBooster® offers an unequalled legacy builder for clients who want or need to take withdrawals. Same outstanding comp and rates on both FutureMark 10 and 10 LT. FUSION StrategySM—Game-changing strategy that fuses together annual crediting and multi-year upside. Industry-leading contractual guarantee: 1.00% on 100% of premium. True Up—At end of Year 5, credits back any Optimizer Fee amounts paid that are greater than interest earnings. 10% penalty-free access after Year 1. Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement.* Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans. 	BeneBooster® <ul style="list-style-type: none"> Built-in, no-cost enhanced death benefit provides beneficiaries extra dollars at death. Increases the death benefit by a percentage of net contract gains (percentage varies by issue age): <ul style="list-style-type: none"> ○ 25% (0–75). ○ 15% (76–85). Allows clients to leave a significant amount to their beneficiaries even after taking withdrawals or RMDs. Caters to qualified clients. Issues through age 85. No underwriting. No waiting period. 	Penalty-Free Withdrawals Up to 10% of AV annually after Year 1. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10: 12.5, 12, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 0% 10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% 10 LT (CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% 10 LT (CT): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	1-Yr S&P 500® PTP w/ Cap 10.55% Cap 1-Yr S&P 500 PTP w/ Par. Rate 58% Par. Rate 1-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 174% Par. Rate 1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 217% Par. Rate 2-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 240% Par. Rate 2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 300% Par. Rate 5-Yr FUSION Strategy† 2% Fixed Rate on Gain 371% Par. Rate 1-Yr Declared Interest Account 5.25% Fixed Rate Rates effective 12/22/2022, and subject to change. Check LegacyNet® for updates.	Guaranteed Minimum Value 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization. Current Guaranteed Minimum Value Interest Rate: 1.00%, effective for contracts issued in 2022. Minimum Guaranteed Rates Declared rates are guaranteed never to be lower than: <ul style="list-style-type: none"> • 1.00% cap. • 5.00% par. rate (10% in NJ). • 0.50% fixed rate on gain. • 1.00% annual interest rate. 	GA-Level <u>10 and 10 LT:</u> 6.75% (Ages 0–75) 5.25% (Ages 76–80) 4.25% (Ages 81–85) Commissions are based on the date the premium is received in Americo's Administrative Office. See <i>Compensation Schedule</i> for details.	FutureMark 10: AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, MA¹, MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY FutureMark 10 LT: AK, CA, CT, DE, FL, NH², NJ², NV, OH, OK, OR³, SC, TX, UT, WA³ 1. Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement (Endorsement AAA4139) not available. 2. Multi-year strategies not available. 3. BeneBooster is not available.

FutureMark 10, 10 LT (Contract Series 416/4416). BeneBooster guaranteed minimum death benefit rider (Rider Series 2182). 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. FutureMark is a registered service mark, and BeneBooster and FUSION Strategy are service marks, of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** 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 Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

LibertyMark® Series Annuity Quick Reference

As of 4/29/2021

Insurance Carrier	Product	Features	Bonus	Withdrawals/ Surrender [†]	Interest Crediting Strategies*	Min. Guaranteed Rates	GA-Level Commission	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 4/29/2021	<p>LibertyMark Series single premium deferred fixed indexed annuities*</p> <table><tr><th>Product Version</th><th>Bonus</th><th>Years</th><th>Fee</th></tr><tr><td>7</td><td>No</td><td>7</td><td>1%</td></tr><tr><td>7 Plus</td><td>Yes</td><td>7</td><td>1%</td></tr><tr><td>10, 10 LT</td><td>No</td><td>10</td><td>1.25%</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>Yes</td><td>10</td><td>1.25%</td></tr></table> <p>Liberty Optimizer Fee Annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first.</p> <p>Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit of 130% of the entire AV.</p> <ul style="list-style-type: none">Available on non-bonus products, except in NJ, OH, PA, UT, and WA.*Current charge is 0.30%, deducted at the end of each contract year. <table><tr><th>Issue Ages</th><th>Product Version</th><th>Ages (Q, NQ)</th></tr><tr><td>7, 7 Plus, 10, 10 LT</td><td></td><td>0–85</td></tr><tr><td>10 Plus, 10 LT Plus</td><td></td><td>0–80</td></tr><tr><td>Heritage Maximizer</td><td></td><td>0–75</td></tr></table> <p>Premium</p> <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$1 million maximum per owner without Home Office approval. <p>Index Dates</p> <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Bonus	Years	Fee	7	No	7	1%	7 Plus	Yes	7	1%	10, 10 LT	No	10	1.25%	10 Plus, 10 LT Plus	Yes	10	1.25%	Issue Ages	Product Version	Ages (Q, NQ)	7, 7 Plus, 10, 10 LT		0–85	10 Plus, 10 LT Plus		0–80	Heritage Maximizer		0–75	<ul style="list-style-type: none">Diverse choice of indexed strategies covering multiple markets.Industry-leading minimum guarantee.Game-changing FUSION StrategySM** that fuses together annual crediting and multi-year upside.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*[†]Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,[†] or GMV at death.True Up—credits back any Liberty Optimizer Fee amounts paid that are greater than interest earnings. Applies at end of Year 5.	<p>7 Plus: 5% persistency bonus: • Multiplied by the AV at the end of Year 7.</p> <p>10 Plus, 10 LT Plus: 7% upfront (6% in CA).</p>	<p>Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>7, 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0%</p> <p>10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%</p> <p>10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%</p> <p>10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.</p>	<table><tr><th>7</th><th>7 Plus</th><th>10, 10 LT</th><th>10 Plus, 10 LT Plus</th></tr><tr><td colspan="4">1-Yr S&P 500® PTP w/ Cap</td></tr><tr><td>4.90%</td><td>4.50%</td><td>5.90%</td><td>3.80%</td></tr><tr><td colspan="4">2-Yr S&P 500 PTP w/ Par.*</td></tr><tr><td>48%</td><td>43%</td><td>57%</td><td>37%</td></tr><tr><td colspan="4">NEW! 1-Yr Gold PTP w/ Par.*</td></tr><tr><td>33%</td><td>30%</td><td>40%</td><td>26%</td></tr><tr><td colspan="4">1-Yr Morgan Stanley TEBI PTP w/ Par.*</td></tr><tr><td>74%</td><td>65%</td><td>88%</td><td>55%</td></tr><tr><td colspan="4">2-Yr Morgan Stanley TEBI PTP w/ Par.*</td></tr><tr><td>100%</td><td>90%</td><td>120%</td><td>77%</td></tr><tr><td colspan="4">1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td></tr><tr><td>95%</td><td>85%</td><td>113%</td><td>74%</td></tr><tr><td colspan="4">NEW! 2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td></tr><tr><td>130%</td><td>115%</td><td>153%</td><td>100%</td></tr><tr><td colspan="4">5-Yr FUSION Strategy** Now with 7 and 7 Plus!*</td></tr><tr><td colspan="4">Fixed Rate on Gain:</td></tr><tr><td>2%</td><td>2%</td><td>2%</td><td>1%</td></tr><tr><td colspan="4">Par. 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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain. Not available in all states.

† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

LibertyMark® SE Series Annuity Quick Reference

As of 4/29/2021

Insurance Carrier	Product	Features	Bonus	Withdrawals/ Surrender†	Interest Crediting Strategies*	Min. Guaranteed Rates	GA-Level Commission	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 4/29/2021	LibertyMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none">Diverse choice of indexed strategies covering multiple markets.Industry-leading minimum guarantee.Game-changing FUSION StrategySM that fuses together annual crediting and multi-year upside.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*†Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,† or GMV at death.True Up—credits back any Liberty Optimizer Fee amounts paid that are greater than interest earnings. 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