

FlexMark Select® Series Annuity Quick Reference

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†	Liquidity	GA-Level Commission	Available States																																																																																																																																																																												
Ameritas Life Insurance Corp., Lincoln, NE Financial Strength Ratings: A.M. Best A (Excellent) for insurance financial strength and operating performance. Third highest of 13 ratings. Rating as of 3/28/2019. Standard & Poor's A+ (Strong) for financial strength. Fifth highest of 21 ratings. Rating as of 3/4/2019. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.	FlexMark Select Series 10-year single premium deferred fixed index annuities* <table border="1"> <tr> <th>Product Version</th> <th>Prem. Bonus</th> </tr> <tr> <td>Select</td> <td>NA</td> </tr> <tr> <td>Plus</td> <td>6%</td> </tr> <tr> <td>LT</td> <td>NA</td> </tr> <tr> <td>LT Plus</td> <td>4%</td> </tr> <tr> <td>LT Plus in CA, IN, MO</td> <td>2%</td> </tr> </table> Issue Ages 0–85 (Q and NQ) Premium <ul style="list-style-type: none"> \$25K minimum Year 1. \$5K minimum additional (Year 1 only). \$1M maximum without Home Office approval. Sweep (Allocation) Dates 5 th , 15 th , and 25 th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.	Product Version	Prem. Bonus	Select	NA	Plus	6%	LT	NA	LT Plus	4%	LT Plus in CA, IN, MO	2%	<ul style="list-style-type: none"> No-cost income rider (guaranteed lifetime withdrawal benefit rider).** Optional upgraded income rider with level or lifestyle payout.** Optional Income Booster for declining health.* Vesting premium bonus on "Plus" products.* Rate banding offers upgraded rates for larger Accumulation Value (AV). Strong accumulation options with choice to "buy up" the rates on fee strategies.† Proprietary index allows for broad diversification and limited volatility. Extra one-time 10% emergency withdrawal after Year 1.* Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals at guaranteed minimum interest rate of 1%. Death benefit is greater of AV plus any bonus account or MGSV. 	Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at contract issue: Basic GLWB Income Rider <ul style="list-style-type: none"> Automatically included at no cost! 3% Premium Accumulation Rate (PAR) compounded for up to 10 years. Payouts can start after Year 5 and age 50. No restart. MyFit Income Rider® <ul style="list-style-type: none"> 7% PAR compounded for up to 10 years. Optional 10-year restart. Choice of level or lifestyle payout option when payouts begin. Lifestyle Payout: enhanced payouts followed by lower, secondary payouts for life. The enhanced benefit period based on age when payouts begin: <ul style="list-style-type: none"> Ages 50–65: 7 years. Ages 66–70: 5 years. Ages 71+: NA. Payouts can start after Year 1 and age 50. 0.95% annual charge. MyFit Income Rider With Booster* <ul style="list-style-type: none"> Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 ADLs. 1.05% annual charge. 	Vesting Premium Bonus* Select Plus: <ul style="list-style-type: none"> 6% LT Plus: <ul style="list-style-type: none"> 4% 2% (CA, IN, and MO) 10-Year Vesting Schedule* (% vested at end of year) Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100% LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100% <ul style="list-style-type: none"> Vested and non-vested values are included in the death benefit. 	<table border="1"> <tr> <th>AV:</th> <th colspan="2">Standard Band \$0-\$199,999</th> <th colspan="2">Upgraded Band \$200,000+</th> </tr> <tr> <td></td> <th>1% Fee</th> <th>No Fee</th> <th>1% Fee</th> <th>No Fee</th> </tr> <tr> <td>S&P 500® 1-Year PTP w/ Cap:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Select:</td> <td>6.00%</td> <td>4.00%</td> <td>6.25%</td> <td>4.25%</td> </tr> <tr> <td>Plus:</td> <td>5.25%</td> <td>3.25%</td> <td>5.50%</td> <td>3.50%</td> </tr> <tr> <td>LT:</td> <td>5.50%</td> <td>3.50%</td> <td>5.75%</td> <td>4.00%</td> </tr> <tr> <td>LT Plus:</td> <td>5.00%</td> <td>3.25%</td> <td>5.25%</td> <td>3.50%</td> </tr> <tr> <td>Russell 2000® 1-Year PTP w/ Cap:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Select:</td> <td>3.95%</td> <td>1.85%</td> <td>4.20%</td> <td>2.10%</td> </tr> <tr> <td>Plus:</td> <td>3.20%</td> <td>1.10%</td> <td>3.45%</td> <td>1.35%</td> </tr> <tr> <td>LT:</td> <td>3.45%</td> <td>1.35%</td> <td>3.70%</td> <td>1.60%</td> </tr> <tr> <td>LT Plus:</td> <td>2.95%</td> <td>1.00%</td> <td>3.20%</td> <td>1.35%</td> </tr> <tr> <td>BNPP Momentum 5† 1-Year PTP w/ Par. 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AV:	Standard Band \$0-\$199,999		Upgraded Band \$200,000+			1% Fee	No Fee	1% Fee	No Fee	S&P 500® 1-Year PTP w/ Cap:					Select:	6.00%	4.00%	6.25%	4.25%	Plus:	5.25%	3.25%	5.50%	3.50%	LT:	5.50%	3.50%	5.75%	4.00%	LT Plus:	5.00%	3.25%	5.25%	3.50%	Russell 2000® 1-Year PTP w/ Cap:					Select:	3.95%	1.85%	4.20%	2.10%	Plus:	3.20%	1.10%	3.45%	1.35%	LT:	3.45%	1.35%	3.70%	1.60%	LT Plus:	2.95%	1.00%	3.20%	1.35%	BNPP Momentum 5† 1-Year PTP w/ Par. Rate:					Select:	95%	60%	100%	70%	Plus:	75%	45%	80%	50%	LT:	95%	60%	100%	65%	LT Plus:	70%	40%	80%	50%	BNPP Momentum 5† 2-Year PTP w/ Par. Rate:					Select:	115%	75%	125%	85%	Plus:	90%	55%	100%	65%	LT:	115%	75%	120%	80%	LT Plus:	90%	55%	95%	60%	S&P 500 2-Year PTP w/ Par. 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Select and LT: 7.00% (0–75) 5.00% (76–85) Select Plus and LT Plus: 6.00% (0–75) 4.00% (76–85) Chargebacks: 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs). See <i>Compensation Schedule</i> for details. LT and LT Plus: AK, CA, 1,2,3,4,5,6,7, CT, DE, FL, 1,2 (0–64), GA, IA, ID, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY	Select and Select Plus: 1. No Income Booster. 2. No Home Health Care Waiver. 3. 2% bonus and 9-year surrender schedule apply. 4. No MVA. 5. No Confinement Waiver. 6. No Terminal Illness Waiver. 7. No extra 10% emergency w/d. 8. Fee interest crediting options not available. 9. No 2-Year strategies.
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* May vary by state and may not be available in all states. Check current State Approval Matrix. Policies not available in NY and OR.

** GLWB income riders are not available with all tax-qualified plan types.

† Fee and multi-year options are not available in all states. 1% fee is deducted at the beginning of each 1-year index period; 2% fee is deducted at the beginning of each 2-year index period.

†† Also known as the BNP Paribas Momentum Multi-Asset 5 Index.

ClassicMark® Series Annuity Quick Reference

As of 1/1/2020

Insurance Carrier	Product	Features	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: A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 1/1/2020	ClassicMark Series single premium deferred fixed indexed annuities* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Upfront Premium Bonus</th> </tr> </thead> <tbody> <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> </tbody> </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 MO, NJ, OH, PA, UT, and WA. Current charge is 0.30%, deducted at the end of each contract year. Issue Ages <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>0-90</td> </tr> <tr> <td>10, 10 LT (WA)</td> <td>0-85</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> </tbody> </table> Premium <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$1 million maximum per owner without Home Office approval. 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, 10 LT (WA)	0-85	10 Plus, 10 LT Plus	0-80	Heritage Maximizer	0-75	<ul style="list-style-type: none"> Optional upfront premium bonus vests 100% day one to jump-start earnings. Industry-leading minimum guarantee. Diverse choice of indexed strategies covering multiple markets. Game-changing FUSION StrategySM that fuses together annual crediting and multi-year upside. First-year liquidity, penalty-free.† 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, and SEP IRAs; and non-contributory 403(b)/TSA plans. Death Benefit—greater 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 after 30 days. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10: Ages 0-85 (0-84 in IN): • 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%. Ages 86-90 (85-90 in IN): • 8, 7, 6, 5, 3, 0%. 10 LT: Ages 0-85: • 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. Ages 86-90: • 8, 7, 6, 5, 3, 0%. 10 Plus: 14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% 10 LT Plus: 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, PA, and WA variations.	1-Yr S&P 500® PTP w/ Cap 10, 10 LT: 3.90% 10 Plus, 10 LT Plus: 3.00% 1-Yr S&P 500 Monthly PTP w/ Cap 10, 10 LT: 1.60% 10 Plus, 10 LT Plus: 1.30% 1-Yr S&P 500 PTP Inversion w/ Cap 10, 10 LT: 5.15% 10 Plus, 10 LT Plus: 3.50% 1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.* 10, 10 LT: 60% 10 Plus, 10 LT Plus: 41% 1-Yr Morgan Stanley TEBI^{††} PTP w/ Par.* 10, 10 LT: 54% 10 Plus, 10 LT Plus: 40% 2-Yr Morgan Stanley TEBI^{††} PTP w/ Par.* 10, 10 LT: 74% 10 Plus, 10 LT Plus: 54% 2-Yr S&P 500 PTP w/ Par.* 10, 10 LT: 40% 10 Plus, 10 LT Plus: 29% 5-Yr FUSION Strategy** <table border="1"> <thead> <tr> <th></th> <th>Fixed Rate</th> <th>Par. on Gain</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT:</td> <td>2%</td> <td>49%</td> <td>52%</td> </tr> <tr> <td>10 Plus, 10 LT Plus:</td> <td>1%</td> <td></td> <td></td> </tr> </tbody> </table> Declared Interest Account 10, 10 LT: 1.75% 10 Plus, 10 LT Plus: 1.25% Rates effective 12/29/2019, and subject to change. Check LegacyNet® for updates.		Fixed Rate	Par. on Gain	Rate	10, 10 LT:	2%	49%	52%	10 Plus, 10 LT Plus:	1%			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 on contracts issued in 2020. Cap: Minimum guaranteed cap is 1% (0.10% for monthly cap). Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ). Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Account: Minimum guaranteed annual interest rate is 1%.	10 (most states): 6.00% (Ages 0-80) 5.00% (Ages 81-85) 1.50% (Ages 86-90) 10 in Indiana only 6.00% (Ages 0-80) 5.00% (Ages 81-84) 1.50% (Ages 85-90) 10 LT: 6.00% (Ages 0-80) 3.75% (Ages 81-85) 1.50% (Ages 86-90) 10 Plus, 10 LT Plus: 5.00% (Ages 0-80) Commissions are based on the date the premium is received in Americo's Administrative Office. See <i>Compensation Schedule</i> for details.	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA ¹ , MD, ME, MI, MO ² , MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 10 LT and 10 LT Plus: AK, CA, CT, DE, FL, NH ^{3,4} , NJ ^{2,3,4} , NV, OH ² , OK, PA ^{2,3,5,6} , SC, TX, UT ² , WA ^{2,7} 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Heritage Maximizer not available. 3. FUSION Strategy not available. 4. Two-year strategies not available. 5. One-year SG Columbia strategy not available. 6. Morgan Stanley strategies not available. 7. Issue ages are 0-85 on ClassicMark 10 and 10 LT.
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ClassicMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). ClassicMark 10, 10 LT (Contract Series 411/4190/4204); ClassicMark 10 Plus, 10 LT Plus (Contract Series 411/4179/4190/4204). Products are single premium 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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** 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.

†† Also known as the Morgan Stanley Target Equity Balanced Index.

FutureMarkSM Series Annuity Quick Reference

Insurance Carrier	Product	Features	Withdrawals/ Surrender**	Interest Crediting Strategies*	Minimum Guarantees	GA-Level Commission	Approved States						
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating: A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 12/29/2019</p>	<p>FutureMark single premium deferred fixed indexed annuity*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Years</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>10</td> <td>1%</td> </tr> </tbody> </table> <p>Optimizer Fee 1% annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first.</p> <p>BeneBoosterSM</p> <ul style="list-style-type: none"> No-cost enhanced death benefit. Increases the death benefit by a percentage of gains in the contract: <ul style="list-style-type: none"> 25% (issue ages 0–75). 15% (issue ages 76–85). <p>Issue Ages</p> <ul style="list-style-type: none"> 0–85, Q and NQ. <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	Years	Fee	10, 10 LT	10	1%	<ul style="list-style-type: none"> Same outstanding comp and indexed strategy rates on both FutureMark 10 and 10 LT. BuilderBlendSM options—Pre-bundled strategies allocated with a 50/50 split. <ul style="list-style-type: none"> Locks in allocation and competitive rates for five years. Simplifies diversification and renewals. FUSION Strategy^{SM†}—Game-changing strategy that fuses together annual crediting and multi-year upside. BeneBooster—Provides beneficiaries extra dollars at death. <ul style="list-style-type: none"> Issues through age 85. No underwriting or waiting period. 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, Inherited, and SEP IRAs; and non-contributory 403(b)/TSA plans. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after Year 1. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>10: 12.5, 12, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 0%</p> <p>10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%</p> <p>10 LT (CT): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p>	<p>1-Yr S&P 500[®] PTP w/ Cap 4.95% Cap</p> <p>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. 115% Par. Rate</p> <p>5-Yr FUSION Strategy† 2% Fixed Rate on Gain 95% Par. Rate</p> <p>5-Yr BuilderBlend 1:</p> <p>1-Yr Morgan Stanley TEBI^{††} PTP w/ Par. (50%) 66% Par. Rate</p> <p>5-Yr FUSION Strategy† (50%) 2% Fixed Rate on Gain 95% Par. Rate</p> <p>5-Yr BuilderBlend 2:</p> <p>1-Yr S&P 500 PTP w/ Cap (50%) 4.00% Cap</p> <p>5-Yr FUSION Strategy† (50%) 2% Fixed Rate on Gain 95% Par. Rate</p> <p>1-Yr Declared Interest Account 2.30% Fixed Rate</p> <p>Rates effective 12/29/2019, and subject to change. Check LegacyNet[®] for updates.</p>	<p>Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1.00%, effective for contracts issued in 2020.</p> <p>Minimum Guaranteed Rates Declared rates are guaranteed never to be lower than:</p> <ul style="list-style-type: none"> 1.00% cap. 5.00% participation rate. 0.50% fixed rate on gain. 1.00% annual interest rate. 	<p>10 and 10 LT: 8.00% (Ages 0–75) 6.50% (Ages 76–80) 5.50% (Ages 81–85)</p> <p>Commissions are based on the date the premium is received in Americo's Administrative Office.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>FutureMark 10: AR, AZ, CO, DC, GA, IA, ID, IL, KS, KY, LA, MA¹, MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, WI, WV, WY</p> <p>HI and VA available starting 1/6/2020!</p> <p>FutureMark 10 LT: AK, CT, DE, FL, NV, OH, OK, SC, TX, UT</p> <p>1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement (Endorsement AAA4139) not available.</p>
Product Version	Years	Fee											
10, 10 LT	10	1%											

FutureMark 10, 10 LT (Contract Series 416/4416). BeneBooster guaranteed minimum death benefit rider (Rider Series 2182). Products are single premium fixed deferred 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, BeneBooster, BuilderBlend, and FUSION Strategy are service marks of Legacy Marketing Group.

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†† Also known as the Morgan Stanley Target Equity Balanced Index.




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LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Contract Series 411/4196/4205); LibertyMark 7 Plus, SE 7 Plus (Contract Series 411/4191/4196/4205); LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Contract Series 411/4179/4196/4205). 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®. 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. Legacy Marketing Group and any licensed insurance agent/agency shown on this ad are independent, authorized agents/agencies of Americo. The Liberty Optimizer administrative fee of 1.00–1.75% (depending on the product version selected) will be deducted from the Accumulation Value at the end of each contract year, including the first. LibertyMark is a registered service mark of Legacy Marketing Group.

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Hypothetical example assumes a new contract is issued for \$100,000 at the start of each 10-year calendar year period over the past 20 years and held for 10 years with no withdrawals. Results prior to the Index's actual existence on August 24, 2017, are simulated and based on back-testing. Example is net of the 1.75% Liberty Optimizer Fee. Participation rate may be higher or lower but is guaranteed never to be less than 5% (varies by state). Keep in mind that past performance is no guarantee of future results. Any such example must not be regarded as guaranteed or as an estimate of future performance, unless it is based solely on the minimum guaranteed interest rates. Strategy not available in NH, NJ, or PA. The results obtained from such back-testing should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from these results obtained from back-testing.

* Rate effective December 29, 2019, and subject to change.

** 1/1/2004–12/31/2013.

† Available upon death, surrender, or annuitization, less any withdrawals, surrender charges, and applicable premium tax. Rate for contracts issued in 2020.

LibertyMark® Series Annuity Quick Reference

As of 12/29/2019

Insurance Carrier	Product	Features	Bonus	Withdrawals/ Surrender†	Interest Crediting Strategies*	Min. Guaranteed Rates	GA-Level Commission	Approved States																																																																											
Amerigo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating: A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 12/29/2019	LibertyMark Series single premium deferred fixed indexed annuities* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Years</th> <th>Fee</th> </tr> </thead> <tbody> <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> </tbody> </table>	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%	<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—available on 10-year products. 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, and SEP IRA; 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. 	7 Plus: 5% persistency bonus: • Multiplied by the AV at the end of Year 7. 10 Plus, 10 LT Plus: 7% upfront (6% in CA).	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 7, 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0% 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.	<table border="1"> <thead> <tr> <th></th> <th>7</th> <th>7 Plus</th> <th>10, 10 LT</th> <th>10 Plus, 10 LT Plus</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td>5.10%</td> <td>4.80%</td> <td>6.05%</td> <td>4.20%</td> </tr> <tr> <td>1-Yr S&P 500 Monthly PTP w/ Cap</td> <td>1.90%</td> <td>1.80%</td> <td>2.10%</td> <td>1.65%</td> </tr> <tr> <td>1-Yr S&P 500 PTP Inversion w/ Cap</td> <td>7.50%</td> <td>6.90%</td> <td>9.50%</td> <td>5.70%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>N/A</td> <td>N/A</td> <td>108%</td> <td>70%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>77%</td> <td>72%</td> <td>91%</td> <td>62%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>105%</td> <td>97%</td> <td>123%</td> <td>84%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td>53%</td> <td>49%</td> <td>62%</td> <td>42%</td> </tr> <tr> <td>5-Yr FUSION Strategy**</td> <td colspan="2">Fixed Rate on Gain:</td> <td>3%</td> <td>2%</td> </tr> <tr> <td></td> <td colspan="2">Par. Rate:</td> <td>96%</td> <td>61%</td> </tr> <tr> <td>Declared Interest Account</td> <td>2.30%</td> <td>2.15%</td> <td>2.85%</td> <td>1.85%</td> </tr> </tbody> </table> Rates effective 12/29/2019, and subject to change. Check LegacyNet® for updates.		7	7 Plus	10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500® PTP w/ Cap	5.10%	4.80%	6.05%	4.20%	1-Yr S&P 500 Monthly PTP w/ Cap	1.90%	1.80%	2.10%	1.65%	1-Yr S&P 500 PTP Inversion w/ Cap	7.50%	6.90%	9.50%	5.70%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	N/A	N/A	108%	70%	1-Yr Morgan Stanley TEBI PTP w/ Par.*	77%	72%	91%	62%	2-Yr Morgan Stanley TEBI PTP w/ Par.*	105%	97%	123%	84%	2-Yr S&P 500 PTP w/ Par.	53%	49%	62%	42%	5-Yr FUSION Strategy**	Fixed Rate on Gain:		3%	2%		Par. Rate:		96%	61%	Declared Interest Account	2.30%	2.15%	2.85%	1.85%	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 on contracts issued in 2020. Cap: Minimum guaranteed cap is 1% (0.10% for monthly cap). Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ). Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Rate: Minimum guaranteed annual interest rate is 1%.	7: 5.00% (Ages 0–80) 3.75% (Ages 81–85) 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85) 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85) 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85) 10 Plus, 10 LT Plus: 6.00% (Ages 0–80) Commissions are based on the date the premium is received in Amerigo's Administrative Office. See <i>Compensation Schedule</i> for details.	7¹, 7 Plus¹, 10, and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA ² , MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 7¹, 7 Plus¹, 10 LT, and 10 LT Plus: AK, CA, CT, DE, FL, MN (7, 7 Plus only), NH ³ , NJ ^{3,5} , NV (no 7 Plus), OH ⁵ (7, 10 LT only), OK, PA ^{1,4,5} (no 7 Plus), SC, TX, UT ⁵ , WA ⁵ 1. FUSION Strategy and 1-Yr SG Columbia strategy not available. 2. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 3. Multi-year strategies not available. 4. Morgan Stanley strategies not available. 5. Heritage Maximizer not available.
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** Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (without Cap) With Amount on Gain. Not available on 7-year products or 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 12/29/2019

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: A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 12/29/2019	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—available on 10-year products. 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, and SEP IRA; 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. 	SE 7 Plus: 5% persistency bonus: <ul style="list-style-type: none"> Multiplied by the AV at the end of Year 7. SE 10 Plus, SE 10 LT Plus: 7% upfront (6% in CA).	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules SE 7, SE 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0% SE 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% SE 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% SE 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% SE 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.	<table border="1"> <thead> <tr> <th>SE 7</th> <th>SE 7 Plus</th> <th>SE 10, SE 10 LT</th> <th>SE 10 Plus, SE 10 LT Plus</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500® PTP w/ Cap 6.05%</td> <td>5.65%</td> <td>7.00%</td> <td>5.10%</td> </tr> <tr> <td>1-Yr S&P 500 Monthly PTP w/ Cap 2.10%</td> <td>2.05%</td> <td>2.35%</td> <td>1.90%</td> </tr> <tr> <td>1-Yr S&P 500 PTP Inversion w/ Cap 9.50%</td> <td>8.60%</td> <td>11.40%</td> <td>7.50%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.* N/A</td> <td>N/A</td> <td>125%</td> <td>89%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.* 90%</td> <td>84%</td> <td>104%</td> <td>76%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.* 123%</td> <td>115%</td> <td>141%</td> <td>104%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par. 62%</td> <td>58%</td> <td>71%</td> <td>52%</td> </tr> <tr> <td>5-Yr FUSION Strategy** Fixed Rate on Gain: 4% Par. 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Current Guaranteed Minimum Value Interest Rate: 1.00% , effective on contracts issued in 2020. Cap: Minimum guaranteed cap is 1% (0.10% for monthly cap). Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ). Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Account: Minimum guaranteed annual interest rate is 1%.	SE 7: 5.00% (Ages 0–80) 3.75% (Ages 81–85) SE 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85) SE 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85) SE 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85) SE 10 Plus and SE 10 LT Plus: 6.00% (Ages 0–80) Commissions are based on the date the premium is received in Americo's Administrative Office. See <i>Compensation Schedule</i> for details.	SE 7¹, SE 7 Plus¹, SE 10, and SE 10 Plus: AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA ² , MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY SE 7¹, SE 7 Plus¹, SE 10 LT, and SE 10 LT Plus: AK, CA, CT, DE, FL, MN (7, 7 Plus only), NH ³ , NJ ^{3,5} , NV (no 7 Plus), OH ⁵ (7, 10 LT only), OK, PA ^{1,4,5} (no 7 Plus), SC, TX, UT ⁵ , WA ⁵ 1. FUSION Strategy and 1-Yr SG Columbia strategy not available. 2. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 3. Multi-year strategies not available. 4. Morgan Stanley strategies not available. 5. Heritage Maximizer not available.
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