

Growth Commander 10

Single Premium Deferred Fixed Indexed Annuity

| Interest Crediting Option | No Fee | 1.50% Fee |
|--|--|-----------|
| Declared Interest Option | 4.00% | N/A |
| One-Year S&P 500® Point-to-Point With Cap. | 7.80% | 11.85% |
| One-Year S&P 500 IQ Index* Point-to-Point With Cap | 12.85% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate | 69% | 95% |
| | Participation rate guaranteed for the surrender period: | |
| One-Year SG Global Balanced Index Point-to-Point With Participation Rate | 158% | 216% |
| Two-Year SG Global Balanced Index Point-to-Point With Participation Rate | 214% | 292% |
| One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 146% | 200% |
| Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 227% | 310% |

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,** plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. The current Guaranteed Minimum Value Interest Rate is 2.95%, effective with contracts issued on or after 4/1/2024.

Rates effective 4/29/2024, and subject to change.



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

See Important
Disclosures at End.

Growth Commander 6

Single Premium Deferred Fixed Indexed Annuity

| Interest Crediting Option | No Fee | 1.50% Fee |
|--|--|-----------|
| Declared Interest Option | 3.95% | N/A |
| One-Year S&P 500® Point-to-Point With Cap | 7.75% | 11.80% |
| One-Year S&P 500 IQ Index* Point-to-Point With Cap | 12.50% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate | 68% | 94% |
| | Participation rate guaranteed for the surrender period: | |
| One-Year SG Global Balanced Index Point-to-Point With Participation Rate | 156% | 214% |
| Two-Year SG Global Balanced Index Point-to-Point With Participation Rate | 210% | 288% |
| One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 144% | 198% |
| Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 223% | 306% |

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,** plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. The current Guaranteed Minimum Value Interest Rate is 2.95%, effective with contracts issued on or after 4/1/2024.

Rates effective 4/29/2024, and subject to change.



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

See Important
Disclosures at End.

S&P Dow Jones Indices

The “S&P 500®” and “S&P 500 IQ 0.5% Decrement Index” (“S&P 500 IQ Index” or the “Index”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and have been licensed for use by Americo Financial Life and Annuity Insurance Company (Americo). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. Americo Fixed Indexed Annuities (“FIAs”) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of Americo FIAs or any member of the public regarding the advisability of investing in securities generally or in Americo FIAs particularly or the ability of the S&P 500® and S&P 500 IQ Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to Americo with respect to the S&P 500® and S&P 500 IQ Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® and S&P 500 IQ Index are determined, composed and calculated by S&P Dow Jones Indices without regard to Americo or Americo FIAs. S&P Dow Jones Indices has no obligation to take the needs of Americo or the owners of Americo FIAs into consideration in determining, composing or calculating the S&P 500® and S&P 500 IQ Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Americo FIAs. There is no assurance that investment products based on the S&P 500® and S&P 500 IQ Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an “investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, or promoter” (as defined in the Investment Company Act of 1940, as amended), “expert” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® AND S&P 500 IQ INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY AMERICO, OWNERS OF AMERICO FIAs, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® AND S&P 500 IQ INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND AMERICO, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Morgan Stanley Enhanced Allocation Index

Any annuity product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, “Morgan Stanley”). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

Morgan Stanley includes an index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.15% per business day or up to approximately 37.8% per year. Such deduction is included in calculating the level of the Index and will thus reduce the return of the Index. The excess return calculation applied by Morgan Stanley as part of the Index’s methodology will also decrease the Index’s performance and thus reduce the return of any product linked directly to the Index.

SG Global Balanced Index

The Global Balanced Index (the “Index”) is the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, “SG”). SG has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) (“S&P”) to maintain and calculate the Index. “SG Americas Securities, LLC”, “SGAS”, “Société Générale”, “SG”, “Société Générale Indices”, “SGI”, and “Global Balanced Index” (collectively, the “SG Marks”) are trademarks or service marks of SG. SG has licensed use of the SG Marks to Americo Financial Life and Annuity Insurance Company (“Americo”) for use in a fixed indexed annuity offered by Americo (the “Fixed Indexed Annuity”). SG’s sole contractual relationship with Americo is to license the Index and the SG Marks to Americo. None of SG, S&P, or other third party licensor (collectively, the “Index Parties”) to SG is acting, or has been authorized to act, as an agent of Americo or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Americo.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to the Fixed Indexed Annuity, including those disclosures with respect to the Index. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to the Index, including the Fixed Indexed Annuity, or the ability of the Index to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of Americo or any annuitant into consideration in determining, composing or calculating the Index. The selection of the Index as a crediting option under a Fixed Indexed Annuity does not obligate Americo or SG to invest annuity payments in the components of the Index.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO THE INDEX OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF THE INDEX AND/OR THE CALCULATION OR COMPOSITION OF THE INDEX, OR CALCULATIONS MADE WITH RESPECT TO ANY FIXED INDEXED ANNUITY AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE INDEX OR IN THE CALCULATION OF THE INDEX, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE INDEX. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE INDEX. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, S&P, or any third party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Index, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Americo.

In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index’s leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.



Growth Commander Forms: Series 319, 4204, 4139, 2508. AAA319-6 (12/22), AAA319-6 DP (06/23), AAA319-10 (12/22), AAA319-10 DP (06/23); ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, AAA4204, AAA4139 (05/06), AAA2508 PTPP (02/22), AAA2508 PTPP WF (02/22), AAA2508 PTPC (02/22), AAA2508 PTPC WF (02/22), AAA2508 PTPPG (02/22), AAA2508 PTPPG WF (02/22); ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF. **In Oregon:** ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF, AAA4139 (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.

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.

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.

* Also known as the S&P 500 IQ 0.5% Decrement Index.

** Premium tax does not apply in Oregon.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.