

June 2024 Renewal Rates

Americo Financial Life and Annuity Insurance Company

Products offered exclusively through Legacy Marketing GroupSM

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Growth Commander 6

Contract Effective Year	2022		2023	
Contract Effective Month/Day	6/1-6/21	6/22-6/30	6/1-6/27	6/28-6/30
S&P 500 1yr Pt-to-Pt - Cap	4.20%	4.60%	6.80%	7.20%
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.00%	7.60%	10.35%	10.90%
S&P 500 1yr Pt-to-Pt - Participation Rate	29.00%	33.00%	47.00%	45.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	47.00%	51.00%	65.00%	62.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	94.00%	106.00%	149.00%	157.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	153.00%	166.00%	209.00%	217.00%
SG Global Balanced 6yr Value Lock - Participation Rate	174.00%	196.00%	265.00%	279.00%
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	92.00%	104.00%	146.00%	150.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	151.00%	162.00%	204.00%	208.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	124.00%	140.00%	196.00%	202.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	203.00%	219.00%	274.00%	280.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	83.00%	94.00%	133.00%	138.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	136.00%	148.00%	187.00%	192.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	129.00%	148.00%	206.00%	213.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	213.00%	231.00%	290.00%	297.00%
Declared Account	2.35%	2.65%	3.70%	3.85%

Growth Commander 10

Contract Effective Year	2022		2023	
Contract Effective Month/Day	6/1-6/21	6/22-6/30	6/1-6/27	6/28-6/30
S&P 500 1yr Pt-to-Pt - Cap	4.35%	4.70%	6.90%	7.30%
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.15%	7.65%	10.50%	11.05%
S&P 500 1yr Pt-to-Pt - Participation Rate	30.00%	34.00%	48.00%	46.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	48.00%	52.00%	68.00%	63.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	96.00%	109.00%	152.00%	160.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	156.00%	169.00%	212.00%	219.00%
SG Global Balanced 5yr Value Lock - Participation Rate	171.00%	192.00%	260.00%	272.00%
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	95.00%	106.00%	148.00%	153.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	153.00%	164.00%	207.00%	211.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	127.00%	144.00%	199.00%	206.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	206.00%	223.00%	278.00%	284.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	85.00%	97.00%	136.00%	140.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	139.00%	150.00%	190.00%	194.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	133.00%	152.00%	210.00%	217.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	217.00%	235.00%	294.00%	300.00%
Declared Account	2.40%	2.70%	3.80%	3.90%

Important information regarding renewal rates. Renewal rates and rates on transfers into index strategies are determined based on day, month and year premium was received and subsequently allocated. Renewal rates are subject to change and are guaranteed for the length of the Index Period.

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May 2024 Renewal Rates

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Growth Commander 6

Contract Effective Year	2022		2023
Contract Effective Month/Day	5/1-5/22	5/23-5/31	5/1-5/31
S&P 500 1yr Pt-to-Pt - Cap	3.85%	4.20%	6.80%
S&P 500 1yr Pt-to-Pt - Cap with Fee	6.60%	7.00%	10.35%
S&P 500 1yr Pt-to-Pt - Participation Rate	26.00%	29.00%	47.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	45.00%	47.00%	65.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	83.00%	94.00%	149.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	142.00%	153.00%	209.00%
SG Global Balanced 6yr Value Lock - Participation Rate	156.00%	174.00%	265.00%
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	82.00%	92.00%	146.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	141.00%	151.00%	204.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	111.00%	124.00%	196.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	190.00%	203.00%	274.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	74.00%	83.00%	133.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	127.00%	136.00%	187.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	115.00%	129.00%	206.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	198.00%	213.00%	290.00%
Declared Account	2.05%	2.35%	3.70%

Growth Commander 10

Contract Effective Year	2022		2023
Contract Effective Month/Day	5/1-5/22	5/23-5/31	5/1-5/31
S&P 500 1yr Pt-to-Pt - Cap	3.95%	4.35%	6.90%
S&P 500 1yr Pt-to-Pt - Cap with Fee	6.70%	7.15%	10.50%
S&P 500 1yr Pt-to-Pt - Participation Rate	27.00%	30.00%	48.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	46.00%	48.00%	68.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	86.00%	96.00%	152.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	145.00%	156.00%	212.00%
SG Global Balanced 5yr Value Lock - Participation Rate	154.00%	171.00%	260.00%
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	85.00%	95.00%	148.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	143.00%	153.00%	207.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	115.00%	127.00%	199.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	194.00%	206.00%	278.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	76.00%	85.00%	136.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	129.00%	139.00%	190.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	119.00%	133.00%	210.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	202.00%	217.00%	294.00%
Declared Account	2.15%	2.40%	3.80%

Important information regarding renewal rates. Renewal rates and rates on transfers into index strategies are determined based on day, month and year premium was received and subsequently allocated. Renewal rates are subject to change and are guaranteed for the length of the Index Period.

LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Policy Series 411), LibertyMark 7 Plus, SE 7 Plus (Policy Series 411), LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Policy Series 411), ClassicMark 10, 10 LT, 10 Plus, 10 LT Plus (Policy Series 411), FutureMark (Policy Series 416), Growth Commander 6, 10 (Policy Series 319), and LibertyMark Freedom 7, 10, 10 Plus (Policy Series 321) 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. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

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