

| 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. | 7.85% | 11.70% |
| One-Year S&P 500 IQ Index * Point-to-Point With Cap | 11.75% | N/A |
| One-Year S&P 500 IQ Index * Point-to-Point With Participation Rate | 65% | 90% |
| | Participation rate guaranteed for the surrender period: | |
| One-Year SG Global Balanced Index Point-to-Point With Participation Rate | 155% | 214% |
| Two-Year SG Global Balanced Index Point-to-Point With Participation Rate | 209% | 287% |
| One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 142% | 196% |
| Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 219% | 303% |

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.50% 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 2.65%, effective with contracts issued on or after 4/1/2026.

Rates effective 4/24/2026, and subject to change.



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

See Important Disclosures at End.

| 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% | 11.60% |
| One-Year S&P 500 IQ Index * Point-to-Point With Cap | 11.65% | N/A |
| One-Year S&P 500 IQ Index * Point-to-Point With Participation Rate | 65% | 89% |
| | Participation rate guaranteed for the surrender period: | |
| One-Year SG Global Balanced Index Point-to-Point With Participation Rate | 154% | 213% |
| Two-Year SG Global Balanced Index Point-to-Point With Participation Rate | 208% | 286% |
| One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 141% | 195% |
| Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 218% | 302% |

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S&P Dow Jones Indices

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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).

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