

| Interest Crediting Option | No Fee | 1.50% Fee |
|--|---|-----------|
| Declared Interest Option | 4.05% | N/A |
| One-Year S&P 500 ® Point-to-Point With Cap. | 7.95% | 12.05% |
| One-Year S&P 500 IQ Index * Point-to-Point With Cap | 12.15% | N/A |
| One-Year S&P 500 IQ Index * Point-to-Point With Participation Rate | 67% | 91% |
| | Participation rate guaranteed for the surrender period: | |
| One-Year SG Global Balanced Index Point-to-Point With Participation Rate | 159% | 217% |
| 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% | 199% |
| Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 225% | 309% |

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 2.85%, effective with contracts issued on or after 1/1/2025.

Rates effective 3/21/2025, 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 | 4.00% | N/A |
| One-Year S&P 500 ® Point-to-Point With Cap | 7.90% | 12.00% |
| One-Year S&P 500 IQ Index * Point-to-Point With Cap | 11.80% | N/A |
| One-Year S&P 500 IQ Index * Point-to-Point With Participation Rate | 66% | 90% |
| | Participation rate guaranteed for the surrender period: | |
| One-Year SG Global Balanced Index Point-to-Point With Participation Rate | 156% | 215% |
| 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 | 143% | 197% |
| Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate | 221% | 305% |

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 2.85%, effective with contracts issued on or after 1/1/2025.

Rates effective 3/21/2025, and subject to change.



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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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