

| Interest Crediting Option  | No Fee  | 1.50% Fee |
|--|---|-----------|
| Declared Interest Option   | 3.95%   | N/A       |
| One-Year <b>S&amp;P 500</b> ® Point-to-Point With Cap.   | 7.75%   | 11.65%    |
| One-Year <b>S&amp;P 500 IQ Index</b> * Point-to-Point With Cap                                     | 12.40%  | N/A       |
| One-Year <b>S&amp;P 500 IQ Index</b> *<br>Point-to-Point With Participation Rate                   | 68%   | 94%       |
|  | Participation rate guaranteed for the surrender period: |           |
| One-Year <b>SG Global Balanced Index</b><br>Point-to-Point With Participation Rate                 | 154%  | 212%      |
| Two-Year <b>SG Global Balanced Index</b><br>Point-to-Point With Participation Rate                 | 207%  | 286%      |
| One-Year <b>Morgan Stanley Enhanced Allocation Index</b><br>Point-to-Point With Participation Rate | 142%  | 196%      |
| Two-Year <b>Morgan Stanley Enhanced Allocation Index</b><br>Point-to-Point With Participation Rate | 220%  | 303%      |

**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 3.00%, effective with contracts issued on or after 10/1/2024.

**Rates effective 10/26/2024, 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   | 3.90%   | N/A       |
| One-Year <b>S&amp;P 500</b> ® Point-to-Point With Cap  | 7.70%   | 11.60%    |
| One-Year <b>S&amp;P 500 IQ Index</b> * Point-to-Point With Cap                                     | 12.00%  | N/A       |
| One-Year <b>S&amp;P 500 IQ Index</b> *<br>Point-to-Point With Participation Rate                   | 67%   | 93%       |
|  | Participation rate guaranteed for the surrender period: |           |
| One-Year <b>SG Global Balanced Index</b><br>Point-to-Point With Participation Rate                 | 151%  | 209%      |
| Two-Year <b>SG Global Balanced Index</b><br>Point-to-Point With Participation Rate                 | 204%  | 282%      |
| One-Year <b>Morgan Stanley Enhanced Allocation Index</b><br>Point-to-Point With Participation Rate | 139%  | 193%      |
| Two-Year <b>Morgan Stanley Enhanced Allocation Index</b><br>Point-to-Point With Participation Rate | 216%  | 299%      |

**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 3.00%, effective with contracts issued on or after 10/1/2024.

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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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