

**March 2026 Renewal Rates**  
 Americo Financial Life and Annuity Insurance Company  
 Products offered exclusively through Legacy Marketing Group<sup>SM</sup>  
**FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMER.**

**Growth Commander 6**

Contract Effective Year	2022	2023	2024	2025
Contract Effective Month/Day	3/1-3/31	3/1-3/31	3/1-3/31	3/1-3/31
S&P 500 1yr Pt-to-Pt - Cap	4.30%	7.15%	8.10%	8.05%
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.30%	10.95%	12.35%	12.30%
S&P 500 1yr Pt-to-Pt - Participation Rate	31.00%	45.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	49.00%	63.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	12.10%	12.30%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	66.00%	68.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	92.00%	93.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	98.00%	144.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	157.00%	203.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	186.00%	264.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	63.00%	146.00%	156.00%	157.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	124.00%	204.00%	214.00%	215.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	87.00%	196.00%	210.00%	212.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	170.00%	274.00%	288.00%	290.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	55.00%	133.00%	144.00%	145.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	108.00%	187.00%	198.00%	199.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	85.00%	206.00%	223.00%	224.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	167.00%	290.00%	306.00%	308.00%
Declared Account	2.45%	3.60%	3.95%	4.05%

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**Growth Commander 10**

Contract Effective Year	2022	2023	2024	2025
Contract Effective Month/Day	3/1-3/31	3/1-3/31	3/1-3/31	3/1-3/31
S&P 500 1yr Pt-to-Pt - Cap	4.45%	7.25%	8.15%	8.10%
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.45%	11.10%	12.45%	12.40%
S&P 500 1yr Pt-to-Pt - Participation Rate	32.00%	46.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	50.00%	64.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	12.45%	12.70%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	68.00%	69.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	93.00%	94.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	101.00%	147.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	160.00%	206.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	183.00%	258.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	66.00%	148.00%	158.00%	160.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	126.00%	207.00%	216.00%	218.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	91.00%	199.00%	214.00%	215.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	174.00%	278.00%	292.00%	294.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	58.00%	136.00%	146.00%	147.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	110.00%	190.00%	200.00%	201.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	89.00%	210.00%	227.00%	228.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	171.00%	294.00%	310.00%	312.00%
Declared Account	2.50%	3.70%	4.00%	4.10%

**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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