

December 2024 Renewal Rates
 Americo Financial Life and Annuity Insurance Company
 Products offered exclusively through Legacy Marketing GroupSM
FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMER.

Growth Commander 6

Contract Effective Year	2022	2023
Contract Effective Month/Day	12/1-12/31	12/1-12/31
S&P 500 1yr Pt-to-Pt - Cap	7.65%	8.30%
S&P 500 1yr Pt-to-Pt - Cap with Fee	11.85%	12.55%
S&P 500 1yr Pt-to-Pt - Participation Rate	51.00%	50.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	70.00%	68.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	13.65%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	72.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	97.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	162.00%	168.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	221.00%	226.00%
SG Global Balanced 6yr Value Lock - Participation Rate	290.00%	300.00%
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	161.00%	164.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	219.00%	222.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	216.00%	220.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	294.00%	298.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	147.00%	150.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	201.00%	204.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	228.00%	232.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	311.00%	316.00%
Declared Account	4.10%	4.20%

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Growth Commander 10

Contract Effective Year	2022	2023
Contract Effective Month/Day	12/1-12/31	12/1-12/31
S&P 500 1yr Pt-to-Pt - Cap	7.75%	8.40%
S&P 500 1yr Pt-to-Pt - Cap with Fee	12.00%	12.65%
S&P 500 1yr Pt-to-Pt - Participation Rate	52.00%	51.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	71.00%	69.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	14.10%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	73.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	99.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	165.00%	170.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	224.00%	229.00%
SG Global Balanced 5yr Value Lock - Participation Rate	284.00%	293.00%
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	163.00%	167.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	222.00%	225.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	219.00%	224.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	298.00%	302.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	150.00%	153.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	204.00%	207.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	232.00%	236.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	315.00%	320.00%
Declared Account	4.15%	4.25%

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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Contract Effective Year Contract Effective Month/Day	2022		2023	
	11/1-11/21	11/22-11/30	11/1-11/28	11/29-11/30
S&P 500 1yr Pt-to-Pt - Cap	7.10%	7.65%	7.70%	8.30%
S&P 500 1yr Pt-to-Pt - Cap with Fee	10.85%	11.85%	11.50%	12.55%
S&P 500 1yr Pt-to-Pt - Participation Rate	47.00%	51.00%	47.00%	50.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	66.00%	70.00%	64.00%	68.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	11.50%	13.65%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	68.00%	72.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	92.00%	97.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	152.00%	162.00%	161.00%	168.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	212.00%	221.00%	221.00%	226.00%
SG Global Balanced 6yr Value Lock - Participation Rate	274.00%	290.00%	287.00%	300.00%
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	150.00%	161.00%	159.00%	164.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	209.00%	219.00%	217.00%	222.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	202.00%	216.00%	214.00%	220.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	281.00%	294.00%	292.00%	298.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	137.00%	147.00%	146.00%	150.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	191.00%	201.00%	200.00%	204.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	213.00%	228.00%	226.00%	232.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	297.00%	311.00%	309.00%	316.00%
Declared Account	3.85%	4.10%	4.10%	4.20%

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Contract Effective Year Contract Effective Month/Day	2022		2023	
	11/1-11/21	11/22-11/30	11/1-11/28	11/29-11/30
S&P 500 1yr Pt-to-Pt - Cap	7.20%	7.75%	7.80%	8.40%
S&P 500 1yr Pt-to-Pt - Cap with Fee	10.95%	12.00%	11.60%	12.65%
S&P 500 1yr Pt-to-Pt - Participation Rate	48.00%	52.00%	50.00%	51.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	67.00%	71.00%	65.00%	69.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	11.75%	14.10%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	69.00%	73.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	94.00%	99.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	155.00%	165.00%	164.00%	170.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	214.00%	224.00%	224.00%	229.00%
SG Global Balanced 5yr Value Lock - Participation Rate	268.00%	284.00%	280.00%	293.00%
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	153.00%	163.00%	162.00%	167.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	211.00%	222.00%	220.00%	225.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	206.00%	219.00%	217.00%	224.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	284.00%	298.00%	296.00%	302.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	140.00%	150.00%	148.00%	153.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	194.00%	204.00%	202.00%	207.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	217.00%	232.00%	230.00%	236.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	301.00%	315.00%	313.00%	320.00%
Declared Account	3.90%	4.15%	4.15%	4.25%

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