

**July 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 Contract Effective Month/Day	2022		2023	2024
	7/1-7/25	7/26-7/31	7/1-7/31	7/1-7/31
S&P 500 1yr Pt-to-Pt - Cap	n/a	5.85%	7.40%	8.40%
S&P 500 1yr Pt-to-Pt - Cap with Fee	n/a	9.10%	11.15%	12.60%
S&P 500 1yr Pt-to-Pt - Participation Rate	n/a	36.00%	43.00%	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	n/a	53.00%	60.00%	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	12.40%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	n/a	67.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	n/a	91.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	n/a	125.00%	151.00%	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	n/a	184.00%	210.00%	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	n/a	230.00%	273.00%	n/a
SG Global Balanced 6yr Value Lock - Cap	n/a	7.00%	7.00%	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	n/a	123.00%	150.00%	164.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	n/a	182.00%	208.00%	222.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	n/a	167.00%	202.00%	220.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	n/a	246.00%	280.00%	298.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	n/a	113.00%	138.00%	150.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	n/a	167.00%	192.00%	204.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	n/a	176.00%	213.00%	232.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	n/a	260.00%	297.00%	316.00%
Declared Account	n/a	3.10%	3.75%	4.20%

**July 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 10**

Contract Effective Year Contract Effective Month/Day	2022		2023	2024
	7/1-7/25	7/26-7/31	7/1-7/31	7/1-7/31
S&P 500 1yr Pt-to-Pt - Cap	5.00%	5.90%	7.50%	8.50%
S&P 500 1yr Pt-to-Pt - Cap with Fee	8.10%	9.20%	11.30%	12.65%
S&P 500 1yr Pt-to-Pt - Participation Rate	30.00%	37.00%	44.00%	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	47.00%	54.00%	61.00%	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	12.75%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	n/a	68.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	n/a	92.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	107.00%	128.00%	154.00%	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	166.00%	187.00%	213.00%	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	191.00%	225.00%	267.00%	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	106.00%	126.00%	153.00%	167.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	164.00%	184.00%	211.00%	225.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	144.00%	170.00%	206.00%	224.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	223.00%	249.00%	284.00%	302.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	97.00%	115.00%	140.00%	153.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	150.00%	169.00%	194.00%	207.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	152.00%	180.00%	217.00%	236.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	235.00%	264.00%	300.00%	320.00%
Declared Account	2.65%	3.15%	3.85%	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.

Growth Commander 6, 10 (Policy Series 319) are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

#### **Important Information**

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice.

**S&P® 500 INDICES:** The S&P 500® Index and S&P 500 MARC 5 Index is a product of S&P Dow Jones Indices LLC (“SPDJI”) and has been licensed for use by Americo Financial Life and Annuity Insurance Company (“Americo”). Standard & Poor’s®, and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Americo. Americo’s annuity product is not sponsored, endorsed, sold, or promoted by SPDJI, S&P, Dow Jones, or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such product, nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Any annuity product that is linked to the performance of the Enhanced Allocation Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, “Morgan Stanley”). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein. Morgan Stanley includes an index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.15% per business day or up to approximately 37.8% per year. Such deduction is included in calculating the level of the Index and will thus reduce the return of the Index. The excess return calculation applied by Morgan Stanley as part of the Index’s methodology will also decrease the Index’s performance and thus reduce the return of any product linked directly to the Index.

The Global Balanced Index (“Index”) is the exclusive property of SG Americas Securities, LLC (together with its affiliates, “SG”). SG has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) (“S&P”) to maintain and calculate the Index. “SG Americas Securities, LLC”, “SGAS”, “Société Générale”, “SG”, “Global Balanced Index”, et al. (collectively, the “SG Marks”) are trademarks or service marks of SG. SG has licensed use of the Index and the SG Marks to Americo Financial Life and Annuity Insurance Company (“Americo”) for use in fixed indexed annuities. Neither SG, S&P, nor any other third-party licensor has been authorized to act as an agent of Americo or has in any way sponsored, endorsed, sold, promoted, structured or priced any fixed indexed annuity or provided investment advice to Americo. Such parties make no representation regarding the advisability of purchasing, selling, or holding product linked to the Index, including Fixed Indexed Annuities and shall not be liable for any related loss or payment thereof. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Americo. Neither Americo nor SG are obligated to invest annuity payments in the components of the Index. The Index levels are net of a 0.50% annual maintenance fee, calculated and deducted daily. The Index also deducts fees to cover rebalancing, replication, and other costs. The total amount of these fees is unpredictable and depends on a number of factors, including the leverage of the Index, which may be as high as 200%. These fees and costs, which are increased by the Index’s leverage, will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls. Additional information is available at <https://sg-global-balanced.com/>.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to an SG Index. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to an SG Index, including the Fixed Indexed Annuity, or the ability of an SG Index to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of Americo or any annuitant into consideration in determining, composing or calculating an SG Index. The selection of an SG Index as a crediting option under a Fixed Indexed Annuity does not obligate Americo or SG to invest annuity payments in the components of such SG Index.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO ANY SG INDEX OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF ANY 22-800-2 (03/24) SG INDEX OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF ANY SG INDEX AND/OR THE CALCULATION OR COMPOSITION OF ANY SG INDEX, OR CALCULATIONS MADE WITH RESPECT TO ANY FIXED INDEXED ANNUITY AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN ANY SG INDEX OR IN THE CALCULATION OF ANY SG INDEX, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF ANY SG INDEX. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF ANY SG INDEX. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, S&P, or any third party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Index, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Americo.

In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index’s leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

The “S&P 500 IQ 0.5% Decrement Index” (“S&P 500 IQ Index” or the “Index”) is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and has been licensed for use by Amerigo Financial Life and Annuity Insurance Company (“Amerigo”). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. Amerigo Fixed Indexed Annuities (“FIAs”) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of Amerigo FIAs or any member of the public regarding the advisability of investing in securities generally or in Amerigo FIAs particularly or the ability of the S&P 500 IQ Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to Amerigo with respect to the S&P 500 IQ Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500 IQ Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Amerigo or Amerigo FIAs. S&P Dow Jones Indices has no obligation to take the needs of Amerigo or the owners of Amerigo FIAs into consideration in determining, composing or calculating the S&P 500 IQ Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Amerigo FIAs. There is no assurance that investment products based on the S&P 500 IQ Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an “investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, or promoter” (as defined in the Investment Company Act of 1940, as amended), “expert” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice. NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 IQ INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY AMERICO, OWNERS OF AMERICO FIAs, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500 IQ INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND AMERICO, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.