

**June 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	2025
	6/1-6/21	6/22-6/30	6/1-6/27	6/28-6/30	6/1-6/30	6/1-6/30
S&P 500 1yr Pt-to-Pt - Cap	5.55%	n/a	7.15%	7.40%	8.40%	8.05%
S&P 500 1yr Pt-to-Pt - Cap with Fee	8.75%	n/a	10.95%	11.15%	12.60%	12.30%
S&P 500 1yr Pt-to-Pt - Participation Rate	38.00%	n/a	45.00%	43.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	56.00%	n/a	63.00%	60.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	n/a	12.40%	12.30%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	n/a	n/a	67.00%	68.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	n/a	n/a	91.00%	93.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	127.00%	n/a	144.00%	151.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	186.00%	n/a	203.00%	210.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	235.00%	n/a	264.00%	273.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	n/a	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	92.00%	n/a	146.00%	150.00%	164.00%	157.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	151.00%	n/a	204.00%	208.00%	222.00%	215.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	124.00%	n/a	196.00%	202.00%	220.00%	212.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	203.00%	n/a	274.00%	280.00%	298.00%	290.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	83.00%	n/a	133.00%	138.00%	150.00%	145.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	136.00%	n/a	187.00%	192.00%	204.00%	199.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	129.00%	n/a	206.00%	213.00%	232.00%	224.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	213.00%	n/a	290.00%	297.00%	316.00%	308.00%
Declared Account	3.15%	n/a	3.60%	3.75%	4.20%	4.05%

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**Growth Commander 10**

Contract Effective Year Contract Effective Month/Day	2022		2023		2024	2025
	6/1-6/21	6/22-6/30	6/1-6/27	6/28-6/30	6/1-6/30	6/1-6/30
S&P 500 1yr Pt-to-Pt - Cap	5.70%	5.00%	7.25%	7.50%	8.50%	8.10%
S&P 500 1yr Pt-to-Pt - Cap with Fee	8.90%	8.10%	11.10%	11.30%	12.65%	12.40%
S&P 500 1yr Pt-to-Pt - Participation Rate	39.00%	30.00%	46.00%	44.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	57.00%	47.00%	64.00%	61.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	n/a	12.75%	12.70%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	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	n/a	n/a	92.00%	94.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	130.00%	107.00%	147.00%	154.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	189.00%	166.00%	206.00%	213.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	229.00%	191.00%	258.00%	267.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	95.00%	106.00%	148.00%	153.00%	167.00%	160.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	153.00%	164.00%	207.00%	211.00%	225.00%	218.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	127.00%	144.00%	199.00%	206.00%	224.00%	215.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	206.00%	223.00%	278.00%	284.00%	302.00%	294.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	85.00%	97.00%	136.00%	140.00%	153.00%	147.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	139.00%	150.00%	190.00%	194.00%	207.00%	201.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	133.00%	152.00%	210.00%	217.00%	236.00%	228.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	217.00%	235.00%	294.00%	300.00%	320.00%	312.00%
Declared Account	3.20%	2.65%	3.70%	3.85%	4.25%	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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