

**May 2025 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	
	5/1-5/22	5/23-5/31	5/1-5/31	5/1-5/29	5/30-5/31
S&P 500 1yr Pt-to-Pt - Cap	4.30%	4.80%	7.00%	7.90%	TBD
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.20%	7.80%	10.75%	12.05%	TBD
S&P 500 1yr Pt-to-Pt - Participation Rate	32.00%	32.00%	46.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	50.00%	49.00%	64.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	12.30%	TBD
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	n/a	67.00%	TBD
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	n/a	92.00%	TBD
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	102.00%	112.00%	147.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	161.00%	171.00%	206.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	190.00%	207.00%	265.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	82.00%	92.00%	146.00%	156.00%	TBD
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	141.00%	151.00%	204.00%	214.00%	TBD
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	111.00%	124.00%	196.00%	210.00%	TBD
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	190.00%	203.00%	274.00%	288.00%	TBD
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	74.00%	83.00%	133.00%	144.00%	TBD
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	127.00%	136.00%	187.00%	198.00%	TBD
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	115.00%	129.00%	206.00%	223.00%	TBD
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	198.00%	213.00%	290.00%	306.00%	TBD
Declared Account	2.50%	2.75%	3.70%	3.95%	TBD

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**Growth Commander 10**

Contract Effective Year Contract Effective Month/Day	2022		2023	2024	
	5/1-5/22	5/23-5/31	5/1-5/31	5/1-5/29	5/30-5/31
S&P 500 1yr Pt-to-Pt - Cap	4.40%	4.90%	7.15%	8.00%	TBD
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.35%	7.95%	10.90%	12.10%	TBD
S&P 500 1yr Pt-to-Pt - Participation Rate	32.00%	33.00%	47.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	51.00%	50.00%	65.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	12.65%	TBD
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate			n/a	68.00%	TBD
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee			n/a	94.00%	TBD
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate			149.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	164.00%	174.00%	208.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	186.00%	202.00%	259.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	85.00%	95.00%	148.00%	158.00%	TBD
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	143.00%	153.00%	207.00%	216.00%	TBD
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	115.00%	127.00%	199.00%	214.00%	TBD
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	194.00%	206.00%	278.00%	292.00%	TBD
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	76.00%	85.00%	136.00%	146.00%	TBD
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	129.00%	139.00%	190.00%	200.00%	TBD
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	119.00%	133.00%	210.00%	227.00%	TBD
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	202.00%	217.00%	294.00%	310.00%	TBD
Declared Account	2.55%	2.80%	3.80%	4.00%	TBD

**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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**Growth Commander 6**

Contract Effective Year Contract Effective Month/Day	2022		2023	2024
	4/1-4/19	4/20-4/30	4/1-4/30	4/1-4/30
S&P 500 1yr Pt-to-Pt - Cap	3.75%	4.30%	7.00%	7.90%
S&P 500 1yr Pt-to-Pt - Cap with Fee	6.50%	7.20%	10.75%	12.05%
S&P 500 1yr Pt-to-Pt - Participation Rate	24.00%	32.00%	46.00%	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	43.00%	50.00%	64.00%	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	12.30%
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	92.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	79.00%	102.00%	147.00%	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	138.00%	161.00%	206.00%	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	150.00%	190.00%	265.00%	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	63.00%	82.00%	146.00%	156.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	124.00%	141.00%	204.00%	214.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	87.00%	111.00%	196.00%	210.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	170.00%	190.00%	274.00%	288.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	55.00%	74.00%	133.00%	144.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	108.00%	127.00%	187.00%	198.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	85.00%	115.00%	206.00%	223.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	167.00%	198.00%	290.00%	306.00%
Declared Account	1.90%	2.50%	3.70%	3.95%

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**Growth Commander 10**

Contract Effective Year Contract Effective Month/Day	2022		2023	2024
	4/1-4/19	4/20-4/30	4/1-4/30	4/1-4/30
S&P 500 1yr Pt-to-Pt - Cap	3.85%	4.40%	7.15%	8.00%
S&P 500 1yr Pt-to-Pt - Cap with Fee	6.65%	7.35%	10.90%	12.10%
S&P 500 1yr Pt-to-Pt - Participation Rate	25.00%	32.00%	47.00%	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	44.00%	51.00%	65.00%	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	n/a	12.65%
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	94.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	82.00%	105.00%	149.00%	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	141.00%	164.00%	208.00%	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	148.00%	186.00%	259.00%	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	66.00%	85.00%	148.00%	158.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	126.00%	143.00%	207.00%	216.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	91.00%	115.00%	199.00%	214.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	174.00%	194.00%	278.00%	292.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	58.00%	76.00%	136.00%	146.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	110.00%	129.00%	190.00%	200.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	89.00%	119.00%	210.00%	227.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	171.00%	202.00%	294.00%	310.00%
Declared Account	2.00%	2.55%	3.80%	4.00%

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