

July 2023 Renewal Rates

Americo Financial Life and Annuity Insurance Company
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Growth Commander 6

Contract Effective Year Contract Effective Month/Day	2022	
	7/1-7/25	7/26-7/31
S&P 500 1yr Pt-to-Pt - Cap	4.95%	5.95%
S&P 500 1yr Pt-to-Pt - Cap with Fee	8.10%	9.25%
S&P 500 1yr Pt-to-Pt - Participation Rate	32.00%	37.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	50.00%	55.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	108.00%	127.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	166.00%	185.00%
SG Global Balanced 6yr Value Lock - Participation Rate	202.00%	236.00%
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	104.00%	123.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	162.00%	182.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	140.00%	167.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	219.00%	246.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	94.00%	113.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	148.00%	167.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	148.00%	176.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	231.00%	260.00%
Declared Account	2.65%	3.15%

Growth Commander 10

Contract Effective Year Contract Effective Month/Day	2022	
	7/1-7/25	7/26-7/31
S&P 500 1yr Pt-to-Pt - Cap	5.05%	6.05%
S&P 500 1yr Pt-to-Pt - Cap with Fee	8.15%	9.35%
S&P 500 1yr Pt-to-Pt - Participation Rate	33.00%	38.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	51.00%	55.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	109.00%	130.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	169.00%	188.00%
SG Global Balanced 5yr Value Lock - Participation Rate	197.00%	230.00%
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	106.00%	126.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	164.00%	184.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	144.00%	170.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	223.00%	249.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	97.00%	115.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	150.00%	169.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	152.00%	180.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	235.00%	264.00%
Declared Account	2.70%	3.20%

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.

LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Policy Series 411), LibertyMark 7 Plus, SE 7 Plus (Policy Series 411), LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Policy Series 411), ClassicMark 10, 10 LT, 10 Plus, 10 LT Plus (Policy Series 411), FutureMark (Policy Series 416), and 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.

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Growth Commander 6

Contract Effective Year Contract Effective Month/Day	2022	
	6/1-6/21	6/22-6/30
S&P 500 1yr Pt-to-Pt - Cap	4.50%	4.95%
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.25%	8.10%
S&P 500 1yr Pt-to-Pt - Participation Rate	26.00%	32.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	43.00%	50.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	96.00%	108.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	155.00%	166.00%
SG Global Balanced 6yr Value Lock - Participation Rate	180.00%	202.00%
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	92.00%	104.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	151.00%	162.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	124.00%	140.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	203.00%	219.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	83.00%	94.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	136.00%	148.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	129.00%	148.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	213.00%	231.00%
Declared Account	2.35%	2.65%

Growth Commander 10

Contract Effective Year Contract Effective Month/Day	2022	
	6/1-6/21	6/22-6/30
S&P 500 1yr Pt-to-Pt - Cap	4.65%	5.05%
S&P 500 1yr Pt-to-Pt - Cap with Fee	7.40%	8.15%
S&P 500 1yr Pt-to-Pt - Participation Rate	27.00%	33.00%
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	44.00%	51.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	98.00%	109.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	157.00%	169.00%
SG Global Balanced 5yr Value Lock - Participation Rate	176.00%	197.00%
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	95.00%	106.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	153.00%	164.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	127.00%	144.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	206.00%	223.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	85.00%	97.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	139.00%	150.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	133.00%	152.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	217.00%	235.00%
Declared Account	2.40%	2.70%

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