December 2026 Renewal Rates

Americo Financial Life and Annuity Insurance Company

Products offered exclusively through Legacy Marketing Group℠

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Growth Commander 6

Contract Effective Year	**2022**	**2023**	**2024**	**2025**	
Contract Effective Month/Day	12/1-12/31	12/1-12/31	12/1-12/31	12/1-12/11	12/12-12/31
S&P 500 1yr Pt-to-Pt - Cap	7.55%	8.00%	7.65%	7.75%	7.45%
S&P 500 1yr Pt-to-Pt - Cap with Fee	11.45%	11.95%	11.45%	11.60%	11.15%
S&P 500 1yr Pt-to-Pt - Participation Rate	49.00%	49.00%	n/a	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	67.00%	67.00%	n/a	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	11.00%	10.65%	10.90%	10.60%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	64.00%	61.00%	61.00%	62.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	87.00%	84.00%	85.00%	86.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	162.00%	167.00%	n/a	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	221.00%	226.00%	n/a	n/a	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	291.00%	297.00%	n/a	n/a	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	n/a	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	161.00%	164.00%	152.00%	154.00%	154.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	219.00%	222.00%	210.00%	212.00%	213.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	216.00%	220.00%	204.00%	207.00%	208.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	294.00%	298.00%	283.00%	285.00%	286.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	147.00%	150.00%	139.00%	141.00%	141.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	201.00%	204.00%	193.00%	195.00%	195.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	228.00%	232.00%	216.00%	219.00%	218.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	311.00%	316.00%	299.00%	302.00%	302.00%
Declared Account	4.05%	4.10%	3.90%	3.95%	3.95%

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Growth Commander 10

Contract Effective Year	**2022**	**2023**	**2024**	**2025**	
Contract Effective Month/Day	12/1-12/31	12/1-12/31	12/1-12/31	12/1-12/11	12/12-12/31
S&P 500 1yr Pt-to-Pt - Cap	7.65%	8.05%	7.70%	7.80%	7.50%
S&P 500 1yr Pt-to-Pt - Cap with Fee	11.65%	12.05%	11.50%	11.65%	11.25%
S&P 500 1yr Pt-to-Pt - Participation Rate	50.00%	50.00%	n/a	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	68.00%	68.00%	n/a	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	11.30%	10.95%	11.20%	10.65%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	65.00%	62.00%	63.00%	63.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	88.00%	85.00%	86.00%	86.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	164.00%	169.00%	n/a	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	223.00%	229.00%	n/a	n/a	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	284.00%	290.00%	n/a	n/a	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	n/a	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	163.00%	167.00%	155.00%	157.00%	155.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	222.00%	225.00%	213.00%	215.00%	214.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	219.00%	224.00%	208.00%	211.00%	209.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	298.00%	302.00%	287.00%	289.00%	287.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	150.00%	153.00%	142.00%	144.00%	142.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	204.00%	207.00%	196.00%	198.00%	196.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	232.00%	236.00%	220.00%	223.00%	219.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	315.00%	320.00%	303.00%	306.00%	303.00%
Declared Account	4.10%	4.20%	3.95%	4.00%	3.95%

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