

**November 2024 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<br>Contract Effective Month/Day           | 2022       |             | 2023       |             |
|---|------------|-------------|------------|-------------|
|   | 11/1-11/21 | 11/22-11/30 | 11/1-11/28 | 11/29-11/30 |
| S&P 500 1yr Pt-to-Pt - Cap  | 7.10%      | 7.65%       | 7.70%      | 8.30%       |
| S&P 500 1yr Pt-to-Pt - Cap with Fee                               | 10.85%     | 11.85%      | 11.50%     | 12.55%      |
| S&P 500 1yr Pt-to-Pt - Participation Rate                         | 47.00%     | 51.00%      | 47.00%     | 50.00%      |
| S&P 500 1yr Pt-to-Pt - Participation Rate with Fee                | 66.00%     | 70.00%      | 64.00%     | 68.00%      |
| S&P 500 IQ Index 1yr Pt-to-Pt - Cap                               | n/a        | n/a         | 11.50%     | 13.65%      |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate                | n/a        | n/a         | 68.00%     | 72.00%      |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee       | n/a        | n/a         | 92.00%     | 97.00%      |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate                     | 152.00%    | 162.00%     | 161.00%    | 168.00%     |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee            | 212.00%    | 221.00%     | 221.00%    | 226.00%     |
| SG Global Balanced 6yr Value Lock - Participation Rate            | 274.00%    | 290.00%     | 287.00%    | 300.00%     |
| SG Global Balanced 6yr Value Lock - Cap                           | 7.00%      | 7.00%       | 7.00%      | 7.00%       |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate              | 150.00%    | 161.00%     | 159.00%    | 164.00%     |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee     | 209.00%    | 219.00%     | 217.00%    | 222.00%     |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate              | 202.00%    | 216.00%     | 214.00%    | 220.00%     |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee     | 281.00%    | 294.00%     | 292.00%    | 298.00%     |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate          | 137.00%    | 147.00%     | 146.00%    | 150.00%     |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee | 191.00%    | 201.00%     | 200.00%    | 204.00%     |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate          | 213.00%    | 228.00%     | 226.00%    | 232.00%     |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee | 297.00%    | 311.00%     | 309.00%    | 316.00%     |
| Declared Account  | 3.85%      | 4.10%       | 4.10%      | 4.20%       |

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**Growth Commander 10**

| Contract Effective Year<br>Contract Effective Month/Day           | 2022       |             | 2023       |             |
|---|------------|-------------|------------|-------------|
|   | 11/1-11/21 | 11/22-11/30 | 11/1-11/28 | 11/29-11/30 |
| S&P 500 1yr Pt-to-Pt - Cap  | 7.20%      | 7.75%       | 7.80%      | 8.40%       |
| S&P 500 1yr Pt-to-Pt - Cap with Fee                               | 10.95%     | 12.00%      | 11.60%     | 12.65%      |
| S&P 500 1yr Pt-to-Pt - Participation Rate                         | 48.00%     | 52.00%      | 50.00%     | 51.00%      |
| S&P 500 1yr Pt-to-Pt - Participation Rate with Fee                | 67.00%     | 71.00%      | 65.00%     | 69.00%      |
| S&P 500 IQ Index 1yr Pt-to-Pt - Cap                               | n/a        | n/a         | 11.75%     | 14.10%      |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate                | n/a        | n/a         | 69.00%     | 73.00%      |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee       | n/a        | n/a         | 94.00%     | 99.00%      |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate                     | 155.00%    | 165.00%     | 164.00%    | 170.00%     |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee            | 214.00%    | 224.00%     | 224.00%    | 229.00%     |
| SG Global Balanced 5yr Value Lock - Participation Rate            | 268.00%    | 284.00%     | 280.00%    | 293.00%     |
| SG Global Balanced 5yr Value Lock - Cap                           | 7.00%      | 7.00%       | 7.00%      | 7.00%       |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate              | 153.00%    | 163.00%     | 162.00%    | 167.00%     |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee     | 211.00%    | 222.00%     | 220.00%    | 225.00%     |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate              | 206.00%    | 219.00%     | 217.00%    | 224.00%     |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee     | 284.00%    | 298.00%     | 296.00%    | 302.00%     |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate          | 140.00%    | 150.00%     | 148.00%    | 153.00%     |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee | 194.00%    | 204.00%     | 202.00%    | 207.00%     |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate          | 217.00%    | 232.00%     | 230.00%    | 236.00%     |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee | 301.00%    | 315.00%     | 313.00%    | 320.00%     |
| Declared Account  | 3.90%      | 4.15%       | 4.15%      | 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.

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**Growth Commander 6**

| Contract Effective Year<br>Contract Effective Month/Day           | 2022       |             | 2023       |
|---|------------|-------------|------------|
|   | 10/1-10/27 | 10/28-10/31 | 10/1-10/31 |
| S&P 500 1yr Pt-to-Pt - Cap  | 5.60%      | 7.10%       | 7.70%      |
| S&P 500 1yr Pt-to-Pt - Cap with Fee                               | 8.75%      | 10.85%      | 11.50%     |
| S&P 500 1yr Pt-to-Pt - Participation Rate                         | 39.00%     | 47.00%      | 47.00%     |
| S&P 500 1yr Pt-to-Pt - Participation Rate with Fee                | 58.00%     | 66.00%      | 64.00%     |
| S&P 500 IQ Index 1yr Pt-to-Pt - Cap                               | n/a        | n/a         | 11.50%     |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate                | n/a        | n/a         | 68.00%     |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee       | n/a        | n/a         | 92.00%     |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate                     | 127.00%    | 152.00%     | 161.00%    |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee            | 187.00%    | 212.00%     | 221.00%    |
| SG Global Balanced 6yr Value Lock - Participation Rate            | 230.00%    | 274.00%     | 287.00%    |
| SG Global Balanced 6yr Value Lock - Cap                           | 7.00%      | 7.00%       | 7.00%      |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate              | 123.00%    | 150.00%     | 159.00%    |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee     | 182.00%    | 209.00%     | 217.00%    |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate              | 167.00%    | 202.00%     | 214.00%    |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee     | 246.00%    | 281.00%     | 292.00%    |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate          | 113.00%    | 137.00%     | 146.00%    |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee | 167.00%    | 191.00%     | 200.00%    |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate          | 176.00%    | 213.00%     | 226.00%    |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee | 260.00%    | 297.00%     | 309.00%    |
| Declared Account  | 3.15%      | 3.85%       | 4.10%      |

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|---|------------|-------------|------------|
|   | 10/1-10/27 | 10/28-10/31 | 10/1-10/31 |
| S&P 500 1yr Pt-to-Pt - Cap  | 5.65%      | 7.20%       | 7.80%      |
| S&P 500 1yr Pt-to-Pt - Cap with Fee                               | 8.85%      | 10.95%      | 11.60%     |
| S&P 500 1yr Pt-to-Pt - Participation Rate                         | 40.00%     | 48.00%      | 50.00%     |
| S&P 500 1yr Pt-to-Pt - Participation Rate with Fee                | 59.00%     | 67.00%      | 65.00%     |
| S&P 500 IQ Index 1yr Pt-to-Pt - Cap                               | n/a        | n/a         | 11.75%     |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate                | n/a        | n/a         | 69.00%     |
| S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee       | n/a        | n/a         | 94.00%     |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate                     | 129.00%    | 155.00%     | 164.00%    |
| S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee            | 189.00%    | 214.00%     | 224.00%    |
| SG Global Balanced 5yr Value Lock - Participation Rate            | 225.00%    | 268.00%     | 280.00%    |
| SG Global Balanced 5yr Value Lock - Cap                           | 7.00%      | 7.00%       | 7.00%      |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate              | 126.00%    | 153.00%     | 162.00%    |
| SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee     | 184.00%    | 211.00%     | 220.00%    |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate              | 170.00%    | 206.00%     | 217.00%    |
| SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee     | 249.00%    | 284.00%     | 296.00%    |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate          | 115.00%    | 140.00%     | 148.00%    |
| MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee | 169.00%    | 194.00%     | 202.00%    |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate          | 180.00%    | 217.00%     | 230.00%    |
| MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee | 264.00%    | 301.00%     | 313.00%    |
| Declared Account  | 3.20%      | 3.90%       | 4.15%      |

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