



Single Premium Deferred Fixed Indexed Annuities  
Issued by Americo Financial Life and Annuity Insurance Co., Kansas City, MO

## Growth Commander **Past Performance**

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Growth Commander fixed indexed annuity products offer a diverse selection of index options that credit interest based on the performance of a market index. These indexed interest options—some available only with Growth Commander—allow you to retire with confidence, knowing you can benefit from market gains without exposing your money to market loss.

For descriptions of available index options, how interest is credited, and how they might help you further your retirement goals, refer to the Growth Commander Interest Crediting Options brochure.

### Choosing the Right Index Options for You

How the indexes may have performed in the past can be an important consideration when determining which index options best meet your retirement goals. The tables on the following pages show hypothetical interest crediting rates over the last 10 years for index options available with the Growth Commander 10-year product, assuming historical or back-tested index performance. Keep in mind that past performance, whether actual or back-tested, does not guarantee future results.

To demonstrate how performance potential varies depending on interest crediting rates, we are assuming sample rates for index options without a fee and index options with a fee.\*

### Strong Guarantees

Regardless of which option(s) you choose, even in a worst-case scenario, your money is protected from market uncertainty by an industry-leading minimum guarantee. Interest credited will never be less than 0%. Additionally, over the life of your contract, you are guaranteed to receive interest credited on 100% of your premium at the rate shown on your contract's data page.\*\*

\* The charge on optional index options with a fee is 1.50%, deducted at the end of each contract year during the index period.

\*\* Available upon death, surrender, or annuitization, less any withdrawals, surrender charges, and applicable premium tax (premium tax does not apply in Oregon).

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE GROWTH COMMANDER PRODUCT BROCHURE AND INTEREST CREDITING OPTIONS BROCHURE.

# Hypothetical Indexed Interest Crediting Rate

**NO-FEE OPTIONS** • Last 10 Years (1/1/2012–12/31/2021)

Key: ■ = Top rate per year.

| Interest Crediting Option   | Assumed Rate*                | 2012         | 2013          | 2014         | 2015          | 2016          | 2017          | 2018         | 2019          | 2020         | 2021          | Average Annual Return |
|---|------------------------------|--------------|---------------|--------------|---------------|---------------|---------------|--------------|---------------|--------------|---------------|-----------------------|
| <b>Declared Interest Option</b>   | 1.50% Interest Rate          | 1.50%        | 1.50%         | 1.50%        | 1.50%         | 1.50%         | 1.50%         | <b>1.50%</b> | 1.50%         | 1.50%        | 1.50%         | <b>1.50%</b>          |
| One-Year <b>S&amp;P 500®</b> Point-to-Point                             | 3.40% Cap                    | 3.40%        | 3.40%         | 3.40%        | 0.00%         | 3.40%         | 3.40%         | 0.00%        | 3.40%         | 3.40%        | 3.40%         | <b>2.71%</b>          |
| One-Year <b>S&amp;P 500</b> Point-to-Point                              | 24% Participation            | 3.22%        | 7.10%         | 2.73%        | 0.00%         | 2.29%         | 4.66%         | 0.00%        | 6.93%         | 3.90%        | 6.46%         | <b>3.70%</b>          |
| One-Year <b>S&amp;P MARC 5%</b> Point-to-Point                          | 62% Participation            | 3.69%        | 0.00%         | 4.02%        | 0.00%         | 2.68%         | 6.64%         | 0.00%        | 8.49%         | 5.14%        | 0.18%         | <b>3.04%</b>          |
| Five-Year <b>SG Global Balanced Index</b> Value Lock Annual Sum         | 7% Cap<br>121% Participation | 0.00%        | 0.00%         | 0.00%        | 0.00%         | <b>30.62%</b> | 0.00%         | 0.00%        | 0.00%         | 0.00%        | <b>26.46%</b> | <b>5.15%</b>          |
| One-Year <b>SG Global Balanced Index</b> Point-to-Point                 | 60% Participation            | <b>5.70%</b> | 2.25%         | <b>8.13%</b> | 0.33%         | 2.30%         | 5.58%         | 0.77%        | 6.43%         | <b>5.96%</b> | 0.00%         | <b>3.71%</b>          |
| Two-Year <b>SG Global Balanced Index</b> Point-to-Point                 | 83% Participation            | 0.00%        | <b>11.29%</b> | 0.00%        | <b>11.78%</b> | 0.00%         | 11.20%        | 0.00%        | 10.06%        | 0.00%        | 7.86%         | <b>5.09%</b>          |
| One-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point | 53% Participation            | 4.36%        | 1.42%         | 3.29%        | 0.00%         | 4.50%         | 11.30%        | 0.00%        | 12.01%        | 1.84%        | 1.78%         | <b>3.97%</b>          |
| Two-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point | 82% Participation            | 0.00%        | 9.12%         | 0.00%        | 0.00%         | 0.00%         | <b>25.93%</b> | 0.00%        | <b>12.78%</b> | 0.00%        | 5.70%         | <b>5.06%</b>          |

Hypothetical examples are based on index performance for the last 10 calendar years (1/1/2012–12/31/2021). Yearly index rates reflect the interest crediting rate based on index value changes over the term period. “Average Annual Return” reflects the 10-year average annualized return. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Any such example must not be regarded as guaranteed or as an estimate of future performance, unless it is based solely on the minimum guaranteed interest rates.

Morgan Stanley Enhanced Allocation Index results prior to the Index’s actual existence on August 27, 2021, SG Global Balanced Index results prior to the Index’s actual existence on May 1, 2020, and S&P MARC 5% Index results prior to the Index’s actual existence on March 27, 2017, are simulated and based on back-testing. The results obtained from such back-testing should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from these results obtained from back-testing.

\* Rates shown are for Growth Commander 10, effective February 15, 2022, and are subject to change. Rates differ by product version and can change for each index period. The minimum guaranteed declared interest rate is 0.15%, the minimum guaranteed cap is 1%, and the minimum guaranteed participation rate is 5%.

# Hypothetical NET Indexed Interest Crediting Rate

**FEE OPTIONS\*** • Last 10 Years (1/1/2012–12/31/2021)

Key: ■ = Top rate per year.

| Interest Crediting Option  | Assumed Rate**     | 2012          | 2013          | 2014          | 2015          | 2016         | 2017          | 2018         | 2019          | 2020          | 2021          | Average Annual Net Return |
|--|--------------------|---------------|---------------|---------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------------------|
| One-Year S&P 500 Point-to-Point                                  | 6.60% Cap          | 6.60%         | 6.60%         | 6.60%         | 0.00%         | 6.60%        | 6.60%         | 0.00%        | 6.60%         | 6.60%         | 6.60%         | <b>3.67%</b>              |
| One-Year S&P 500 Point-to-Point                                  | 46% Participation  | 6.16%         | 13.62%        | 5.24%         | 0.00%         | 4.38%        | 8.93%         | 0.00%        | 13.28%        | 7.48%         | 12.37%        | <b>5.44%</b>              |
| One-Year S&P MARC 5% Point-to-Point                              | 120% Participation | 7.15%         | 0.00%         | 7.78%         | 0.00%         | 5.18%        | 12.85%        | 0.00%        | 16.44%        | 9.94%         | 0.34%         | <b>4.23%</b>              |
| One-Year SG Global Balanced Index Point-to-Point                 | 121% Participation | <b>11.48%</b> | 4.54%         | <b>16.40%</b> | 0.67%         | 4.65%        | 11.25%        | <b>1.55%</b> | 12.95%        | <b>12.01%</b> | 0.00%         | <b>5.79%</b>              |
| Two-Year SG Global Balanced Index Point-to-Point                 | 166% Participation | 0.00%         | <b>22.58%</b> | 0.00%         | <b>23.56%</b> | 0.00%        | 22.40%        | 0.00%        | 20.13%        | 0.00%         | <b>15.71%</b> | <b>8.28%</b>              |
| One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point | 106% Participation | 8.72%         | 2.83%         | 6.57%         | 0.00%         | <b>9.01%</b> | 22.60%        | 0.00%        | 24.01%        | 3.68%         | 3.56%         | <b>6.19%</b>              |
| Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point | 164% Participation | 0.00%         | 18.24%        | 0.00%         | 0.00%         | 0.00%        | <b>51.87%</b> | 0.00%        | <b>25.56%</b> | 0.00%         | 11.40%        | <b>8.00%</b>              |

Hypothetical examples are based on index performance for the last 10 calendar years (1/1/2012–12/31/2021). Yearly index rates reflect the interest crediting rate based on index value changes over the term period. "Average Annual Net Return" reflects the 10-year average annualized return, net of any applicable fee. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Any such example must not be regarded as guaranteed or as an estimate of future performance, unless it is based solely on the minimum guaranteed interest rates.

Morgan Stanley Enhanced Allocation Index results prior to the Index's actual existence on August 27, 2021, SG Global Balanced Index results prior to the Index's actual existence on May 1, 2020, and S&P MARC 5% Index results prior to the Index's actual existence on March 27, 2017, are simulated and based on back-testing. The results obtained from such back-testing should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from these results obtained from back-testing.

Talk to your insurance professional to help determine which interest crediting strategies may be right for you.

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# GROWTH COMMANDER<sup>SM</sup>

TAKE COMMAND OF YOUR RETIREMENT

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# AMERICO<sup>®</sup>

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