



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 index 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 a strong minimum guarantee. Interest credited will never be less than 0%. Additionally, upon death, surrender, or annuitization, you are guaranteed to receive no less than the Guaranteed Minimum Value, which is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax (premium tax does not apply in Oregon), plus interest credited at the Guaranteed Minimum Value Interest 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.

## Hypothetical Interest Crediting Rate

**NO-FEE OPTIONS** • Last 10 Years (1/1/2015–12/31/2024)

Key: ■ = Top rate per year

Interest Crediting Option	Assumed Rate*	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Average Annual Return
<b>Declared Interest Option</b>	4.05% Interest Rate	<b>4.05%</b>	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	<b>4.05%</b>	4.05%	4.05%	<b>4.05%</b>
One-Year S&P 500® Point-to-Point	7.95% Cap	0.00%	7.95%	7.95%	0.00%	7.95%	7.95%	7.95%	0.00%	7.95%	7.95%	<b>5.50%</b>
One-Year S&P 500 IQ Index Point-to-Point	12.15% Cap	0.00%	6.12%	12.15%	0.00%	12.15%	11.30%	12.15%	0.00%	<b>12.15%</b>	12.15%	<b>7.68%</b>
One-Year S&P 500 IQ Index Point-to-Point	67% Participation	0.00%	4.10%	27.99%	0.00%	13.47%	7.57%	<b>13.09%</b>	0.00%	11.21%	12.63%	<b>8.70%</b>
One-Year SG Global Balanced Index Point-to-Point	159% Participation	0.88%	6.11%	14.79%	2.04%	17.02%	15.78%	0.00%	0.00%	6.83%	3.95%	<b>6.55%</b>
Two-Year SG Global Balanced Index Point-to-Point	214% Participation	0.00%	9.45%	0.00%	22.90%	0.00%	46.42%	0.00%	0.00%	0.00%	<b>14.74%</b>	<b>8.50%</b>
One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point	146% Participation	0.00%	<b>12.40%</b>	<b>31.13%</b>	0.00%	<b>33.08%</b>	5.07%	4.91%	0.00%	2.93%	0.00%	<b>8.33%</b>
Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point	225% Participation	0.00%	0.00%	0.00%	<b>32.24%</b>	0.00%	<b>60.57%</b>	0.00%	0.00%	0.00%	3.40%	<b>8.18%</b>

Hypothetical examples are based on index performance for the last 10 calendar years (1/1/2015–12/31/2024). 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 500 IQ Index results prior to the Index's actual existence on July 12, 2023, 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 March 21, 2025, 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%.

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

## Hypothetical NET Interest Crediting Rate

**FEE OPTIONS\*** • Last 10 Years (1/1/2015–12/31/2024)

Key: ■ = Top rate per year

Interest Crediting Option	Assumed Rate**	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Average Annual Net Return
One-Year S&P 500® Point-to-Point	12.05% Cap	0.00%	9.54%	12.05%	0.00%	12.05%	12.05%	12.05%	0.00%	12.05%	12.05%	<b>6.42%</b>
One-Year S&P 500 IQ Index Point-to-Point	% Cap	Index Option Currently Not Available.										
One-Year S&P 500 IQ Index Point-to-Point	91% Participation	0.00%	5.57%	38.01%	0.00%	18.29%	10.28%	<b>17.78%</b>	0.00%	<b>15.23%</b>	17.16%	<b>10.02%</b>
One-Year SG Global Balanced Index Point-to-Point	217% Participation	<b>1.21%</b>	8.34%	20.18%	2.78%	23.23%	21.54%	0.00%	0.00%	9.32%	5.39%	<b>7.23%</b>
Two-Year SG Global Balanced Index Point-to-Point	292% Participation	0.00%	12.90%	0.00%	31.25%	0.00%	63.34%	0.00%	0.00%	0.00%	<b>20.11%</b>	<b>9.59%</b>
One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point	199% Participation	0.00%	<b>16.91%</b>	<b>42.43%</b>	0.00%	<b>45.08%</b>	6.92%	6.69%	0.00%	3.99%	0.00%	<b>9.44%</b>
Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point	309% Participation	0.00%	0.00%	0.00%	<b>44.27%</b>	0.00%	<b>83.18%</b>	0.00%	0.00%	0.00%	4.67%	<b>9.05%</b>

Hypothetical examples are based on index performance for the last 10 calendar years (1/1/2015–12/31/2024). 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 500 IQ Index results prior to the Index's actual existence on July 12, 2023, 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.

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

\*\* Rates shown are for Growth Commander 10, effective March 21, 2025, and are subject to change. Rates differ by product version and can change for each index period. The minimum guaranteed cap is 1% and the minimum guaranteed participation rate is 5%.

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