

Put Your Goals in Reach: Retire With Confidence



Are you concerned about meeting your retirement goals? There's good reason to be: 55% of Americans say they're falling short of their retirement savings targets.*

That's why you should consider making a Growth Commander fixed indexed annuity an integral part of your retirement plan.



Growth Commander helps put you in charge of your retirement by providing:

- Options for diversifying your earnings potential that can provide more predictable returns.
- The option to pay for higher interest crediting rates—now or later—for greater accumulation potential and control.
- Penalty-free access to your funds—starting in the first year—so you can respond to life's emergencies.**
- The confidence inspired by Amerigo Financial Life and Annuity Insurance Company, a trusted insurance company rated "A" by AM Best.†

**Growing money for retirement doesn't have to be difficult.
Ask me how Growth Commander can put you in command of your retirement today!**

Growth Commander Forms: Series 319, 4204, 4139, 2508. AAA319-6 (12/22), AAA319-6 DP (06/23), AAA319-10 (12/22), AAA319-10 DP (06/23); ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, AAA4204, AAA4139 (05/06), AAA2508 PTPP (02/22), AAA2508 PTPP WF (02/22), AAA2508 PTPC (02/22), AAA2508 PTPC WF (02/22), AAA2508 PTPPG (02/22), AAA2508 PTPPG WF (02/22); ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF. **In Oregon:** ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF, AAA4139 (05/06).

Products 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. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Any licensed insurance agent/agency shown on this ad is an independent, authorized agent/agency of Americo. Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Some products and benefits may not be available in all states.

Contract guarantees and benefits are based solely on the claims-paying ability of the issuing insurance company. No agent, agency, or entity makes any representation or guarantee regarding the issuer's claims-paying ability.

This product does not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your contract, for the governing contractual provisions.

* James Royal, "Survey: 55% of working Americans say they're behind on retirement savings," Bankrate (October 24, 2022), <https://www.bankrate.com/retirement/retirement-savings-survey-october-2022/>.

** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

† Rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2022. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from "A++" to "F."

  **No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.**

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.