

# PRODUCT OVERVIEW

GROWTH COMMANDER SERIES—SINGLE PREMIUM DEFERRED FIXED INDEXED ANNUITIES

Carrier	Product Version	Duration	Surrender Schedule (No MVA)	Issue Ages
Americo Financial Life and Annuity Insurance Company  "A" rated by AM Best*	Growth Commander 10	10 years	9, 8.7, 7.8, 6.8, 5.9, 4.9, 3.9, 3, 2, 1, 0%	0–85
	Growth Commander 10 (CA Only)	9 years	8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%	0–85
	Growth Commander 6	6 years	8, 8, 7, 6, 5, 4, 0%	0–85

## Features

- **S&P 500 IQ Index\*\* options**—A simple, transparent index design offering the potential for higher caps and participation rates and improved renewal rate stability.
- **Participation rate guarantee**—Rates won't drop during the surrender period, eliminating the awkward renewal rate conversation (applies to Société Générale and Morgan Stanley 1- and 2-year index options).
- **Fee options**—Greater client control through the choice of index options with or without a fee.
- **Diversification**—A broad selection of custom-designed index options to help diversify your client's earnings potential.
- **First-year liquidity**—10% penalty-free access starting in the first year to respond to life's emergencies.<sup>†</sup>

Interest Crediting Option Rates effective 3/21/2025, and subject to change. <sup>**</sup>	Growth Commander 6		Growth Commander 10	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Option	4.00%	N/A	4.05%	N/A
1-Yr S&P 500 <sup>®</sup> PTP w/ Cap	7.90%	12.00%	7.95%	12.05%
1-Yr S&P 500 IQ Index** PTP w/ Cap	11.80%	N/A	12.15%	N/A
1-Yr S&P 500 IQ Index** PTP w/ Par.	66%	90%	67%	91%
<b>PARTICIPATION RATE GUARANTEED FOR THE SURRENDER PERIOD:</b>				
1-Yr SG Global Balanced Index PTP w/ Par.	156%	215%	159%	217%
2-Yr SG Global Balanced Index PTP w/ Par.	210%	288%	214%	292%
1-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	143%	197%	146%	199%
2-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	221%	305%	225%	309%

## Access<sup>†</sup>

- Up to 10% penalty-free withdrawals, available annually.
- RMDs accepted Year 1 per company practice.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (not available in MA).

## Premium

- Maximum premium per owner without home office approval or commission reduction:
  - \$2 million, issue ages 0–75.
  - \$1 million, issue ages 76+.
- \$10,000 minimum premium, Q and NQ.

## Guaranteed Minimum Value<sup>§</sup>

- 2.85% on 87.5% of premium, minus any gross withdrawals and applicable premium tax. The current Guaranteed Minimum Value Interest Rate is effective with contracts issued on or after 1/1/2025 (subject to change quarterly).

## Death Benefit

- The greatest of the Accumulation Value, Guaranteed Minimum Value, or premium amount less any gross withdrawals.

## Availability

- Products are available in 47 states and DC (all states except AL, MS, and NY).
- Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans. (In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.)

Visit [www.GrowthCommanderFIA.com](http://www.GrowthCommanderFIA.com)  
or contact your IMO for more information.



**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. Products are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions.

#### **S&P® DOW JONES INDICES**

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Morgan Stanley includes an index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.15% per business day or up to approximately 37.8% per year. Such deduction is included in calculating the level of the Index and will thus reduce the return of the Index. The excess return calculation applied by Morgan Stanley as part of the Index’s methodology will also decrease the Index’s performance and thus reduce the return of any product linked directly to the Index.

#### **SG GLOBAL BALANCED INDEX**

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\* Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), October 2023. Amerigo 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.”

\*\* Also known as the S&P 500 IQ 0.5% Decrement Index.

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

†† The minimum guaranteed declared interest rate is 0.15%, the minimum guaranteed cap is 1%, and the minimum guaranteed participation rate is 5%.

§ Available upon full surrender, death, or annuitization. The minimum guaranteed rate is 0.15%.