

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

- **Participation rate guarantee**—Rates will never drop during the surrender period (applies to 1- and 2-year crediting terms on Société Générale and Morgan Stanley index options).
- **Fee options**—Greater client control through the choice of a variety of index options with or without a fee.
- **Diversification**—A broad choice of custom-designed index options to help diversify your client's earnings potential.
- **Value lock**—A multi-year option that locks in annual index rates on any day in a year to generate higher return potential.

Interest Crediting Option Rates effective 2/1/2023, and subject to change.**	Growth Commander 6		Growth Commander 10	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Option	3.60%	NA	3.65%	NA
1-Yr S&P 500 [®] PTP w/ Cap	6.60%	10.00%	6.70%	10.10%
1-Yr S&P 500 PTP w/ Par.	41%	58%	42%	59%
1-Yr S&P MARC 5% PTP w/ Par.	147%	206%	150%	209%
5-Yr SG Global Balanced Index Value Lock Annual Sum w/ Par. and Cap	NA	NA	7% Cap 257% Par.	NA
6-Yr SG Global Balanced Index Value Lock Annual Sum w/ Par. and Cap	7% Cap 263% Par.	NA	NA	NA
PARTICIPATION RATE GUARANTEED FOR THE SURRENDER PERIOD:				
1-Yr SG Global Balanced Index PTP w/ Par.	141%	199%	143%	202%
2-Yr SG Global Balanced Index PTP w/ Par.	189%	267%	193%	271%
1-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	129%	183%	131%	185%
2-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	200%	283%	203%	287%

Access[†]

- Up to 10% penalty-free withdrawals, available annually after the first year.
- RMDs accepted Year 1 per company practice.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.^{††}

Premium

- Maximum premium per owner without home office approval or commission reduction:
 - \$2 million, issue ages 0–74.
 - \$1 million, issue ages 75+.
- \$10,000 minimum premium, Q and NQ.

Guaranteed Minimum Value[§]

- 3% on 87.5% of premium, minus any gross withdrawals and applicable premium tax.

Availability

- Approved 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.

Visit www.GrowthCommanderFIA.com
or contact your IMO for more information.



Growth Commander Forms: Series 319, 2508. AAA319-6 (12/22), AAA319-10 (12/22); ICC22 319-6, ICC22 319-10, 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), AAA2508 ASPC VL (02/22); ICC22 2508 PTPP, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF, ICC22 2508 ASPC VL. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). 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® 500 INDICES

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* Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), October 2021. 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."

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

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

†† Not available in Massachusetts.

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