GROWTH COMMANDER®
TAKE COMMAND OF YOUR RETIREMENT

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.†

Interest Crediting Option Rates effective 11/3/2026, and subject to change.††	Growth Commander 6		Growth Commander 10	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Option	4.55%	N/A	4.55%	N/A
1-Yr S&P 500® PTP w/ Cap	8.80%	13.20%	8.85%	13.30%
1-Yr S&P 500 IQ Index** PTP w/ Cap	13.35%	N/A	13.45%	N/A
1-Yr S&P 500 IQ Index** PTP w/ Par.	72%	95%	72%	96%
PARTICIPATION RATE GUARANTEED FOR THE SURRENDER PERIOD:				
1-Yr SG Global Balanced Index PTP w/ Par.	178%	237%	179%	237%
2-Yr SG Global Balanced Index PTP w/ Par.	239%	317%	240%	318%
1-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	162%	216%	163%	217%
2-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	251%	334%	252%	335%

Access†

- Up to 10% penalty-free withdrawals, available annually.
- RMDs accepted Year 1 per company practice (subject to chargeback).
- 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§

- 3.00% 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 10/1/2026 (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 49 states and DC (all states except NY).
- Accepts Q and NQ money; traditional, Roth, Inherited, 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
or contact your IMO for more information.

AMERICO

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 Americo Financial Life and Annuity Insurance Company (Americo), 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
The **"S&P 500®"** and **"S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index")** are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Americo Financial Life and Annuity Insurance Company. S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500®, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Americo's Fixed Indexed Annuities are not sponsored or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 IQ Index.

MORGAN STANLEY ENHANCED ALLOCATION INDEX
Any annuity product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

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
The Global Balanced Index ("Index") is the exclusive property of SG Americas Securities, LLC (together with its affiliates, "SG"). SG has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P") to maintain and calculate the Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Global Balanced Index", et al. (collectively, the "SG Marks") are trademarks or service marks of SG. SG has licensed use of the Index and the SG Marks to Americo Financial Life and Annuity Insurance Company ("Americo") for use in fixed indexed annuities. Neither SG, S&P, nor any other third-party licensor has been authorized to act as an agent of Americo or has in any way sponsored, endorsed, sold, promoted, structured or priced any fixed indexed annuity or provided investment advice to Americo. Such parties make no representation regarding the advisability of purchasing, selling, or holding product linked to the Index, including Fixed Indexed Annuities and shall not be liable for any related loss or payment thereof. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Americo. Neither Americo nor SG are obligated to invest annuity payments in the components of the Index. The Index levels are net of a 0.50% annual maintenance fee, calculated and deducted daily. The Index also deducts fees to cover rebalancing, replication, and other costs. The total amount of these fees is unpredictable and depends on a number of factors, including the leverage of the Index, which may be as high as 200%. These fees and costs, which are increased by the Index's leverage, will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls. Additional information is available at https://sg-global-balanced.com/.

* Rating for Americo Financial Life and Annuity Insurance Company (Americo), December 2024. 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."
** 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. Refer to the Compensation Schedule for commission chargeback details.
†† 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%.

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.