

NEW! FutureMarkSM Series Annuity Quick Reference

As of 9/29/2019

Insurance Carrier	Product	Features	Withdrawals/ Surrender**	Interest Crediting Strategies*	Minimum Guarantees	GA-Level Commission	Approved States						
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating: A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 9/29/2019</p>	<p>FutureMarkSM single premium deferred fixed indexed annuity*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Years</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>10</td> <td>1%</td> </tr> </tbody> </table> <p>Optimizer Fee 1% annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first.</p> <p>BeneBoosterSM</p> <ul style="list-style-type: none"> No-cost enhanced death benefit. Increases the death benefit by a percentage of gains in the contract: <ul style="list-style-type: none"> 25% (issue ages 0–75). 15% (issue ages 76–85). <p>Issue Ages</p> <ul style="list-style-type: none"> 0–85, Q and NQ. <p>Premium</p> <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$1 million maximum per owner without Home Office approval. <p>Index Dates</p> <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 	Product Version	Years	Fee	10, 10 LT	10	1%	<ul style="list-style-type: none"> Same outstanding comp and indexed strategy rates on both FutureMarkSM 10 and 10 LT. BuilderBlendSM options—Pre-bundled strategies allocated with a 50/50 split. <ul style="list-style-type: none"> Locks in allocation and competitive rates for five years. Simplifies diversification and renewals. Fusion Strategy^{SM†}—Game-changing strategy that fuses together annual crediting and multi-year upside. BeneBoosterSM—Provides beneficiaries extra dollars at death. <ul style="list-style-type: none"> Issues through age 85. No underwriting or waiting period. Industry-leading contractual guarantee: 1.60% on 100% of premium. True Up—At end of Year 5, credits back any Optimizer Fee amounts paid that are greater than interest earnings. 10% penalty-free access after Year 1. Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement.* Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRAs; and non-contributory 403(b)/TSA plans. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after Year 1.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>10: 12.5, 12, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 0%</p> <p>10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%</p> <p>10 LT (CT): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p>	<p>1-Yr S&P 500[®] PTP w/ Cap 4.50% Cap</p> <p>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. 113% Par. Rate</p> <p>5-Yr FUSION Strategy^{SM†} 2% Fixed Rate on Gain 83% Par. Rate</p> <p>5-Yr BuilderBlend^{SM 1:}</p> <p>1-Yr Morgan Stanley TEBI^{††} PTP w/ Par. (50%) 65% Par. Rate</p> <p>5-Yr FUSION Strategy^{SM†} (50%) 2% Fixed Rate on Gain 83% Par. Rate</p> <p>5-Yr BuilderBlend^{SM 2:}</p> <p>1-Yr S&P 500[®] PTP w/ Cap (50%) 3.75% Cap</p> <p>5-Yr FUSION Strategy^{SM†} (50%) 2% Fixed Rate on Gain 83% Par. Rate</p> <p>1-Yr Declared Interest Account 2.15% Fixed Rate</p> <p>Rates effective 9/29/2019, and subject to change. Check LegacyNet[®] for updates.</p>	<p>Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1.60%, effective for contracts issued in 2019.</p> <p>Minimum Guaranteed Rates Declared rates are guaranteed never to be lower than:</p> <ul style="list-style-type: none"> 1.00% cap. 5.00% participation rate. 0.50% fixed rate on gain. 1.00% annual interest rate. 	<p>10 and 10 LT: 8.00% (Ages 0–75) 6.50% (Ages 76–80) 5.50% (Ages 81–85)</p> <p>Commissions are based on the date the premium is received in Americo's Administrative Office.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>FutureMarkSM 10: AR, AZ, CO, DC, GA, IA, ID, IL, KS, KY, LA, MA¹, ME, MI, MT, NC, ND, NE, NM, SD, TN, WI, WV, WY</p> <p>FutureMarkSM 10 LT: AK, CT, DE, FL, OH, OK, SC, TX, UT</p> <p>1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement (Endorsement AAA4139) not available.</p>
Product Version	Years	Fee											
10, 10 LT	10	1%											

FutureMarkSM 10, 10 LT (Contract Series 416/4416). BeneBoosterSM guaranteed minimum death benefit rider (Rider Series 2182). Products are single premium fixed deferred indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group[®], an independent, authorized agency of Americo. 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.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

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

† Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

†† Also known as the Morgan Stanley Target Equity Balanced Index.

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