

Why Choose the LibertyMark[®] Minimum Guarantee?

Clients appreciate the protection of a minimum guarantee, especially in the unlikely event of a sustained low market. However, standard fixed indexed annuities offer guaranteed earnings on only 87.50% of premium. **Wouldn't your clients prefer 100%* of their premium be guaranteed?**

How does the minimum guarantee work on LibertyMark FIAs?

In the worst-case scenario, upon full surrender, death, or annuitization, clients receive between 1% and 3% compounded interest (currently 1%***) on 100% of premium, less any withdrawals, surrender charges, and applicable premium tax. The Liberty Optimizer Fee *does not* invade the minimum guarantee.

Why is 100% guaranteed better than 87.50%?

With LibertyMark, interest is guaranteed on the full premium and, assuming no prior withdrawals, surrender charges are deducted only at the time of surrender, death,[†] or annuitization. With standard FIAs, surrender charges effectively are deducted at the beginning of the contract, and interest is earned on only 87.50% of premium. The result in a worst-case scenario: a 10.46% return after 10 years for LibertyMark and less than the starting premium for the standard annuity. In fact, **it would take a standard annuity 23 years to match LibertyMark's 10-year Guaranteed Minimum Value!**

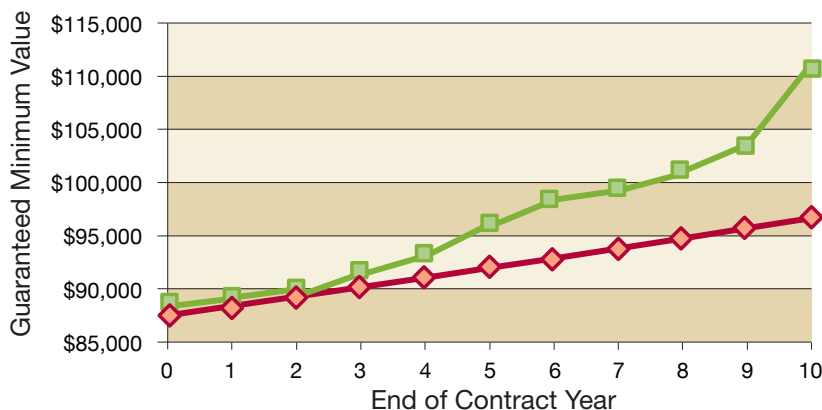


Ask your client:

“Would you prefer that *all* of your premium earn a minimum guaranteed interest rate, or only a portion?”

To learn if the minimum guarantee on LibertyMark is right for your client, call 1-800-533-5969

Guaranteed Minimum Value Examples



■ LibertyMark 10
\$110,462
◆ Standard FIA
\$96,654

Assumes \$100,000 premium, no additional premium payments, no withdrawals, and no interest earnings over a 10-year period. LibertyMark 10 values are based on 100% of premium guaranteed at 1%,** less any withdrawals, surrender charges, and applicable premium tax. Standard annuity values are based on 87.50% of premium guaranteed at 1% under the Standard Non-Forfeiture Minimum Guarantee.

LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Contract Series 411/4196/4205); LibertyMark 7 Plus, SE 7 Plus (Contract Series 411/4191/4196/4205); LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Contract Series 411/4179/4184/4196/4205). 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. Products are designed and exclusively marketed by Legacy Marketing Group[®]. 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. Legacy Marketing Group and any licensed insurance agent/agency shown on this ad are independent, authorized agents/agencies of Amerigo. The Liberty Optimizer administrative fee of 1.00–1.75% (depending on the product version selected) will be deducted from the Accumulation Value at the end of each contract year, including the first.

Guarantees are based on the claims-paying ability of the issuing insurance company.

* Less any withdrawals, surrender charges, and applicable premium tax.

** The 1% Guaranteed Minimum Value Interest Rate applies to contracts issued in 2020.

† The LibertyMark death benefit is the greatest of the Full Accumulation Value, Guaranteed Minimum Value, or Return of Premium.