

FutureMark® Series Annuity Quick Reference

Insurance Carrier	Product	Features	Enhanced Death Benefit	Withdrawals/Surrender**	Interest Crediting Strategies*	Minimum Guarantees	Street Level Commission	Approved States
Americo Financial Life and Annuity Insurance Company, Kansas City, MO	FutureMark single premium deferred fixed indexed annuity	<ul style="list-style-type: none"> xBenefit offers an unequalled legacy builder for clients who want or need to take withdrawals xSame outstanding comp and rates on both FutureMark and 10 LT. xFUSION Strategy—Gamechanging strategy that fuses together annual crediting and multiyear upside. xIndustry leading contractual guaranteed 100% on 100% of premium xTrue Up-At end of Year 5, credits back any Optimizer Fee amounts paid that are greater than interest earnings. x10% penalty free access after Year 1. xIndex gains credit at death. xNo market value adjustment (MVA). xWaiver of Surrender Charge Upon Nursing Home or Hospital Confinement.* xAccepts Q and NQ money; traditional, Roth, and SEP IRAs; and noncontributory 403(b)/TSA plans. 	<ul style="list-style-type: none"> xBenefit Booster* increases the death benefit by a percentage of net contract gains (percentage varies by issue age) <ul style="list-style-type: none"> o 25% (0-75). o 15% (76-85). xAllows clients to leave a significant amount to their beneficiaries even after taking withdrawals or RMDs. xCaters to qualified clients. xIssues through age 85. xNo underwriting. xNo waiting period. 	<ul style="list-style-type: none"> Penalty-Free Withdrawals Up to 10% of AV annually after Year 1. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules <ul style="list-style-type: none"> 10: 12.5, 12, 11.5, 10.5, 10, 9, 8, 7, 6, 5, 0% 10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% 10 LT (CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% 10 LT (CT): 9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% 	<ul style="list-style-type: none"> 1-Yr S&P 500® PTP w/ Cap 8.85% Cap 1-Yr S&P 500 PTP w/ Par. Rate 49% Par. Rate 1-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 135% Par. Rate 1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 169% Par. Rate 2-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 185% Par. Rate 2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 233% Par. Rate 5-Yr FUSION Strategy † 1% Fixed Rate on Gain 31% Par. Rate 1-Yr Declared Interest Account 4.15% Fixed Rate 	<ul style="list-style-type: none"> Guaranteed Minimum Value 1% \$ on 100% of premium, less surrender charges available upon death, surrender, or annuitization. Current Guaranteed Minimum Value Interest Rate: 1.00% effective for contracts issued in 2022. Minimum Guaranteed Rates Declared rates are guaranteed never to be lower than: <ul style="list-style-type: none"> x 1.00% cap. x 5.00% parrate (10% in NJ). x 0.50% fixed rate on gain. x 1.00% annual interest rate. 	<ul style="list-style-type: none"> GA-Level 10 and 10 LT 6.75% (Ages 75-79) 5.25% (Ages 760) 4.25% (Ages 80-85) Commissions are based on the date the premium is received in America's Administrative Office. See Compensation Schedule for details. 	<ul style="list-style-type: none"> FutureMark 10 AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, MAM, ME, MI, MT, NC, ND, NE, NM, ND, TN, VA, WI, WV, WY FutureMark 10 LT AK, CA, CT, DE, FL, HI, NJ, NV, OH, OK, OR, SC, TX, UT, WA 1. Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement (Endorsement AAA4139) not available. 2. Multiyear strategies not available. 3. BeneBooster not available.

FutureMark 10, 10 LT (Contract Series 4110-10-10) is a single premium deferred fixed indexed annuity underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group, a licensed and authorized agency of Americo. Some products and benefits may not be available in certain states and variations apply. Consult contract and riders for all limitations and exclusions. FutureMark 10, 10 LT and BeneBooster and FUSION Strategy are service marks of Legacy Marketing Group.

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* Subject to state availability. Certain states may apply. Current State Approval Matrix. † Also known as the SG Columbia Adaptive Risk Allocation Index (Without Cap) With Amount on Gain.
 ** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59