

FlexMark Select® Series Annuity Quick Reference

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options††	Liquidity	Available States																																																																												
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings</p> <p>AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard & Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>FlexMark Select Series 10-year single premium deferred fixed index annuities*</p> <p>Issue Ages 0-85 (Q and NQ)</p> <p>Premium</p> <ul style="list-style-type: none"> \$25K min. Year 1. \$5K min. additional (Year 1 only). \$2M max. per owner without Home Office approval or commission reduction (\$1M on bonus products for issue ages 75+). <p>Sweep (Allocation) Dates 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.</p>	<ul style="list-style-type: none"> No-cost income rider (guaranteed lifetime withdrawal benefit rider).** Optional upgraded income rider** with: <ul style="list-style-type: none"> Level or lifestyle payout. Income booster for declining health.* Vesting premium bonus on "Plus" products.* Rate banding offers upgraded rates for larger Accumulation Values (AV). Choice to "buy up" the rates on fee strategies.† Two proprietary indices allow for broad diversification and limited volatility. Extra one-time 10% emergency withdrawal after Year 1.* Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals, plus interest credited at the Standard Non-Forfeiture Interest Rate, currently 1.80%. Death benefit is greater of AV plus any bonus account or MGSV. 	<p>Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue:</p> <p>Basic GLWB Income Rider</p> <ul style="list-style-type: none"> Automatically included at no cost! 4% Premium Accumulation Rate (PAR) compounded for up to 10 years. Payouts can start after Year 1 and age 50. No restart. <p>MyFit Income Rider®</p> <ul style="list-style-type: none"> 7% PAR compounded for up to 10 years. Optional 10-year restart. Choice of level or lifestyle payout option when payouts begin. The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start. Payouts can start after Year 1 and age 50. 1.15% annual charge. <p>MyFit Income Rider With Booster*</p> <ul style="list-style-type: none"> Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 activities of daily living (ADLs). 1.25% annual charge. 	<p>Vesting Premium Bonus*</p> <p>Select Plus:</p> <ul style="list-style-type: none"> 6%. <p>LT Plus:</p> <ul style="list-style-type: none"> 4%. 2% (CA, IN, and MO). <p>10-Year Vesting Schedule* (% vested at end of year)</p> <p>Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100%</p> <p>LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100%</p> <p>Vested and non-vested values are included in the death benefit.</p>	<p>AV: Standard Band \$0-\$199,999 No Fee Fee† Upgraded Band \$200,000+ No Fee Fee†</p> <p>S&P 500® 1Y PTP w/ Cap:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>6.75%</td> <td>8.60%</td> <td>7.10%</td> <td>8.95%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>6.30%</td> <td>8.10%</td> <td>6.60%</td> <td>8.45%</td> </tr> </table> <p>Russell 2000® 1Y PTP w/ Cap:</p> <table border="1"> <tr> <td>Select and LT:</td> <td>6.10%</td> <td>8.20%</td> <td>6.25%</td> <td>8.45%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>5.65%</td> <td>7.60%</td> <td>5.80%</td> <td>7.85%</td> </tr> </table> <p>BNPP Momentum 5 Index® 1Y PTP w/ Par. 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Check LegacyNet® for updates.</p>	Select and LT:	6.75%	8.60%	7.10%	8.95%	Plus and LT Plus:	6.30%	8.10%	6.60%	8.45%	Select and LT:	6.10%	8.20%	6.25%	8.45%	Plus and LT Plus:	5.65%	7.60%	5.80%	7.85%	Select and LT:	135%	180%	145%	185%	Plus and LT Plus:	125%	170%	135%	175%	Select and LT:	130%	175%	140%	180%	Plus and LT Plus:	120%	165%	130%	170%	Select and LT:	42%	55%	44%	57%	Plus and LT Plus:	39%	52%	41%	54%	Select and LT:	180%	225%	185%	240%	Plus and LT Plus:	165%	210%	170%	225%	Select and LT:	180%	230%	185%	240%	Plus and LT Plus:	165%	215%	170%	225%	Select and LT:	3.20%	3.35%	Plus and LT Plus:	2.95%	3.10%	<p>Penalty-Free Withdrawals Years 2-10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy.</p> <p>Additional Emergency Access* Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1.</p> <p>Surrender Schedule (+/- MVA)*</p> <p>Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%</p> <p>LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>LT and LT Plus (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p>Waiver of Surrender Charge Riders*</p> <ul style="list-style-type: none"> Confinement. Terminal Illness. Home Health Care. 	<p>Select and Plus: AL, AR, AZ, CO, DC, FL¹ (0-64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY</p> <p>LT and LT Plus: AK, CA^{1,2,3,4,5,6,7}, CT, DE, FL¹ (65+), HI, IN³, MA^{1,5}, MN⁸, MO³, NH⁹, NJ⁹, NM, NV, OH, OK, OR⁸, PA⁸, SC, TX, UT³, WA⁸</p> <ol style="list-style-type: none"> No Home Health Care Waiver. No Income Booster. 2% bonus and 9-year surrender schedule apply. No MVA. No Confinement Waiver. No Terminal Illness Waiver. No extra 10% emergency w/d. Fee interest crediting options not available. No 2-year strategies.
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* May vary by state and may not be available in all states. Check current State Approval Matrix.

** GLWB income riders are not available with all tax-qualified plan types. See Income Riders column for cost.

† Fee and multi-year options are not available in all states. On the 1-year fee options, a 1% fee is deducted at the beginning of each 1-year index period. On the 2-year fee options, a 2% fee is deducted at the beginning of each 2-year index period. Indexes not in existence for at least 10 years may not be illustrated in some states.

†† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee; the guaranteed minimum interest rate (GMIR) for the fixed account is 1.50%.

§ The BNP Paribas Momentum Multi-Asset 5 Index, also known as the BNP Momentum 5 Index, launched on 1/27/2017. The US Innovative Leaders 5 Index launched on 1/28/2020. They are new indexes with limited historical information. For index information, visit <https://momentum5index.bnpparibas.com> and <https://innovativeleaders.bnpparibas.com>.

IncomeMark Select® Series Annuity Quick Reference

As of 10/5/2022

Insurance Carrier	Product	Product Features	Income Riders	Interest Crediting Options**†	Liquidity	Available States
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings:</p> <p>AM Best A (Excellent) for insurance financial strength and operating performance. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard & Poor's A+ (Strong) for financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>IncomeMark Select 10-year single premium deferred fixed index annuities*</p> <p>Issue Ages 0–85 (Q and NQ)</p> <p>Premium</p> <ul style="list-style-type: none"> \$25K minimum Year 1. \$5K minimum additional (Year 1 only). \$2M maximum per owner without Home Office approval or commission reduction. <p>Sweep (Allocation) Dates 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.</p>	<ul style="list-style-type: none"> Highly competitive, income-focused FIA that illustrates well in a wide range of hypothetical situations. Strong growth potential with eight diverse interest crediting options.* Index options based on a proprietary index that tracks companies at the forefront of innovation.* Included performance-driven income rider that leverages product's powerful growth potential (see Income Riders column for details). Optional income booster for declining health* (see Income Riders column for details). Choice of level or increasing payouts when income is triggered. Minimum Guaranteed Surrender Value (MGSV) of 87.50% of premium (90% in NJ) less withdrawals plus interest credited at the Standard Non-Forfeiture Interest Rate, currently 1.80%. Death benefit equal to greater of accumulation value or MGSV. 	<p>Choice of two Guaranteed Lifetime Withdrawal Benefit (GLWB) riders (included for an annual charge):</p> <p>MyGrowth Income RiderSM</p> <ul style="list-style-type: none"> Designed to maximize single or joint income potential—competitive payouts with 3 to 10-year deferral. Premium accumulation value rolls up at: <ul style="list-style-type: none"> 2% compounded for up to 10 years, plus; 250% of policy earnings for up to 15 years. Choice of payout option upon income election: <ul style="list-style-type: none"> Level—Consistent payouts for life. Increasing—Benefit base increases by 100% of policy earnings. May help offset inflation. Payouts available after Year 1 and age 50. 0.95% annual charge. <p>MyGrowth Income Rider With Booster*</p> <ul style="list-style-type: none"> Same as MyGrowth Income Rider, plus double payouts for impairment in 2 of 6 ADLs. Regular payouts available after Year 1 and age 50. Double payouts available upon qualification after Year 2. Not available in all states. 1.05% annual charge. 	<p>S&P 500® 1-Year PTP w/ Cap: 8.00%</p> <p>Russell 2000® 1-Year PTP w/ Cap: 7.85%</p> <p>BNPP Momentum 5 Index† 1-Year PTP w/ Par. Rate: 175%</p> <p>US Innovative Leaders 5 Index† 1-Year PTP w/ Par. Rate: 165%</p> <p>S&P 500® 2-Year PTP w/ Par. Rate: 55%</p> <p>BNPP Momentum 5 Index† 2-Year PTP w/ Par. Rate: 235%</p> <p>US Innovative Leaders 5 Index† 2-Year PTP w/ Par. Rate: 230%</p> <p>1-Year Fixed Account: 4.15%</p> <p>Rates effective 10/5/2022, and subject to change. Check LegacyNet® for updates.</p>	<p>Penalty-Free Withdrawals Years 2–10: 10% of account value annually or required minimum distribution (RMD) associated with the policy.</p> <p>Surrender Schedule (+/- MVA*) IncomeMark Select: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%</p> <p>IncomeMark Select LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>IncomeMark Select LT (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p>Waiver of Surrender Charge Riders*</p> <p>Included at no additional cost:</p> <ul style="list-style-type: none"> Confinement. Terminal Illness. Home Health Care. 	<p>Approved in all states <i>except</i> ID and NY.</p> <p>IncomeMark Select: AL, AR, AZ, CO, DC, FL¹ (0–64), GA, IA, IL, KS, KY, LA, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY</p> <p>IncomeMark Select LT: AK, CA^{2,3,4}, CT, DE, FL¹ (65+), HI, IN⁴, MA^{1,5}, MD, MN, MO⁴, NH⁶, NJ⁶, NM, NV, OH, OK, OR, PA, SC, TX, UT, WA</p> <ol style="list-style-type: none"> No Home Health Care waiver. No Income Booster or MVA. No waiver of surrender charge riders. 9-year surrender schedule applies. No Confinement Waiver. No 2-year interest crediting options.

In approved states, IncomeMark Select Index Annuities (Form 2705 with 2705-B-IMS-SCH or 2705-L-IMS-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas) located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group are separate, independent entities. IncomeMark Select Index Annuities are single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. IncomeMark Select is a registered service mark, and MyGrowth Income Rider is a service mark, of Legacy Marketing Group. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates.

Withdrawals may be taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. The information presented here is not intended as tax or other legal advice. For application of this information to your client's specific situation, your client should consult an attorney.

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* May not be available in all states. Check current State Approval Matrix.

** Two-year index options are not available in all states. Indexes not in existence for at least 10 years may not be illustrated in some states.

† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1%; the guaranteed minimum interest rate (GMIR) for the fixed account is **1.50%**.

†† The BNPP Momentum 5 Index is also known as the BNP Paribas Momentum Multi-Asset 5 Index. **The US Innovative Leaders 5 Index and the BNP Paribas Momentum Multi-Asset 5 Index have limited historical information.** The US Innovative Leaders 5 Index is a new index strategy, launched on January 28, 2020. For more information about the Innovative Leaders 5 Index, visit <https://innovativeleaders.bnpparibas.com>. The BNPP Momentum 5 Index was launched on January 27, 2017. For more information about the BNPP Momentum 5 Index, visit <https://momentum5index.bnpparibas.com>.

JourneyMarkSM Series Annuity Quick Reference

Insurance Carrier	Product	Features	Cascade Rider	Expense Rider	Allocation Options	Liquidity	Approved States																																																																																																																																																	
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western & Southern Financial Group</p> <p>Financial Strength Ratings*</p> <p>AM Best: A+ Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p>Comdex Ranking:** 96 out of 100</p> <p>Ratings are correct as of 9/28/2022, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <p>Product Versions</p> <table border="1"> <thead> <tr> <th>Base Product</th> <th>Years</th> <th>Issue Ages</th> </tr> </thead> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td rowspan="2">0-85</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> </tr> <tr> <td>JourneyMark 5</td> <td>5</td> <td>86-90</td> </tr> </tbody> </table> <p>With Cascade Rider</p> <table border="1"> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td rowspan="2">0-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> </tr> </tbody> </table> <p>With Expense Rider</p> <table border="1"> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td rowspan="2">45-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> </tr> </tbody> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10K min., Q and NQ. \$5K+ additional premium payments allowed during first contract year. \$1.5M max., ages 0-75. \$1M max., ages 76+. <p>Contract Guarantee Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is 1.40%.</p> <p>Death Benefit Greater of 100% of account value (AV)—120% with Expense Rider—plus interest credited as of the date of death, or the nonforfeiture value.</p>	Base Product	Years	Issue Ages	JourneyMark	10	0-85	JourneyMark 7	7	JourneyMark 5	5	86-90	JourneyMark	10	0-80	JourneyMark 7	7	JourneyMark	10	45-80	JourneyMark 7	7	<ul style="list-style-type: none"> Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products. Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs. The option to issue to age 90 with a short, 5-year duration. Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA. Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch. 	<p>Enhanced Liquidity and Growth Rider Optional upgrade with 7- and 10-year products.</p> <p>Return of Premium benefit:</p> <ul style="list-style-type: none"> Available after Year 3 with full premium, less any withdrawals. <p>Guaranteed Minimum Account Value benefit:</p> <ul style="list-style-type: none"> One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product). Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges. Not available in CA. <p>Premium bonus:</p> <ul style="list-style-type: none"> Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA. <p>Liquidity:</p> <ul style="list-style-type: none"> 10% free withdrawals each index year after the first. <p>Cascade Rider charge:</p> <ul style="list-style-type: none"> JourneyMark: 1%. JourneyMark 7: 0.35%. Assessed annually during the withdrawal charge period based on the AV. 	<p>Guaranteed Lifetime Withdrawal Benefit Rider Optional upgrade with 7- and 10-year products.</p> <p>Guaranteed Lifetime Withdrawal Benefit:</p> <ul style="list-style-type: none"> Performance-driven benefit base that rolls up by: <ul style="list-style-type: none"> 10% benefit base bonus (applied to each premium). 200% of rate of interest credited for up to 15 years (capped at 15% per index year). Income available in first year (must be age 60+). Choice of level or increasing payouts. <p>Income Doubler:</p> <ul style="list-style-type: none"> 200% income payment for impairment in 2 of 6 ADLs. Available after 3 index years. <p>Enhanced Death Benefit:</p> <ul style="list-style-type: none"> 120% of AV, including any interest paid on death. Payable as a lump sum after the third index year if income isn't activated. <p>Liquidity:</p> <ul style="list-style-type: none"> 10% free withdrawals each index year after the first. <p>Expense Rider charge: 1%</p> <ul style="list-style-type: none"> Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base. 	<table border="1"> <thead> <tr> <th>Current Par. Rates[†]</th> <th>Base Product</th> <th>With Cascade Rider</th> <th>With Expense Rider</th> </tr> </thead> <tbody> <tr> <td colspan="4">Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>145%</td> <td>145%</td> <td>177%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>162%</td> <td>162%</td> <td>192%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>162%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>207%</td> <td>207%</td> <td>252%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>230%</td> <td>230%</td> <td>275%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>230%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</td> </tr> <tr> <td>JourneyMark:</td> <td>187%</td> <td>187%</td> <td>227%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>207%</td> <td>207%</td> <td>245%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>207%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Goldman Sachs Pathfinder, 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>67%</td> <td>67%</td> <td>82%</td> </tr> <tr> <td colspan="4">Goldman Sachs Pathfinder, 2Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>110%</td> <td>110%</td> <td>134%</td> </tr> <tr> <td colspan="4">Goldman Sachs Mariner, 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark 7:</td> <td>147%</td> <td>147%</td> <td>177%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>147%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Goldman Sachs Mariner, 2Y Point-to-Point</td> </tr> <tr> <td>JourneyMark 7:</td> <td>210%</td> <td>210%</td> <td>252%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>210%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">S&P 500[®], 1Y Point-to-Point</td> </tr> <tr> <td>JourneyMark:</td> <td>30%</td> <td>30%</td> <td>37%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>33%</td> <td>33%</td> <td>40%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>33%</td> <td>NA</td> <td>NA</td> </tr> <tr> <td colspan="4">Fixed Interest Option (current declared rates):[†]</td> </tr> <tr> <td>JourneyMark:</td> <td>3.60%</td> <td>3.60%</td> <td>4.40%</td> </tr> <tr> <td>JourneyMark 7:</td> <td>4.00%</td> <td>4.00%</td> <td>4.80%</td> </tr> <tr> <td>JourneyMark 5:</td> <td>4.00%</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table> <p>Rates effective 9/28/2022, and subject to change. Check LegacyNet[®] for updates.</p>	Current Par. Rates [†]	Base Product	With Cascade Rider	With Expense Rider	Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point				JourneyMark:	145%	145%	177%	JourneyMark 7:	162%	162%	192%	JourneyMark 5:	162%	NA	NA	Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point				JourneyMark:	207%	207%	252%	JourneyMark 7:	230%	230%	275%	JourneyMark 5:	230%	NA	NA	Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark				JourneyMark:	187%	187%	227%	JourneyMark 7:	207%	207%	245%	JourneyMark 5:	207%	NA	NA	Goldman Sachs Pathfinder, 1Y Point-to-Point				JourneyMark:	67%	67%	82%	Goldman Sachs Pathfinder, 2Y Point-to-Point				JourneyMark:	110%	110%	134%	Goldman Sachs Mariner, 1Y Point-to-Point				JourneyMark 7:	147%	147%	177%	JourneyMark 5:	147%	NA	NA	Goldman Sachs Mariner, 2Y Point-to-Point				JourneyMark 7:	210%	210%	252%	JourneyMark 5:	210%	NA	NA	S&P 500[®], 1Y Point-to-Point				JourneyMark:	30%	30%	37%	JourneyMark 7:	33%	33%	40%	JourneyMark 5:	33%	NA	NA	Fixed Interest Option (current declared rates): [†]				JourneyMark:	3.60%	3.60%	4.40%	JourneyMark 7:	4.00%	4.00%	4.80%	JourneyMark 5:	4.00%	NA	NA	<p>Penalty-Free Withdrawals</p> <p>Annual withdrawals are available after the first index year without a withdrawal charge or MVA (noncumulative; \$250 minimum):</p> <ul style="list-style-type: none"> 5% with base product. 10% with Cascade or Expense Rider. <p>Withdrawal Charges (+/- MVA)</p> <p>Base Product:</p> <ul style="list-style-type: none"> JourneyMark: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0% JourneyMark 7: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0% JourneyMark 5: 5, 4, 3, 2, 1, 0% <p>With Cascade Rider or Expense Rider:</p> <ul style="list-style-type: none"> JourneyMark: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0% JourneyMark 7: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0% <p>Check Sales Guide for details and CA variations.</p>	<p>Availability: Approved in DC and all states <i>except</i> NY.</p> <p>CA Variations: In California, state-specific withdrawal charges, MVA, and premium bonus vesting schedule apply, and Waiver of Withdrawal Charge and Market Value Adjustment Rider and Guaranteed Minimum Account Value Benefit are not approved.</p>
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** The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 1.50%.

LibertyMark® Freedom Series Annuity Quick Reference

As of 9/29/2022

Insurance Carrier	Product	Features	Withdrawals/ Surrender**	Interest Crediting Options	Minimum Guarantees	Approved States																																																																																															
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating</p> <p>AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 9/29/2022</p>	<p>LibertyMark Freedom Series single premium deferred fixed indexed annuities*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Duration (Years)</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>NA</td> <td>10</td> </tr> <tr> <td>10 LT (CA)</td> <td>NA</td> <td>9</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>7%</td> <td>10</td> </tr> <tr> <td>10 LT Plus (CA)</td> <td>6%</td> <td>9</td> </tr> <tr> <td>7</td> <td>NA</td> <td>7</td> </tr> </tbody> </table> <p>Heritage Maximizer™</p> <p>Optional enhanced death benefit rider, available with non-bonus products, that provides a 30% death benefit bonus on the entire Accumulation Value.</p> <ul style="list-style-type: none"> Eligible for lump-sum payout upon death after three years. No underwriting required. Only costs 0.30% annually, deducted at the end of each contract year. Not approved with "Plus" products or in MO, NJ, OH, PA, UT, and WA. <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>7, 10, 10 LT</td> <td>0–85</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>0–80</td> </tr> <tr> <td>Heritage Maximizer</td> <td>0–75</td> </tr> </tbody> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 75+). <p>Index Dates</p> <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 	Product Version	Bonus	Duration (Years)	10, 10 LT	NA	10	10 LT (CA)	NA	9	10 Plus, 10 LT Plus	7%	10	10 LT Plus (CA)	6%	9	7	NA	7	Product Version	Ages (Q, NQ)	7, 10, 10 LT	0–85	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75	<ul style="list-style-type: none"> Accumulation with freedom from mandatory fees. "Plus" products offer 7% upfront premium bonus (6% in CA) that's credited day one, dollar one and can never be recaptured. Fee/no-fee options—Clients can buy higher caps and participation rates to upgrade earnings potential. Protection of an industry-leading minimum guarantee of 1% on 100% of premium. SG Lead Asset Select Exposure Rotation Index (SG Laser)—A new proprietary index that seeks to deliver superior returns by responding to dynamic market environments. Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*** Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans. Death Benefit—Greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,** or GMV at death. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).</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, 11.5, 11, 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 Plus: 13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%</p> <p>10 LT Plus: 11.9, 9.4, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%</p> <p>7: 9, 8.5, 8, 7, 6, 5, 4, 0%</p> <p>Check Sales Guide for CA and FL variations.</p>	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">10, 10 LT</th> <th colspan="2">10 Plus, 10 LT Plus</th> <th colspan="2">7</th> </tr> <tr> <th>No Fee</th> <th>1.75% Fee</th> <th>No Fee</th> <th>1.75% Fee</th> <th>No Fee</th> <th>1.50% Fee</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td>7.15%</td> <td>11.80%</td> <td>5.20%</td> <td>9.00%</td> <td>6.60%</td> <td>10.15%</td> </tr> <tr> <td>1-Yr S&P 500 PTP w/ Par.</td> <td>41%</td> <td>61%</td> <td>27%</td> <td>47%</td> <td>38%</td> <td>55%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td>57%</td> <td>85%</td> <td>38%</td> <td>65%</td> <td>53%</td> <td>77%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>142%</td> <td>212%</td> <td>94%</td> <td>163%</td> <td>131%</td> <td>190%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>196%</td> <td>292%</td> <td>130%</td> <td>225%</td> <td>180%</td> <td>262%</td> </tr> <tr> <td>1-Yr SG Laser Index PTP w/ Par.</td> <td>139%</td> <td>208%</td> <td>94%</td> <td>164%</td> <td>129%</td> <td>188%</td> </tr> <tr> <td>2-Yr SG Laser Index PTP w/ Par.</td> <td>191%</td> <td>288%</td> <td>130%</td> <td>226%</td> <td>178%</td> <td>260%</td> </tr> <tr> <td>Declared Interest Option</td> <td>3.55%</td> <td>NA</td> <td>2.35%</td> <td>NA</td> <td>3.20%</td> <td>NA</td> </tr> </tbody> </table> <p>Rates effective 9/29/2022, and subject to change. Check LegacyNet® for updates.</p>		10, 10 LT		10 Plus, 10 LT Plus		7		No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee	1-Yr S&P 500® PTP w/ Cap	7.15%	11.80%	5.20%	9.00%	6.60%	10.15%	1-Yr S&P 500 PTP w/ Par.	41%	61%	27%	47%	38%	55%	2-Yr S&P 500 PTP w/ Par.	57%	85%	38%	65%	53%	77%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	142%	212%	94%	163%	131%	190%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	196%	292%	130%	225%	180%	262%	1-Yr SG Laser Index PTP w/ Par.	139%	208%	94%	164%	129%	188%	2-Yr SG Laser Index PTP w/ Par.	191%	288%	130%	226%	178%	260%	Declared Interest Option	3.55%	NA	2.35%	NA	3.20%	NA	<p>Guaranteed Minimum Value</p> <p>0.15%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1%, effective for contracts issued in 2022.</p> <p>Guaranteed Minimum Declared Rates</p> <p>Cap: 1%.</p> <p>Participation Rate: 5%.</p> <p>Declared Interest Option: 0.15%.</p>	<p>10: AR, AZ, CO, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, NC, ND, NE, NM, SD, TN, VT, WI, WV, WY</p> <p>10 LT: AK, CA², CT, DE, FL, ID, MN, MO³, MT, NH, NJ³, NV, OH³, OK, OR, PA³, SC, TX, UT³, VA, WA³</p> <p>10 Plus: AR, AZ, CO, KS, KY, LA, MD, ME, MI, NC, NE, NM, SD, TN, VT, WI, WV</p> <p>10 LT Plus: AK, CA², CT, FL², MN, MO, MT, NH, NV, OH, OK, PA, SC, TX, UT, VA, WA</p> <p>7: AK, AR, AZ, CA², CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, MN, MO³, MT, NC, ND, NE, NM, NV, NH, NJ³, OH³, OK, OR, PA³, RI, SC, SD, TN, TX, UT³, VA, VT, WA³, WI, WV, WY</p> <ol style="list-style-type: none"> Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 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10 LT (CA)	NA	9																																																																																																			
10 Plus, 10 LT Plus	7%	10																																																																																																			
10 LT Plus (CA)	6%	9																																																																																																			
7	NA	7																																																																																																			
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1-Yr S&P 500® PTP w/ Cap	7.15%	11.80%	5.20%	9.00%	6.60%	10.15%																																																																																															
1-Yr S&P 500 PTP w/ Par.	41%	61%	27%	47%	38%	55%																																																																																															
2-Yr S&P 500 PTP w/ Par.	57%	85%	38%	65%	53%	77%																																																																																															
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	142%	212%	94%	163%	131%	190%																																																																																															
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	196%	292%	130%	225%	180%	262%																																																																																															
1-Yr SG Laser Index PTP w/ Par.	139%	208%	94%	164%	129%	188%																																																																																															
2-Yr SG Laser Index PTP w/ Par.	191%	288%	130%	226%	178%	260%																																																																																															
Declared Interest Option	3.55%	NA	2.35%	NA	3.20%	NA																																																																																															

LibertyMark Freedom Heritage Maximizer enhanced death benefit rider (Rider Series 2181), LibertyMark Freedom 7 Contract Forms ICC21 321-7, AAA321-7; LibertyMark Freedom 10, 10 LT Contract Forms ICC21 321-10, AAA321-10; LibertyMark Freedom 10 Plus, 10 LT Plus Contract Forms ICC22 321-10B, AAA321-10B (02/22). 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. 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. LibertyMark® Freedom is a registered service mark, and Heritage Maximizer is a service mark, of Legacy Marketing Group.

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LibertyMark® 10-Year Annuities Quick Reference

As of 9/29/2022

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Strategies*				Minimum Guarantees	Approved States																																																																											
					1.25% Fee	1.75% Fee																																																																														
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 9/29/2022	LibertyMark Series 10-year single premium deferred fixed indexed annuities* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>No</td> <td>1.25%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>Yes</td> <td>1.25%</td> </tr> <tr> <td>SE 10, SE 10 LT</td> <td>No</td> <td>1.75%</td> </tr> <tr> <td>SE 10 Plus, SE 10 LT Plus</td> <td>Yes</td> <td>1.75%</td> </tr> </tbody> </table>	Product Version	Bonus	Fee	10, 10 LT	No	1.25%	10 Plus, 10 LT Plus	Yes	1.25%	SE 10, SE 10 LT	No	1.75%	SE 10 Plus, SE 10 LT Plus	Yes	1.75%	<ul style="list-style-type: none"> Diverse choice of indexed strategies covering multiple markets. Industry-leading minimum guarantee. Enhanced caps and rates on SE versions for even greater accumulation potential. 7% upfront bonus (6% in CA), available with "Plus" products.* Game-changing FUSION StrategySM that fuses together annual crediting and multi-year upside. Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*† Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans. Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,† or GMV at death. True Up—credits back any Liberty Optimizer Fee amounts paid that are greater than interest earnings. Applies at end of Year 5. 	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10, SE 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% 10 LT, SE 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% 10 Plus, SE 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% 10 LT Plus, SE 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, PA, and WA variations.	<table border="1"> <thead> <tr> <th></th> <th>1.25% Fee</th> <th colspan="2">1.75% Fee</th> </tr> <tr> <th></th> <th>10, 10 LT</th> <th>10 Plus, 10 LT Plus</th> <th>SE 10, SE 10 LT Plus</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td>9.75%</td> <td>7.60%</td> <td>11.35%</td> <td>9.00%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.*</td> <td>73%</td> <td>57%</td> <td>80%</td> <td>65%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.*</td> <td>50%</td> <td>39%</td> <td>55%</td> <td>44%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>145%</td> <td>112%</td> <td>159%</td> <td>126%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>198%</td> <td>153%</td> <td>218%</td> <td>173%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>181%</td> <td>140%</td> <td>199%</td> <td>159%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>250%</td> <td>193%</td> <td>274%</td> <td>219%</td> </tr> <tr> <td>5-Yr FUSION Strategy**</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Fixed Rate on Gain:</td> <td>2%</td> <td>1%</td> <td>3%</td> <td>2%</td> </tr> <tr> <td>Par. Rate:</td> <td>295%</td> <td>252%</td> <td>290%</td> <td>249%</td> </tr> <tr> <td>Declared Interest Account</td> <td>4.50%</td> <td>3.45%</td> <td>5.00%</td> <td>3.95%</td> </tr> </tbody> </table>		1.25% Fee	1.75% Fee			10, 10 LT	10 Plus, 10 LT Plus	SE 10, SE 10 LT Plus	1-Yr S&P 500® PTP w/ Cap	9.75%	7.60%	11.35%	9.00%	2-Yr S&P 500 PTP w/ Par.*	73%	57%	80%	65%	1-Yr Gold PTP w/ Par.*	50%	39%	55%	44%	1-Yr Morgan Stanley TEBI PTP w/ Par.*	145%	112%	159%	126%	2-Yr Morgan Stanley TEBI PTP w/ Par.*	198%	153%	218%	173%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	181%	140%	199%	159%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	250%	193%	274%	219%	5-Yr FUSION Strategy**					Fixed Rate on Gain:	2%	1%	3%	2%	Par. Rate:	295%	252%	290%	249%	Declared Interest Account	4.50%	3.45%	5.00%	3.95%	Guaranteed Minimum Value 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization. Current Guaranteed Minimum Value Interest Rate: 1%, effective on contracts issued in 2022. Guaranteed Minimum Declared Rates Cap: 1%. Participation Rate: 5% (10% in NJ). Fixed Rate on Gain: 0.50%. Declared Interest Account: 1%.	Approved in DC and all states <i>except</i> AL, ID, IN, MN, MO, MS, NY, and VT. 10, 10 Plus, SE 10, SE 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, MA ¹ , MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 10 LT, 10 LT Plus, SE 10 LT, SE 10 LT Plus: AK, CA, CT, DE, FL, NH ² , NJ ^{2,3} , NV, OH ^{3,4} , OK, OR, PA ^{3,5} , SC, TX, UT ³ , WA ³ 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Multi-year strategies not available. 3. Heritage Maximizer not available. 4. Bonus products not available. 5. Strategy availability limited to S&P 500 strategies and Declared Interest Account.
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Liberty Optimizer Fee Annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first.	Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit of 130% of the entire AV. <ul style="list-style-type: none"> Available on non-bonus products.* Not approved in NJ, OH, PA, UT, and WA. Current charge is 0.30%, deducted at the end of each contract year. 	Issue Ages <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>Non-bonus products</td> <td>0–85</td> </tr> <tr> <td>Bonus ("Plus") products</td> <td>0–80</td> </tr> <tr> <td>Heritage Maximizer</td> <td>0–75</td> </tr> </tbody> </table>	Product Version	Ages (Q, NQ)	Non-bonus products	0–85	Bonus ("Plus") products	0–80	Heritage Maximizer	0–75	Premium <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 75+). 	Index Dates <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 																																																																								
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LibertyMark® 7-Year Annuities Quick Reference

As of 9/29/2022

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Strategies*	Minimum Guarantees	Approved States																																																																															
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 9/29/2022	LibertyMark Series seven-year single premium deferred fixed indexed annuities* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>No</td> <td>1%</td> </tr> <tr> <td>7 Plus</td> <td>Yes</td> <td>1%</td> </tr> <tr> <td>SE 7</td> <td>No</td> <td>1.50%</td> </tr> <tr> <td>SE 7 Plus</td> <td>Yes</td> <td>1.50%</td> </tr> </tbody> </table>	Product Version	Bonus	Fee	7	No	1%	7 Plus	Yes	1%	SE 7	No	1.50%	SE 7 Plus	Yes	1.50%	<ul style="list-style-type: none"> Diverse choice of indexed strategies covering multiple markets. Industry-leading minimum guarantee. Enhanced caps and rates on SE versions for even greater accumulation potential. 5% accumulation bonus multiplied by the AV at the end of Year 7, available with 7 Plus and SE 7 Plus.* Game-changing FUSION StrategySM** that fuses together annual crediting and multi-year upside. Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*† Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans. Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,† or GMV at death. True Up—credits back any Liberty Optimizer Fee amounts paid that are greater than interest earnings. Applies at end of Year 5. 	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules Most States: 9, 8.50, 8, 7, 6, 5, 4, 0% California: 8.30, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 0% Minnesota: 9, 8, 7, 6, 5, 4, 3, 0%	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">1.00% Fee</th> <th colspan="2">1.50% Fee</th> </tr> <tr> <th>7</th> <th>7 Plus</th> <th>SE 7</th> <th>SE 7 Plus</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td>8.40%</td> <td>8.00%</td> <td>9.60%</td> <td>9.30%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.*</td> <td>66%</td> <td>62%</td> <td>73%</td> <td>69%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.*</td> <td>45%</td> <td>43%</td> <td>50%</td> <td>47%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>130%</td> <td>121%</td> <td>144%</td> <td>135%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.*</td> <td>178%</td> <td>166%</td> <td>197%</td> <td>185%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>163%</td> <td>152%</td> <td>180%</td> <td>169%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td>225%</td> <td>210%</td> <td>249%</td> <td>233%</td> </tr> <tr> <td>5-Yr FUSION Strategy**</td> <td colspan="4">Fixed Rate on Gain:</td> </tr> <tr> <td></td> <td>2%</td> <td>2%</td> <td>3%</td> <td>3%</td> </tr> <tr> <td></td> <td>258%</td> <td>236%</td> <td>253%</td> <td>229%</td> </tr> <tr> <td>Declared Interest Account</td> <td>3.95%</td> <td>3.75%</td> <td>4.45%</td> <td>4.25%</td> </tr> </tbody> </table>		1.00% Fee		1.50% Fee		7	7 Plus	SE 7	SE 7 Plus	1-Yr S&P 500® PTP w/ Cap	8.40%	8.00%	9.60%	9.30%	2-Yr S&P 500 PTP w/ Par.*	66%	62%	73%	69%	1-Yr Gold PTP w/ Par.*	45%	43%	50%	47%	1-Yr Morgan Stanley TEBI PTP w/ Par.*	130%	121%	144%	135%	2-Yr Morgan Stanley TEBI PTP w/ Par.*	178%	166%	197%	185%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	163%	152%	180%	169%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*	225%	210%	249%	233%	5-Yr FUSION Strategy**	Fixed Rate on Gain:					2%	2%	3%	3%		258%	236%	253%	229%	Declared Interest Account	3.95%	3.75%	4.45%	4.25%	Guaranteed Minimum Value 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization. Current Guaranteed Minimum Value Interest Rate: 1%, effective on contracts issued in 2022. Guaranteed Minimum Declared Rates Cap: 1%. Participation Rate: 5% (10% in NJ). Fixed Rate on Gain: 0.50%. Declared Interest Account: 1%.	Approved in DC and all states <i>except</i> AL, IN, MO, MS, NY, and VT. LibertyMark 7, 7 Plus, SE 7, SE 7 Plus: AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA ¹ , MD, ME, MI, MN, MT, NC, ND, NE, NH ² , NJ ^{2,3} , NM, NV ⁴ , OH ^{3,4} , OK, OR, PA ^{3,4,5} , RI, SC, SD, TN, TX, UT ³ , VA, WA ³ , WI, WV, WY 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Multi-year strategies not available. 3. Heritage Maximizer not available. 4. Bonus products not available. 5. Strategy availability limited to S&P 500 strategies and Declared Interest Account.
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Liberty Optimizer Fee Annual administrative fee deducted from the Accumulation Value (AV) at the end of each contract year, including the first. Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit of 130% of the entire AV. Available on non-bonus products.* <ul style="list-style-type: none"> Not approved in NJ, OH, PA, UT, and WA. Current charge is 0.30%, deducted at the end of each contract year. 	Issue Ages <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>7, 7 Plus, SE 7, SE 7 Plus</td> <td>0–85</td> </tr> <tr> <td>Heritage Maximizer</td> <td>0–75</td> </tr> </tbody> </table>	Product Version	Ages (Q, NQ)	7, 7 Plus, SE 7, SE 7 Plus	0–85	Heritage Maximizer	0–75	Premium <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 75+). 	Index Dates <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 																																																																												
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LibertyMark 7, SE 7 (Contract Series 4114/196/4205); LibertyMark 7 Plus, SE 7 Plus (Contract Series 4114/1914/196/4205). LibertyMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). 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. 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. LibertyMark is a registered service mark, and Heritage Maximizer and FUSION Strategy are service marks, of Legacy Marketing Group.

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

** Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain. Not available in all states.

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

ClassicMark® Series Annuity Quick Reference

As of 9/29/2022

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Strategies	Min. Guaranteed Rates	Approved States																																												
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating: AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 9/29/2022	ClassicMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none"> Optional upfront premium bonus vests 100% day one to jump-start earnings. Industry-leading minimum guarantee. Diverse choice of indexed strategies covering multiple markets. Game-changing FUSION Strategy^{SM††} that fuses together annual crediting and multi-year upside. First-year liquidity, penalty-free.† Index gains credit at death. No market value adjustment (MVA). Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*† Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans. Death Benefit—greater of 100% of AV (130% with Heritage Maximizer), GMV, or Return of Premium less prior gross withdrawals at death. 	Penalty-Free Withdrawals Up to 10% of AV annually after 30 days. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10: Ages 0–85 (0–84 in IN): • 13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% Ages 86–90 (85–90 in IN): • 8, 7, 6, 5, 3, 0% 10 LT: Ages 0–85: • 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Ages 86–90: • 8, 7, 6, 5, 3, 0% 10 Plus: 14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% 10 LT Plus: 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA and FL variations.	<table border="0"> <tr> <td>10, 10 LT</td> <td>10 Plus, 10 LT Plus</td> </tr> <tr> <td>1-Yr S&P 500® PTP w/ Cap</td> <td></td> </tr> <tr> <td>7.20%</td> <td>6.35%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td></td> </tr> <tr> <td>56%</td> <td>47%</td> </tr> <tr> <td>1-Yr Gold PTP w/ Par.*</td> <td></td> </tr> <tr> <td>38%</td> <td>33%</td> </tr> <tr> <td>1-Yr Morgan Stanley TEBI PTP w/ Par.</td> <td></td> </tr> <tr> <td>110%</td> <td>92%</td> </tr> <tr> <td>2-Yr Morgan Stanley TEBI PTP w/ Par.</td> <td></td> </tr> <tr> <td>151%</td> <td>126%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td></td> </tr> <tr> <td>138%</td> <td>116%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*</td> <td></td> </tr> <tr> <td>191%</td> <td>160%</td> </tr> <tr> <td>5-Yr FUSION Strategy**</td> <td></td> </tr> <tr> <td>Fixed Rate on Gain:</td> <td></td> </tr> <tr> <td>1%</td> <td>1%</td> </tr> <tr> <td>Par. Rate:</td> <td></td> </tr> <tr> <td>248%</td> <td>202%</td> </tr> <tr> <td>Declared Interest Account</td> <td></td> </tr> <tr> <td>3.40%</td> <td>2.85%</td> </tr> </table>	10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500® PTP w/ Cap		7.20%	6.35%	2-Yr S&P 500 PTP w/ Par.		56%	47%	1-Yr Gold PTP w/ Par.*		38%	33%	1-Yr Morgan Stanley TEBI PTP w/ Par.		110%	92%	2-Yr Morgan Stanley TEBI PTP w/ Par.		151%	126%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.		138%	116%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.*		191%	160%	5-Yr FUSION Strategy**		Fixed Rate on Gain:		1%	1%	Par. Rate:		248%	202%	Declared Interest Account		3.40%	2.85%	Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization. Current Guaranteed Minimum Value Interest Rate: 1%, effective on contracts issued in 2022. Cap: Minimum guaranteed cap is 1%. Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ). Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%. Declared Interest Account: Minimum guaranteed annual interest rate is 1%.	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA ¹ , MD, ME, MI, MO ² , MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY 10 LT and 10 LT Plus: AK, CA, CT, DE, FL, ID, MN, NH, NJ ² , NV, OH ² , OK, OR, PA ² , SC, TX, UT ² , WA ² 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Heritage Maximizer not available.
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ClassicMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). ClassicMark 10, 10 LT (Contract Series 411/4190/4204); ClassicMark 10 Plus, 10 LT Plus (Contract Series 411/4179/4190/4204). 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. 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. ClassicMark is a registered service mark, and FUSION Strategy and Heritage Maximizer are service marks, of Legacy Marketing Group.

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FutureMark® Series Annuity Quick Reference

As of 9/29/2022

Insurance Carrier	Product	Features	Enhanced Death Benefit	Withdrawals/Surrender**	Interest Crediting Strategies*	Minimum Guarantees	Approved States						
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating: AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 9/29/2022</p>	<p>FutureMark 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 (not approved in OR and WA). <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. \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 75+). <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"> BeneBooster* offers an unequalled legacy builder for clients who want or need to take withdrawals. Same outstanding comp and rates on both FutureMark 10 and 10 LT. FUSION StrategySM†— Game-changing strategy that fuses together annual crediting and multi-year upside. Industry-leading contractual guarantee: 1.00% 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, and SEP IRAs; and non-contributory 403(b)/TSA plans. 	<p>BeneBooster*</p> <ul style="list-style-type: none"> Built-in, no-cost enhanced death benefit provides beneficiaries extra dollars at death. Increases the death benefit by a percentage of net contract gains (percentage varies by issue age): <ul style="list-style-type: none"> 25% (0–75). 15% (76–85). Allows clients to leave a significant amount to their beneficiaries even after taking withdrawals or RMDs. Caters to qualified clients. Issues through age 85. No underwriting. No waiting period. 	<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 (CA): 8.3, 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 8.85% Cap</p> <p>1-Yr S&P 500 PTP w/ Par. Rate 49% Par. Rate</p> <p>1-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 135% Par. Rate</p> <p>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 169% Par. Rate</p> <p>2-Yr Morgan Stanley Target Equity Balanced Index PTP w/ Par. Rate 185% Par. Rate</p> <p>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par. Rate 233% Par. Rate</p> <p>5-Yr FUSION Strategy† 1% Fixed Rate on Gain 311% Par. Rate</p> <p>1-Yr Declared Interest Account 4.15% Fixed Rate</p> <p>Rates effective 9/29/2022, and subject to change. Check LegacyNet® for updates.</p>	<p>Guaranteed Minimum Value</p> <p>1%–3% on 100% of premium, less surrender charges, available upon death, surrender, or annuitization.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1.00%, effective for contracts issued in 2022.</p> <p>Minimum Guaranteed Rates</p> <p>Declared rates are guaranteed never to be lower than:</p> <ul style="list-style-type: none"> 1.00% cap. 5.00% par. rate (10% in NJ). 0.50% fixed rate on gain. 1.00% annual interest rate. 	<p>FutureMark 10: AR, AZ, CO, DC, GA, HI, IA, IL, KS, KY, LA, MA¹, MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>FutureMark 10 LT: AK, CA, CT, DE, FL, NH², NJ², NV, OH, OK, OR³, SC, TX, UT, WA³</p> <ol style="list-style-type: none"> Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement (Endorsement AAA4139) not available. Multi-year strategies not available. BeneBooster is not available.
Product Version	Years	Fee											
10, 10 LT	10	1%											

FutureMark 10, 10 LT (Contract Series 416/4416). BeneBooster guaranteed minimum death benefit rider (Rider Series 2182). 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. 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. FutureMark is a registered service mark, and BeneBooster and FUSION Strategy are service marks, of Legacy Marketing Group.

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