

# LibertyMark<sup>SM</sup> Series Annuity Quick Reference

Insurance Carrier	Product	Features	Bonuses	Withdrawals/ Surrender**	Interest Crediting Strategies*	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																																																																														
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p><b>Financial Strength Rating:</b></p> <p>A.M. Best A (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 1/29/2015</p>	<p>LibertyMark Series single premium deferred fixed indexed annuities*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Dual Bonus</th> <th>Years</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>No</td> <td>7</td> </tr> <tr> <td>10</td> <td>No</td> <td>10</td> </tr> <tr> <td>10 LT</td> <td>No</td> <td>10</td> </tr> <tr> <td>10 Plus</td> <td>Yes</td> <td>10</td> </tr> <tr> <td>10 LT Plus</td> <td>Yes</td> <td>10</td> </tr> </tbody> </table> <p><b>Annual Liberty Optimizer Fee</b> 7-year product: 1.00% 10-year products: 1.25%</p> <p><b>Issue Ages</b> No-bonus: 0–85, Q and NQ Bonus: 0–80, Q and NQ</p> <p><b>Index Dates</b> 7th, 14th, 21st, or 28th of the month</p>	Product Version	Dual Bonus	Years	7	No	7	10	No	10	10 LT	No	10	10 Plus	Yes	10	10 LT Plus	Yes	10	<ul style="list-style-type: none"> <li>Diverse choice of indexed strategies.</li> <li>Accumulation potential in various markets.</li> <li>Index gains credit at death.</li> <li>No market value adjustment (MVA).</li> <li>Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).&gt;**</li> <li>Strong contractual guarantee—1%–3% on 100% of premium, less surrender charges.</li> <li>Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans.</li> <li>Death Benefit—greater of full accumulation value or GMV at death.</li> </ul>	<p>Dual bonus!</p> <ul style="list-style-type: none"> <li><b>10 Plus:</b> 5% upfront plus 10% persistency bonus end of Year 10.</li> <li><b>10 LT Plus:</b> 5% upfront plus 8% persistency bonus end of Year 10.</li> </ul> <p>The persistency bonus is equal to the accumulation value at the end of Year 10 multiplied by the persistency bonus percentage.</p>	<p><b>Penalty-Free Withdrawals</b></p> <p>Up to 10% of accumulation value annually after the first year. RMDs accepted Year 1 per company practice.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p><b>Surrender Schedules</b></p> <p><b>LibertyMark 7:</b> 9, 8.50, 8, 7, 6, 5, 4, 0%</p> <p><b>LibertyMark 10:</b> 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%</p> <p><b>LibertyMark 10 LT:</b> 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p><b>LibertyMark 10 Plus:</b> 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%</p> <p><b>LibertyMark 10 LT Plus:</b> 12.40, 9.90, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Check Sales Guide for CT, FL, and WA variations.</p>	<p><b>1-Yr S&amp;P 500<sup>®</sup> PTP w/ Cap</b></p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>4.25%</td> <td>100%</td> </tr> <tr> <td>10, 10 LT</td> <td>5.80%</td> <td>100%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>3.50%</td> <td>100%</td> </tr> </tbody> </table> <p><b>1-Yr Gold PTP w/ Cap</b></p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>4.25%</td> <td>100%</td> </tr> <tr> <td>10, 10 LT</td> <td>5.75%</td> <td>100%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>3.00%</td> <td>100%</td> </tr> </tbody> </table> <p><b>1-Yr S&amp;P 500<sup>®</sup> PTP Inversion w/ Cap</b></p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>5.00%</td> <td>100%</td> </tr> <tr> <td>10, 10 LT</td> <td>6.75%</td> <td>100%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>4.00%</td> <td>100%</td> </tr> </tbody> </table> <p><b>1-Yr DJ Real Estate Mthly Avg. w/ Par.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>60%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>75%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>50%</td> </tr> </tbody> </table> <p><b>2-Yr S&amp;P 500<sup>®</sup> PTP w/ Par.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>48%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>60%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>40%</td> </tr> </tbody> </table> <p><b>2-Yr S&amp;P 500<sup>®</sup> Risk Control PTP w/ Par.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>70%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>90%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>55%</td> </tr> </tbody> </table> <p><b>3-Yr Blended Monthly Avg. w/ Par.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>60%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>75%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>50%</td> </tr> </tbody> </table> <p><b>Declared Interest Account</b></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>2.00%</td> </tr> <tr> <td>10, 10 LT</td> <td>2.50%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>2.00%</td> </tr> </tbody> </table> <p>Rates effective 1/29/2015, and subject to change. Check LegacyNet<sup>®</sup> for updates.</p>		Cap	Par.	7	4.25%	100%	10, 10 LT	5.80%	100%	10 Plus, 10 LT Plus	3.50%	100%		Cap	Par.	7	4.25%	100%	10, 10 LT	5.75%	100%	10 Plus, 10 LT Plus	3.00%	100%		Cap	Par.	7	5.00%	100%	10, 10 LT	6.75%	100%	10 Plus, 10 LT Plus	4.00%	100%		Cap	Par.	7	NA	60%	10, 10 LT	NA	75%	10 Plus, 10 LT Plus	NA	50%		Cap	Par.	7	NA	48%	10, 10 LT	NA	60%	10 Plus, 10 LT Plus	NA	40%		Cap	Par.	7	NA	70%	10, 10 LT	NA	90%	10 Plus, 10 LT Plus	NA	55%		Cap	Par.	7	NA	60%	10, 10 LT	NA	75%	10 Plus, 10 LT Plus	NA	50%		Rate	7	2.00%	10, 10 LT	2.50%	10 Plus, 10 LT Plus	2.00%	<p><b>Minimum Premium:</b></p> <ul style="list-style-type: none"> <li>\$10,000 Q, NQ.</li> </ul> <p><b>Maximum Premium:</b></p> <ul style="list-style-type: none"> <li>\$1 million per owner without Home Office approval.</li> </ul> <p><b>Strategy Allocation:</b></p> <ul style="list-style-type: none"> <li>\$50 minimum.</li> </ul> <p><b>Additional Premium:</b></p> <ul style="list-style-type: none"> <li>Not applicable.</li> </ul>	<p><b>Guaranteed Minimum Value:</b> 1%–3% on 100% of premium, less surrender charges.</p> <p><b>Current Guaranteed Minimum Value Interest Rate:</b> 1%</p> <p><b>Cap Strategies:</b> Minimum guaranteed term period cap is 1%.</p> <p><b>Participation Rate Strategies:</b> Minimum guaranteed term period participation rate is 5% (10% in NJ).</p> <p><b>Declared Interest Account:</b> Minimum guaranteed annual interest rate is 1%.</p>	<p><b>LibertyMark 7:</b> 7.00% (Ages 0–80) 5.00% (Ages 81–85)</p> <p><b>LibertyMark 10:</b> 8.00% (Ages 0–80) 7.00% (Ages 81–85)</p> <p><b>LibertyMark 10 LT:</b> 7.00% (Ages 0–80) 5.50% (Ages 81–85)</p> <p><b>LibertyMark 10 Plus:</b> 7.00% (Ages 0–80)</p> <p><b>LibertyMark 10 LT Plus:</b> Most States: • 6.50% (Ages 0–80) CT and WA: • 6.25% (Ages 0–80) FL: • 6.50% (Ages 0–64) • 6.25% (Ages 65–80)</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p><b>LibertyMark 7, 10, and 10 Plus:</b> AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA<sup>1</sup>, MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p><b>LibertyMark 7, 10 LT and 10 LT Plus:</b> AK, CT, DE, FL, NH<sup>2</sup>, NJ<sup>2</sup>, NV, OH<sup>3</sup>, OK, PA, SC, TX, UT, WA</p> <ol style="list-style-type: none"> <li>Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not approved.</li> <li>Multi-year strategies not available.</li> <li>10 LT Plus bonus product not available.</li> </ol>
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LibertyMark 7, LibertyMark 10, 10 LT (Policy Series 411/4182), and LibertyMark 10 Plus, 10 LT Plus (Policy Series 411/4179/4182/4184) 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 distributed by Legacy Marketing Group<sup>®</sup>. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

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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.