

Interest Crediting Option	No Fee	1.50% Fee
Declared Interest Option	3.90%	N/A
One-Year S&P 500 ® Point-to-Point With Cap.	7.60 %	11.45%
One-Year S&P 500 IQ Index * Point-to-Point With Cap	12.55%	N/A
One-Year S&P 500 IQ Index * Point-to-Point With Participation Rate	69%	95%
	Participation rate guaranteed for the surrender period:	
One-Year SG Global Balanced Index Point-to-Point With Participation Rate	153%	212%
Two-Year SG Global Balanced Index Point-to-Point With Participation Rate	206%	284%
One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate	140%	194%
Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate	217%	301%

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract’s premium minus any gross withdrawals and applicable premium tax,** plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract’s data page. The current Guaranteed Minimum Value Interest Rate is 3.00%, effective with contracts issued on or after 7/1/2024.

Rates effective 9/4/2024, and subject to change.



Issued by Americo Financial Life and Annuity Insurance Company, Kansas City, MO

See Important Disclosures at End.

Interest Crediting Option	No Fee	1.50% Fee
Declared Interest Option	3.85%	N/A
One-Year S&P 500 ® Point-to-Point With Cap	7.50%	11.40%
One-Year S&P 500 IQ Index * Point-to-Point With Cap	12.15%	N/A
One-Year S&P 500 IQ Index * Point-to-Point With Participation Rate	68%	94%
	Participation rate guaranteed for the surrender period:	
One-Year SG Global Balanced Index Point-to-Point With Participation Rate	150%	209%
Two-Year SG Global Balanced Index Point-to-Point With Participation Rate	202%	281%
One-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate	138%	192%
Two-Year Morgan Stanley Enhanced Allocation Index Point-to-Point With Participation Rate	213%	297%

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract’s premium minus any gross withdrawals and applicable premium tax,** plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract’s data page. The current Guaranteed Minimum Value Interest Rate is 3.00%, effective with contracts issued on or after 7/1/2024.

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S&P Dow Jones Indices

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Growth Commander Forms: Series 319, 4204, 4139, 2508. AAA319-6 (12/22), AAA319-6 DP (06/23), AAA319-10 (12/22), AAA319-10 DP (06/23); ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, AAA4204, AAA4139 (05/06), AAA2508 PTPP (02/22), AAA2508 PTPP WF (02/22), AAA2508 PTPC (02/22), AAA2508 PTPC WF (02/22), AAA2508 PTPPG (02/22), AAA2508 PTPPG WF (02/22); ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF. **In Oregon:** ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF, AAA4139 (05/06).

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