



## Growth Commander 10

Single Premium Deferred Fixed Indexed Annuity

Interest Crediting Option	No Fee	1.50% Fee
Declared Interest Option	3.95%	N/A
One-Year <b>S&amp;P 500</b> <sup>®</sup> Point-to-Point With Cap.	7.90%	12.00%
One-Year <b>S&amp;P 500 IQ Index*</b> Point-to-Point With Cap	12.25%	N/A
One-Year <b>S&amp;P 500 IQ Index*</b> Point-to-Point With Participation Rate	68%	93%
	Participation rate guaranteed for the surrender period:	
One-Year <b>SG Global Balanced Index</b> Point-to-Point With Participation Rate	155%	214%
Two-Year <b>SG Global Balanced Index</b> Point-to-Point With Participation Rate	209%	287%
One-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point With Participation Rate	142%	196%
Two-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point With Participation Rate	219%	303%

**Guaranteed Minimum Value**—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.50% 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 2.65%, effective with contracts issued on or after 1/1/2026.

**Rates effective 1/1/2026, 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	3.95%	N/A
One-Year <b>S&amp;P 500</b> <sup>®</sup> Point-to-Point With Cap	7.85%	11.95%
One-Year <b>S&amp;P 500 IQ Index*</b> Point-to-Point With Cap	12.15%	N/A
One-Year <b>S&amp;P 500 IQ Index*</b> Point-to-Point With Participation Rate	67%	92%
	Participation rate guaranteed for the surrender period:	
One-Year <b>SG Global Balanced Index</b> Point-to-Point With Participation Rate	154%	213%
Two-Year <b>SG Global Balanced Index</b> Point-to-Point With Participation Rate	208%	286%
One-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point With Participation Rate	141%	195%
Two-Year <b>Morgan Stanley Enhanced Allocation Index</b> Point-to-Point With Participation Rate	218%	302%

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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 PTSP (02/22), AAA2508 PTSP WF (02/22), AAA2508 PTSPC (02/22), AAA2508 PTSPC WF (02/22), AAA2508 PTSPG (02/22), AAA2508 PTSPG WF (02/22); ICC19 4204, ICC22 2508 PTSP, ICC22 2508 PTSP WF, ICC22 2508 PTSPC, ICC22 2508 PTSPC WF, ICC22 2508 PTSPG, ICC22 2508 PTSPG WF. **In Oregon:** ICC22 319-6, ICC23 319-6 DP, ICC22 319-10, ICC23 319-10 DP, ICC19 4204, ICC22 2508 PTSP, ICC22 2508 PTSP WF, ICC22 2508 PTSPC, ICC22 2508 PTSPC WF, ICC22 2508 PTSPG, ICC22 2508 PTSPG WF, AAA4139 (05/06).

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