October 2026 Renewal Rates

Americo Financial Life and Annuity Insurance Company

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Growth Commander 6

Contract Effective Year	2022		2023	2024	2025	
Contract Effective Month/Day	10/1-10/27	10/28-10/31	10/1-10/31	10/1-10/31	10/1-10/22	10/23-10/31
S&P 500 1yr Pt-to-Pt - Cap	5.85%	7.15%	7.80%	7.65%	8.05%	7.75%
S&P 500 1yr Pt-to-Pt - Cap with Fee	9.10%	10.80%	11.70%	11.45%	12.30%	11.60%
S&P 500 1yr Pt-to-Pt - Participation Rate	36.00%	44.00%	47.00%	n/a	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	53.00%	61.00%	64.00%	n/a	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	11.10%	10.65%	12.30%	10.90%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	62.00%	61.00%	68.00%	61.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	86.00%	84.00%	93.00%	85.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	125.00%	151.00%	160.00%	n/a	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	184.00%	210.00%	219.00%	n/a	n/a	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	230.00%	274.00%	288.00%	n/a	n/a	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	123.00%	150.00%	159.00%	152.00%	157.00%	154.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	182.00%	209.00%	217.00%	210.00%	215.00%	212.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	167.00%	202.00%	214.00%	204.00%	212.00%	207.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	246.00%	281.00%	292.00%	283.00%	290.00%	285.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	113.00%	137.00%	146.00%	139.00%	145.00%	141.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	167.00%	191.00%	200.00%	193.00%	199.00%	195.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	176.00%	213.00%	226.00%	216.00%	224.00%	219.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	260.00%	297.00%	309.00%	299.00%	308.00%	302.00%
Declared Account	3.10%	3.60%	4.00%	3.90%	4.05%	3.95%

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Growth Commander 10

Contract Effective Year	2022		2023	2024	2025	
Contract Effective Month/Day	10/1-10/27	10/28-10/31	10/1-10/31	10/1-10/31	10/1-10/22	10/23-10/31
S&P 500 1yr Pt-to-Pt - Cap	5.90%	7.25%	7.90%	7.70%	8.10%	7.80%
S&P 500 1yr Pt-to-Pt - Cap with Fee	9.20%	10.90%	11.90%	11.50%	12.40%	11.65%
S&P 500 1yr Pt-to-Pt - Participation Rate	37.00%	45.00%	48.00%	n/a	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	54.00%	62.00%	65.00%	n/a	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	11.45%	10.95%	12.70%	11.20%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	63.00%	62.00%	69.00%	63.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	87.00%	85.00%	94.00%	86.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	128.00%	154.00%	163.00%	n/a	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	187.00%	213.00%	221.00%	n/a	n/a	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	225.00%	268.00%	281.00%	n/a	n/a	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	126.00%	153.00%	162.00%	155.00%	160.00%	157.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	184.00%	211.00%	220.00%	213.00%	218.00%	215.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	170.00%	206.00%	217.00%	208.00%	215.00%	211.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	249.00%	284.00%	296.00%	287.00%	294.00%	289.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	115.00%	140.00%	148.00%	142.00%	147.00%	144.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	169.00%	194.00%	202.00%	196.00%	201.00%	198.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	180.00%	217.00%	230.00%	220.00%	228.00%	223.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	264.00%	301.00%	313.00%	303.00%	312.00%	306.00%
Declared Account	3.15%	3.70%	4.05%	3.95%	4.10%	4.00%

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