

October 2025 Renewal Rates
Americo Financial Life and Annuity Insurance Company
Products offered exclusively through Legacy Marketing GroupSM
FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMER.

Growth Commander 6

Contract Effective Year Contract Effective Month/Day	2022		2023	2024
	10/1-10/27	10/28-10/31	10/1-10/31	10/1-10/31
S&P 500 1yr Pt-to-Pt - Cap	6.20%	7.30%	7.85%	7.70%
S&P 500 1yr Pt-to-Pt - Cap with Fee	9.60%	11.30%	12.05%	11.75%
S&P 500 1yr Pt-to-Pt - Participation Rate	40.00%	49.00%	51.00%	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	58.00%	68.00%	70.00%	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	12.05%	11.55%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	66.00%	65.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	91.00%	90.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	134.00%	152.00%	160.00%	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	193.00%	212.00%	219.00%	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	245.00%	276.00%	288.00%	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	123.00%	150.00%	159.00%	152.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	182.00%	209.00%	217.00%	210.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	167.00%	202.00%	214.00%	204.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	246.00%	281.00%	292.00%	283.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	113.00%	137.00%	146.00%	139.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	167.00%	191.00%	200.00%	193.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	176.00%	213.00%	226.00%	216.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	260.00%	297.00%	309.00%	299.00%
Declared Account	3.30%	3.85%	4.10%	3.90%

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Growth Commander 10

Contract Effective Year Contract Effective Month/Day	2022		2023	2024
	10/1-10/27	10/28-10/31	10/1-10/31	10/1-10/31
S&P 500 1yr Pt-to-Pt - Cap	6.30%	7.40%	7.95%	7.75%
S&P 500 1yr Pt-to-Pt - Cap with Fee	9.70%	11.40%	12.25%	11.85%
S&P 500 1yr Pt-to-Pt - Participation Rate	41.00%	50.00%	52.00%	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	59.00%	69.00%	71.00%	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	12.40%	11.90%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	67.00%	66.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	93.00%	91.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	136.00%	155.00%	163.00%	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	195.00%	214.00%	221.00%	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	239.00%	269.00%	281.00%	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	126.00%	153.00%	162.00%	155.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	184.00%	211.00%	220.00%	213.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	170.00%	206.00%	217.00%	208.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	249.00%	284.00%	296.00%	287.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	115.00%	140.00%	148.00%	142.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	169.00%	194.00%	202.00%	196.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	180.00%	217.00%	230.00%	220.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	264.00%	301.00%	313.00%	303.00%
Declared Account	3.35%	3.90%	4.15%	3.95%

Important information regarding renewal rates. Renewal rates and rates on transfers into index strategies are determined based on day, month and year premium was received and subsequently allocated. Renewal rates are subject to change and are guaranteed for the length of the Index Period.

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Contract Effective Year	2022	2023		2024	
Contract Effective Month/Day	9/1-9/30	9/1-9/26	9/27-9/30	9/1-9/3	9/4-9/30
S&P 500 1yr Pt-to-Pt - Cap	6.20%	7.85%	7.85%	8.40%	7.70%
S&P 500 1yr Pt-to-Pt - Cap with Fee	9.60%	12.05%	12.05%	12.65%	11.75%
S&P 500 1yr Pt-to-Pt - Participation Rate	40.00%	51.00%	51.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	58.00%	69.00%	70.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	12.05%	13.30%	11.55%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	66.00%	70.00%	65.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	91.00%	96.00%	90.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	134.00%	157.00%	160.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	193.00%	216.00%	219.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Participation Rate	245.00%	281.00%	288.00%	n/a	n/a
SG Global Balanced 6yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	123.00%	154.00%	159.00%	164.00%	152.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	182.00%	212.00%	217.00%	222.00%	210.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	167.00%	208.00%	214.00%	220.00%	204.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	246.00%	286.00%	292.00%	298.00%	283.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	113.00%	142.00%	146.00%	150.00%	139.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	167.00%	196.00%	200.00%	204.00%	193.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	176.00%	220.00%	226.00%	232.00%	216.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	260.00%	304.00%	309.00%	316.00%	299.00%
Declared Account	3.30%	4.10%	4.10%	4.20%	3.90%

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Contract Effective Month/Day	9/1-9/30	9/1-9/26	9/27-9/30	9/1-9/3	9/4-9/30
S&P 500 1yr Pt-to-Pt - Cap	6.30%	7.95%	7.95%	8.45%	7.75%
S&P 500 1yr Pt-to-Pt - Cap with Fee	9.70%	12.20%	12.25%	12.70%	11.85%
S&P 500 1yr Pt-to-Pt - Participation Rate	41.00%	52.00%	52.00%	n/a	n/a
S&P 500 1yr Pt-to-Pt - Participation Rate with Fee	59.00%	70.00%	71.00%	n/a	n/a
S&P 500 IQ Index 1yr Pt-to-Pt - Cap	n/a	n/a	12.40%	13.70%	11.90%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate	n/a	n/a	67.00%	72.00%	66.00%
S&P 500 IQ Index 1yr Pt-to-Pt - Participation Rate with Fee	n/a	n/a	93.00%	97.00%	91.00%
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate	136.00%	159.00%	163.00%	n/a	n/a
S&P MARC 5% 1yr Pt-to-Pt - Participation Rate with Fee	195.00%	218.00%	221.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Participation Rate	239.00%	275.00%	281.00%	n/a	n/a
SG Global Balanced 5yr Value Lock - Cap	7.00%	7.00%	7.00%	n/a	n/a
SG Global Balanced 1yr Pt-to-Pt - Participation Rate	126.00%	157.00%	162.00%	167.00%	155.00%
SG Global Balanced 1yr Pt-to-Pt - Participation Rate with Fee	184.00%	215.00%	220.00%	225.00%	213.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate	170.00%	212.00%	217.00%	224.00%	208.00%
SG Global Balanced 2yr Pt-to-Pt - Participation Rate with Fee	249.00%	290.00%	296.00%	302.00%	287.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate	115.00%	145.00%	148.00%	153.00%	142.00%
MS Enhanced Allocation 1yr Pt-to-Pt - Participation Rate with Fee	169.00%	199.00%	202.00%	207.00%	196.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate	180.00%	224.00%	230.00%	236.00%	220.00%
MS Enhanced Allocation 2yr Pt-to-Pt - Participation Rate with Fee	264.00%	308.00%	313.00%	320.00%	303.00%
Declared Account	3.35%	4.15%	4.15%	4.25%	3.95%

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