



By partnering high performance potential with guaranteed participation rates, Growth Commander lets you sell with confidence. Focused on accumulation, this fixed indexed annuity offers several advantages over other products:

- **Participation rate lock**—Overcome renewal rate anxiety with participation rates that are guaranteed never to drop for the length of the surrender charge period.\*
- **Strong diversification**—Diversify client earnings potential with a broad choice of custom-designed index options.
- **Fee/no fee options**—Provide greater control through the choice of index options with or without a fee—fee options provide high illustrated returns.
- **Innovation**—Offer higher equity exposure with an index option, created for FIAs, that uses new technology to rapidly respond to the market.

Add to this penalty-free withdrawals in the first year,\*\* the backing of “A” rated† Americo Financial Life and Annuity Insurance Company, and the simplicity of no MVA to explain.

## Call your IMO today for more information!

**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), AAA2508; ICC19 4204, ICC22 2508 PTPP, ICC22 2508 PTPP WF, ICC22 2508 PTPC, ICC22 2508 PTPC WF, ICC22 2508 PTPPG, ICC22 2508 PTPPG WF. Products 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. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Any licensed insurance agent/agency shown on this ad is an independent, authorized agent/agency of Americo.

\* On one- and two-year Société Générale and Morgan Stanley index options.

\*\* Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

† Rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2022. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best’s rating is assigned after a comprehensive quantitative and qualitative evaluation of a company’s balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from “A++” to “F.”