



Americo Benchmark Flex FIAs

Americo Financial Life and Annuity Insurance Company

A photograph of a man and a woman hiking together in a scenic, mountainous landscape. The woman is on the left, wearing a beige sweater and blue jeans, with a backpack. The man is on the right, wearing a yellow sweater and green pants, also with a backpack. They are both smiling and looking towards each other. The background shows rolling hills and a valley under a soft, hazy sky.

Index Strategy Guide

Personalize your growth strategy to meet your needs

Many individuals planning for retirement today face a challenge: how do you grow and protect your hard-earned savings in an unpredictable market? The Amerigo Benchmark Flex FIAs offer several index and strategy options to help grow your savings while protecting from market downturns.

Multiple index options

including benchmark and stable benchmark index choices



Innovative strategy options

to provide growth opportunities in a variety of markets



What is a fixed indexed annuity?

A fixed indexed annuity (FIA) is a type of fixed annuity in which the interest rate is based on the performance of a financial index, such as the S&P 500[®] Index. The interest paid is calculated based on the performance of the index. FIAs offer the potential to outperform traditional fixed annuities when there are gains in the index. However, unlike variable annuities, indexed annuities offer downside protection. This means even if the index declines, the annuity will not lose value. Also, once earnings are calculated, they are locked in for life and do not change due to poor market conditions.

Select from multiple index options

The Americo Benchmark Flex FIAs offer three index options based on the S&P 500[®] — widely regarded as the best gauge of large-cap U.S. equities — a trusted name, with broad recognition. Your Americo Benchmark Flex FIA may increase in value based on the positive performance of the following underlying indexes:



S&P 500[®]

The S&P 500[®] is widely regarded as the best single gauge of U.S. large-cap equities. The index includes 500 leading companies spanning all sectors of the U.S. stock market. It covers approximately 80% of the U.S. equity market capitalization and over 50% of the global equity market.



S&P 500[®] Distance Stabilizer Index¹

The S&P 500[®] Distance Stabilizer Index dynamically adjusts its exposure to the S&P 500[®] using an innovative mechanism that helps provide greater stability over time. The index measures volatility over multiple recent time windows, which allows for flexibility to navigate short-term fluctuations and increase exposure during subsequent market rebounds.



S&P PRISM[®] Index

The S&P PRISM[®] Index utilizes a multifaceted, rules-based strategy that provides exposure to the S&P 500[®], U.S. Treasuries, and commodities and takes into account key market indicators, risk, and momentum. Designed to look beyond volatility, evaluate several market indicators and strategically allocate for diversification and consistent performance.

¹ The full name of the S&P 500[®] Distance Stabilizer Index is S&P 500[®] Distance Stabilizer TCA Index (USD) ER.

Strategy options

The Americo Benchmark Flex FIAs provide a variety of strategy options to choose from that are designed to help maximize your retirement savings.²

Participation Rate (Uncapped)

The Participation Rate Strategy provides the opportunity to benefit from positive performance of an underlying index without a set cap on returns. A participation rate is the percentage on index performance that will be used to calculate any interest credits. These strategies are available in two options.



Annual Point-to-Point:

The Annual Point-to-Point option tracks the performance of an underlying index over a 1-year term. It provides the opportunity to credit interest annually, but offers slightly lower participation rates in exchange.



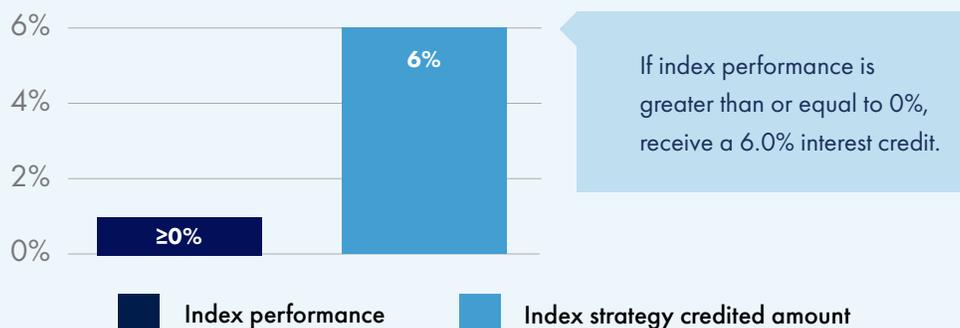
2-Year Point-to-Point:

The 2-Year Point-to-Point option tracks the performance of an underlying index over a 2-year term. It provides the opportunity for higher participation rates than annual options.

Performance Trigger

The Performance Trigger Strategy provides the opportunity to earn interest based on any positive performance of an index. If the index performance is greater than or equal to 0% during the index strategy term, the interest credit will equal the trigger rate. Performance trigger rates can be locked for a 1-year or 5-year guaranteed rate lock period.

Hypothetical Performance Trigger crediting example



² Not all strategies are available for every index and may vary by state.

Rates are set at contract issue and are subject to change at the beginning of each index strategy term.

Cap Ladder

The Cap Ladder Strategy provides the opportunity to earn interest based on the positive performance of an index up to the cap rate. Your premium is allocated equally across five ladder segments ranging from one to five years. At the end of each index strategy term, funds will automatically transfer to a new ladder segment. Cap rates are locked in at contract issue and cannot be lowered for the full strategy term.

Cap Ladder Strategy for 10 years



Annual crediting opportunities

Provides the opportunity to credit interest at the end of each ladder segment

Locked in cap rates

Cap rates are locked in at contract issue and cannot be lowered for the full strategy term

Greater growth opportunities

Benefit from longer ladder segments that typically offer higher cap rates

The Cap Ladder is also available as a 5-year option.

Cap Rate

The Cap Rate Strategy offers the opportunity for interest credits annually based on the performance of an underlying index up to a cap rate. A cap rate is the maximum interest rate that can be credited.

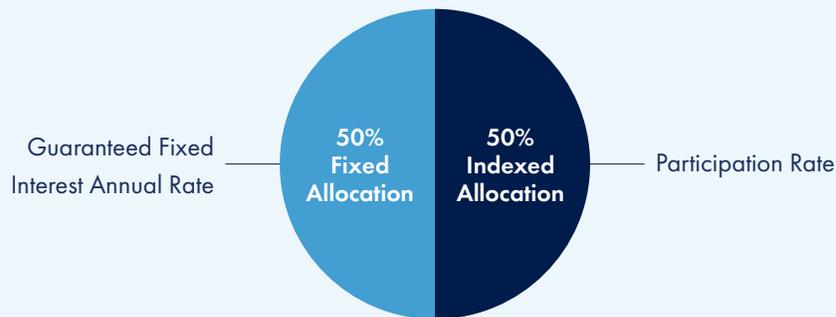
Hypothetical Cap Rate crediting example



Blended Performance

The Blended Performance Strategy allocates 50% to a guaranteed annual fixed interest rate account and 50% to a 5-year point-to-point with participation rate. Interest credited will equal any positive index performance multiplied by the participation rate. Rates are locked in at contract issue and cannot be lowered for the full 5-year strategy term.

Blended Performance Strategy allocations



For more information on the index strategies available with the Americo Benchmark Flex FIAs, contact your insurance professional.



- Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY.

Americo Benchmark Flex FIA Series (Policy Series: 426, 426-10 DP, 426-B, 426-10B DP, 2533, 2533 DP, 2547 PTP LCL, 2547 PTPC, 2547 PTPP, 2547 PTPTR, 2547 MYGIA. Forms ICC25 426, ICC25 426-10 DP, ICC25 426-B, ICC25 426-10B DP, ICC24 2533, ICC24 2533 DP, ICC25 2547 PTP LCL, ICC25 2547 PTPC, ICC25 2547 PTPP, ICC25 2547 PTPTR, ICC25 2547 MYGIA. AAA426, AAA426-10 DP, AAA426-B, AAA426-10B DP, AAA2533, AAA2533 DP, AAA2547 PTP LCL, AAA2547 PTPC, AAA2547 PTPP, AAA2547 PTPTR, AAA2547 MYGIA) is 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 the contract and riders for all limitations and exclusions. Annexus and their affiliated agencies are independently contracted with Americo.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

This product does not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your contract, for the governing contractual provisions.

The S&P 500[®], S&P PRISM[®], and S&P 500[®] Distance Stabilizer TCA Index (USD) ER ("the Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and have been licensed for use by Americo Financial Life and Annuity Insurance Company ("Americo"). S&P[®], S&P 500[®], US 500, The 500, S&P PRISM[®], iBoxx[®], iTraxx[®] and CDX[®] are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Americo's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Americo's Products or any member of the public regarding the advisability of investing in securities generally or in Americo's Products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Americo with respect to the Indices is the licensing of the Indices and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices is determined, composed and calculated by S&P Dow Jones Indices without regard to Americo or the Americo's Products. S&P Dow Jones Indices has no obligation to take the needs of Americo or the owners of Americo's Products into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Americo's Products. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an "investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice. SPDJI provides indices that use environmental, social and/or governance (ESG) indicators (including, without limit, business involvement screens, conformance to voluntary corporate standards, GHG emissions data, and ESG scores) to select, weight and/or exclude constituents. ESG indicators seek to measure a company's, or an asset's performance, with respect to E, S and/or G criteria. ESG indicators are derived from publicly reported data, modelled data, or a combination of reported and modelled data. ESG indicators are based on a qualitative assessment due to the absence of well-defined uniform market standards and the use of multiple methodologies to assess ESG factors. No single clear, definitive test or framework (legal, regulatory, or otherwise) exists to determine labels such as, 'ESG', 'sustainable', 'good governance', 'no adverse environmental, social and/or other impacts', or other equivalently labelled objectives. Therefore, the exercise of subjective judgment is necessary. Different persons may classify the same investment, products and/or strategy differently regarding the foregoing labels.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY AMERICO, OWNERS OF THE AMERICO'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND AMERICO, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59-1/2.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.

©Americo

