

## PRODUCT OVERVIEW

GROWTH COMMANDER SERIES—SINGLE PREMIUM DEFERRED FIXED INDEXED ANNUITIES

Carrier	Product Version	Duration	Surrender Schedule (No MVA)	Issue Ages
Americo Financial Life and Annuity Insurance Company "A" rated by AM Best*	Growth Commander 10	10 years	9, 8.7, 7.8, 6.8, 5.9, 4.9, 3.9, 3, 2, 1, 0%	0–85
	Growth Commander 6	6 years	8, 8, 7, 6, 5, 4, 0%	0–85

### Features

- **Participation rate guarantee**—Rates will never drop during the surrender period (applies to 1- and 2-year crediting terms on Société Générale and Morgan Stanley index options).
- **Fee options**—Greater client control through the choice of a variety of index options with or without a fee.
- **Diversification**—A broad choice of custom-designed index options to help diversify your client's earnings potential.
- **Value lock**—An industry-first multi-year option that locks in annual index rates on any day in a year to generate higher return potential.
- **Industry-leading minimum guarantee**—Downside protection of 1% on 100% of premium guarantee.\*\*

Interest Crediting Option Rates effective 2/15/2022, and subject to change.†	Growth Commander 6		Growth Commander 10	
	No Fee	1.50% Fee	No Fee	1.50% Fee
Declared Interest Option	1.45%	NA	1.50%	NA
1-Yr S&P 500® PTP w/ Cap	3.25%	6.40%	3.40%	6.60%
1-Yr S&P 500 PTP w/ Par.	23%	45%	24%	46%
1-Yr S&P MARC 5% PTP w/ Par.	59%	117%	62%	120%
5-Yr SG Global Balanced Index Value Lock Annual Sum w/ Par. and Cap	NA	NA	7% Cap 121% Par.	NA
6-Yr SG Global Balanced Index Value Lock Annual Sum w/ Par. and Cap	7% Cap 123% Par.	NA	NA	NA
<b>PARTICIPATION RATE GUARANTEED FOR THE SURRENDER PERIOD:</b>				
1-Yr SG Global Balanced Index PTP w/ Par.	58%	118%	60%	121%
2-Yr SG Global Balanced Index PTP w/ Par.	79%	162%	83%	166%
1-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	50%	103%	53%	106%
2-Yr Morgan Stanley Enhanced Allocation Index PTP w/ Par.	78%	160%	82%	164%

### Access<sup>††</sup>

- Up to 10% penalty-free withdrawals, available annually after the first year.
- RMDs accepted Year 1 per company practice.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.<sup>§</sup>

### Premium

- Maximum premium per owner without home office approval or commission reduction:
  - \$2 million, issue ages 0–74.
  - \$1 million, issue ages 75+.
- \$10,000 minimum premium, Q and NQ.

### Availability

- Approved in 44 states and DC (all states except AL, CA, IA, IL, MS, and NY).
- Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.

Visit [www.GrowthCommanderFIA.com](http://www.GrowthCommanderFIA.com)  
or contact your IMO for more information.



Growth Commander 6, 10 (Contract Series 319). 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.

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Morgan Stanley includes an index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.15% per business day or up to approximately 37.8% per year. Such deduction is included in calculating the level of the Index and will thus reduce the return of the Index. The excess return calculation applied by Morgan Stanley as part of the Index's methodology will also decrease the Index's performance and thus reduce the return of any product linked directly to the Index.

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\* Rating for Americo Financial Life and Annuity Insurance Company (Americo), October 2021. 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."

\*\* Available upon death, surrender, or annuitization, less any withdrawals, surrender charges, and applicable premium tax. Rate for contracts issued in 2022. The minimum guaranteed rate is 0.15%.

† The minimum guaranteed declared interest rate is 0.15%, the minimum guaranteed cap is 1%, and the minimum guaranteed participation rate is 5%.

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

§ Not available in Massachusetts.