

LibertyMark® Freedom Series Annuity Quick Reference

As of 2/22/2023

Insurance Carrier	Product	Features	Withdrawals/ Surrender**	Interest Crediting Options						Minimum Guarantees	Street-Level Commission	Approved States																																																																																											
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 2/22/2023	LibertyMark Freedom Series single premium deferred fixed indexed annuities* <table><tr><th>Product Version</th><th>Bonus</th><th>Duration (Years)</th></tr><tr><td>10, 10 LT</td><td>NA</td><td>10</td></tr><tr><td>10 LT (CA)</td><td>NA</td><td>9</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>7%</td><td>10</td></tr><tr><td>10 LT Plus (CA)</td><td>6%</td><td>9</td></tr><tr><td>7</td><td>NA</td><td>7</td></tr></table> Heritage MaximizerSM Optional enhanced death benefit rider, available with non-bonus products, that provides a 30% death benefit bonus on the entire Accumulation Value. <ul style="list-style-type: none">Eligible for lump-sum payout upon death after three years.No underwriting required.Only costs 0.30% annually, deducted at the end of each contract year.Not approved with "Plus" products or in MO, NJ, OH, PA, UT, and WA. Issue Ages <table><tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr><tr><td>7, 10, 10 LT</td><td>0–85</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr><tr><td>Heritage Maximizer</td><td>0–75</td></tr></table> Premium <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 75+). Index Dates <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Bonus	Duration (Years)	10, 10 LT	NA	10	10 LT (CA)	NA	9	10 Plus, 10 LT Plus	7%	10	10 LT Plus (CA)	6%	9	7	NA	7	Product Version	Ages (Q, NQ)	7, 10, 10 LT	0–85	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75	<ul style="list-style-type: none">Accumulation with freedom from mandatory fees."Plus" products offer 7% upfront premium bonus (6% in CA) that's credited day one, dollar one.Fee/no-fee options—Buy higher caps and participation rates to upgrade earnings potential.SG Lead Asset Select Exposure Rotation Index (SG Laser)—Seeks to deliver superior returns by responding to dynamic market environments.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).***Accepts Q and NQ money; traditional, Roth, Inherited (spousal), and SEP IRAs; and non-contributory 403(b)/TSA plans.Death Benefit—Greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,** or GMV at death.	Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback). The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules 10: Most states (for a limited time): <ul style="list-style-type: none">9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%. In ND and SD: <ul style="list-style-type: none">12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%. 10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%. 10 Plus: Most states (for a limited time): <ul style="list-style-type: none">11.9, 9.4, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%. In SD: <ul style="list-style-type: none">13, 13, 12.5, 11.5, 10.5, 9.5, 8.5, 7.5, 6.5, 5.5, 0%. 10 LT Plus: 11.9, 9.4, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%. 7: 9, 8.5, 8, 7, 6, 5, 4, 0%. Check Sales Guide for CA and FL variations.	<table><tr><th></th><th colspan="2">10, 10 LT</th><th colspan="2">10 Plus, 10 LT Plus</th><th colspan="2">7</th></tr><tr><th></th><th>No Fee</th><th>1.75% Fee</th><th>No Fee</th><th>1.75% Fee</th><th>No Fee</th><th>1.50% Fee</th></tr><tr><td>1-Yr S&P 500® PTP w/ Cap</td><td>8.15%</td><td>13.00%</td><td>6.30%</td><td>10.25%</td><td>7.75%</td><td>11.50%</td></tr><tr><td>1-Yr S&P 500 PTP w/ Par.</td><td>47%</td><td>67%</td><td>35%</td><td>54%</td><td>45%</td><td>61%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>64%</td><td>91%</td><td>47%</td><td>73%</td><td>61%</td><td>83%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>175%</td><td>246%</td><td>124%</td><td>195%</td><td>163%</td><td>224%</td></tr><tr><td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>242%</td><td>339%</td><td>171%</td><td>269%</td><td>225%</td><td>308%</td></tr><tr><td>1-Yr SG Laser Index PTP w/ Par.</td><td>172%</td><td>243%</td><td>124%</td><td>196%</td><td>161%</td><td>223%</td></tr><tr><td>2-Yr SG Laser Index PTP w/ Par.</td><td>237%</td><td>335%</td><td>172%</td><td>270%</td><td>223%</td><td>307%</td></tr><tr><td>Declared Interest Option</td><td>4.30%</td><td>NA</td><td>3.05%</td><td>NA</td><td>3.95%</td><td>NA</td></tr></table> Rates effective 2/22/23, and subject to change. Check LegacyNet® for updates.		10, 10 LT		10 Plus, 10 LT Plus		7			No Fee	1.75% Fee	No Fee	1.75% Fee	No Fee	1.50% Fee	1-Yr S&P 500® PTP w/ Cap	8.15%	13.00%	6.30%	10.25%	7.75%	11.50%	1-Yr S&P 500 PTP w/ Par.	47%	67%	35%	54%	45%	61%	2-Yr S&P 500 PTP w/ Par.	64%	91%	47%	73%	61%	83%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	175%	246%	124%	195%	163%	224%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	242%	339%	171%	269%	225%	308%	1-Yr SG Laser Index PTP w/ Par.	172%	243%	124%	196%	161%	223%	2-Yr SG Laser Index PTP w/ Par.	237%	335%	172%	270%	223%	307%	Declared Interest Option	4.30%	NA	3.05%	NA	3.95%	NA	Guaranteed Minimum Value (GMV) 87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization. Current Guaranteed Minimum Value Interest Rate: 3% (subject to change quarterly). Guaranteed Minimum Declared Rates Cap: 1%. Participation Rate: 5%. Declared Interest Option: 0.15%.	GA-Level 10, 10 LT, 10 Plus, 10 LT Plus: 6.75% (0–70) 6.25% (71–75) 4.75% (76–80) 3.75% (81–85) 7: 5.25% (0–70) 4.75% (71–75) 3.75% (76–80) 2.75% (81–85) Commissions are based on the age of the oldest owner at the time the policy is issued. Chargebacks: <ul style="list-style-type: none">100% in Year 1 for nursing home rider or RMD withdrawals.100% in first six months and 50% in months 7–12 upon death, surrender, lapse, cancellation, and other withdrawals.No chargeback due to interest-only withdrawals. See <i>Compensation Schedule</i> for details.	10: AR, AZ, CO, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, NC, ND², NE, NM, SD², TN, VT, WI, WV, WY 10 LT: AK, CA², CT, DE, FL, ID, MN, MO³, MT, NH, NJ³, NV, OH³, OK, OR, PA³, SC, TX, UT³, VA, WA³ 10 Plus: AR, AZ, CO, KS, KY, LA, MD, ME, MI, NC, NE, NM, SD², TN, VT, WI, WV 10 LT Plus: AK, CA², CT, FL², MN, MO, MT, NH, NV, OH, OK, PA, SC, TX, UT, VA, WA 7: AK, AR, AZ, CA², CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, MN, MO³, MT, NC, ND, NE, NH, NJ³, NM, NV, OH³, OK, OR, PA³, RI, SC, SD, TN, TX, UT³, VA, VT, WA³, WI, WV, WY 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. State-specific surrender schedule applies (for ages 65+ in FL). 3. Heritage Maximizer not available.
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LibertyMark Freedom Forms: Series 321-7 (12/22), 321-10 (12/22), 321-10B (12/22), 2509, 2181. AAA321-7 (12/22), AAA321-10 (12/22); AAA321-10B (12/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPP WF (02/22), AAA2181; ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPP WF. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). 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. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. 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. LibertyMark® Freedom is a registered service mark, and Heritage Maximizer is a service mark, of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

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

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ClassicMark® Series Annuity Quick Reference

As of 2/22/2023

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Strategies	Min. Guaranteed Rates	GA-Level Commission	Approved States																																																										
Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating: AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 2/22/2023	<p>ClassicMark Series single premium deferred fixed indexed annuities*</p> <table><tr><th>Product Version</th><th>Upfront Premium Bonus</th></tr><tr><td>10, 10 LT</td><td>NA</td></tr><tr><td>10 Plus</td><td>3% (for a limited time)</td></tr><tr><td>10 Plus in ND and SD</td><td>4%</td></tr><tr><td>10 LT Plus</td><td>3%</td></tr></table> <p>Heritage MaximizerSM Optional enhanced death benefit rider that provides a death benefit after Year 3 of 130% of the entire AV.</p> <ul style="list-style-type: none">Available on all product versions, except in MO, NJ, OH, PA, UT, and WA.Current charge is 0.30%, deducted at the end of each contract year. <p>Issue Ages</p> <table><tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr><tr><td>10, 10 LT</td><td>0–90</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr><tr><td>Heritage Maximizer</td><td>0–75</td></tr></table> <p>Premium</p> <ul style="list-style-type: none">\$10,000 minimum, Q and NQ.\$2 million maximum per owner without Home Office approval or commission reduction (\$1 million on bonus products or for issue ages 75+). <p>Index Dates</p> <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Upfront Premium Bonus	10, 10 LT	NA	10 Plus	3% (for a limited time)	10 Plus in ND and SD	4%	10 LT Plus	3%	Product Version	Ages (Q, NQ)	10, 10 LT	0–90	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75	<ul style="list-style-type: none">Optional upfront premium bonus vests 100% day one to jump-start earnings.Diverse choice of indexed strategies covering multiple markets.Game-changing FUSION StrategySM** that fuses together annual crediting and multi-year upside.First-year liquidity, penalty-free.[†]Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*,[†]Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans.Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), GMV, or Return of Premium less prior gross withdrawals at death.	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after 30 days.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>10 (Ages 0–85): Most states (for a limited time):</p> <ul style="list-style-type: none">10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <p>In ND and SD:</p> <ul style="list-style-type: none">13, 12, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%. <p>10 LT (Ages 0–85):</p> <ul style="list-style-type: none">10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <p>10 and 10 LT (Ages 86–90):</p> <ul style="list-style-type: none">8, 7, 6, 5, 3, 0%. <p>10 LT Plus:</p> <ul style="list-style-type: none">13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <p>10 Plus: Most states (for a limited time):</p> <ul style="list-style-type: none">13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%. <p>In ND and SD:</p> <ul style="list-style-type: none">14, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%. <p>Check Sales Guide for CA and FL variations.</p>	<table><tr><th>10, 10 LT</th><th>10 Plus, 10 LT Plus</th></tr><tr><td>1-Yr S&P 500® PTP w/ Cap</td><td></td></tr><tr><td>8.25%</td><td>7.35%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td></td></tr><tr><td>64%</td><td>56%</td></tr><tr><td>1-Yr Gold PTP w/ Par.</td><td></td></tr><tr><td>48%</td><td>42%</td></tr><tr><td>1-Yr Morgan Stanley TEBI^{††} PTP w/ Par.</td><td></td></tr><tr><td>137%</td><td>118%</td></tr><tr><td>2-Yr Morgan Stanley TEBI^{††} PTP w/ Par.</td><td></td></tr><tr><td>188%</td><td>163%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td></td></tr><tr><td>171%</td><td>148%</td></tr><tr><td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td></td></tr><tr><td>236%</td><td>204%</td></tr><tr><td>5-Yr FUSION Strategy^{**}</td><td></td></tr><tr><td>Fixed Rate on Gain:</td><td>2%</td></tr><tr><td>Par. Rate:</td><td>273%</td></tr><tr><td>Declared Interest Account</td><td></td></tr><tr><td>4.15%</td><td>3.60%</td></tr></table> <p>Rates effective 2/22/2023, and subject to change. Check LegacyNet® for updates.</p>	10, 10 LT	10 Plus, 10 LT Plus	1-Yr S&P 500® PTP w/ Cap		8.25%	7.35%	2-Yr S&P 500 PTP w/ Par.		64%	56%	1-Yr Gold PTP w/ Par.		48%	42%	1-Yr Morgan Stanley TEBI^{††} PTP w/ Par.		137%	118%	2-Yr Morgan Stanley TEBI^{††} PTP w/ Par.		188%	163%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.		171%	148%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.		236%	204%	5-Yr FUSION Strategy^{**}		Fixed Rate on Gain:	2%	Par. Rate:	273%	Declared Interest Account		4.15%	3.60%	<p>Guaranteed Minimum Value: 87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.</p> <p>Current Guaranteed Minimum Value Interest Rate: 3% (subject to change quarterly).</p> <p>Cap: Minimum guaranteed cap is 1%.</p> <p>Participation Rate: Minimum guaranteed participation rate is 5% (10% in NJ).</p> <p>Fixed Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%.</p> <p>Declared Interest Account: Minimum guaranteed annual interest rate is 0.15%.</p>	<p>10 (most states): 6.25% (Ages 0–80) 5.25% (Ages 81–85) 1.75% (Ages 86–90)</p> <p>10 in Indiana only 6.25% (Ages 0–80) 5.25% (Ages 81–84) 1.75% (Ages 85–90)</p> <p>10 LT: 6.25% (Ages 0–80) 4.00% (Ages 81–85) 1.75% (Ages 86–90)</p> <p>10 Plus, 10 LT Plus: 5.25% (Ages 0–80)</p> <p>Commissions are based on the date the premium is received in Americo's Administrative Office. See <i>Compensation Schedule</i> for details.</p>	<p>10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, NC, ND, NE, NM, RI, SD, TN, WI, WV, WY</p> <p>10 LT and 10 LT Plus: AK, CA, CT, DE, FL, ID, MO², MN, MT, NH, NJ³, NV, OH², OK, OR, PA², SC, TX, UT², VA, WA²</p> <ol style="list-style-type: none">Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.Heritage Maximizer not available.
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ClassicMark Forms: Series 411, 4204, 2181, AAA411 LG10 (12/22), AAA411 LG86+ (12/22), AAA411 LG10B (12/22), AAA4204, AAA2181; ICC22 411 LG10, ICC22 411 LG86+, ICC22 411 LG10B, ICC19 4204. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). 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. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. 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. ClassicMark is a registered service mark, and FUSION Strategy and Heritage Maximizer are service marks, of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.
† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.
†† Also known as the Morgan Stanley Target Equity Balanced Index.

JourneyMark® Series Annuity Quick Reference

As of 2/15/2023

Insurance Carrier	Product	Features	Cascade Rider	Expense Rider	Allocation Options	Liquidity	GA-Level Commission	Approved States																																																																																																																																																												
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western & Southern Financial Group</p> <p>Financial Strength Ratings*</p> <p>AM Best: A+ Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p>Comdex Ranking:** 96 out of 100</p> <p>Ratings are correct as of 2/15/2023, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <table><tr><th colspan="2">Product Versions</th><th>Issue Ages</th></tr><tr><th>Base Product</th><th>Years</th><td></td></tr><tr><td>JourneyMark</td><td>10</td><td>0-85</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr><tr><td>JourneyMark 5</td><td>5</td><td>86-90</td></tr></table> <table><tr><th colspan="2">With Cascade Rider</th><td></td></tr><tr><td>JourneyMark</td><td>10</td><td>0-80</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr></table> <table><tr><th colspan="2">With Expense Rider</th><td></td></tr><tr><td>JourneyMark</td><td>10</td><td>45-80</td></tr><tr><td>JourneyMark 7</td><td>7</td><td></td></tr></table> <p>Premium</p> <ul style="list-style-type: none">• \$10K min., Q and NQ.• \$5K+ additional premium payments allowed during first contract year.• \$1.5M max., ages 0-75.• \$1M max., ages 76+. <p>Contract Guarantee</p> <p>Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is 2.75%.</p> <p>Death Benefit</p> <p>Greater of 100% of account value (AV)—110% with Expense Rider—plus interest credited as of the date of death, or the nonforfeiture value.</p>	Product Versions		Issue Ages	Base Product	Years		JourneyMark	10	0-85	JourneyMark 7	7		JourneyMark 5	5	86-90	With Cascade Rider			JourneyMark	10	0-80	JourneyMark 7	7		With Expense Rider			JourneyMark	10	45-80	JourneyMark 7	7		<ul style="list-style-type: none">• Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products.• Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs.• The option to issue to age 90 with a short, 5-year duration.• Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA.• Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch.	<p>Enhanced Liquidity and Growth Rider</p> <p>Optional upgrade with 7- and 10-year products.</p> <p>Return of Premium benefit:</p> <ul style="list-style-type: none">• Available after Year 3 with full premium, less any withdrawals. <p>Guaranteed Minimum Account Value benefit:</p> <ul style="list-style-type: none">• One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product).• Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges.• Not available in CA. <p>Premium bonus:</p> <ul style="list-style-type: none">• Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA. <p>Liquidity:</p> <ul style="list-style-type: none">• 10% free withdrawals each index year after the first. <p>Cascade Rider charge:</p> <ul style="list-style-type: none">• JourneyMark: 1%.• JourneyMark 7: 0.35%.• Assessed annually during the withdrawal charge period based on the AV.	<p>Guaranteed Lifetime Withdrawal Benefit Rider</p> <p>Optional upgrade with 7- and 10-year products.</p> <p>Guaranteed Lifetime Withdrawal Benefit:</p> <ul style="list-style-type: none">• Performance-driven benefit base that rolls up by:<ul style="list-style-type: none">○ 10% benefit base bonus (applied to each premium).○ 200% of rate of interest credited for up to 15 years (capped at 15% per index year).• Income available in first year (must be age 60+).• Choice of level or increasing payouts. <p>Income Doubler:</p> <ul style="list-style-type: none">• 200% income payment for impairment in 2 of 6 ADLs.• Available after 3 index years. <p>Enhanced Death Benefit:</p> <ul style="list-style-type: none">• 110% of AV, including any interest paid on death.• Payable as a lump sum after the third index year if income isn't activated. <p>Liquidity:</p> <ul style="list-style-type: none">• 10% free withdrawals each index year after the first. <p>Expense Rider charge: 1%</p> <ul style="list-style-type: none">• Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.	<table><tr><th>Current Par. Rates†</th><th>Base Product</th><th>With Cascade Rider</th><th>With Expense Rider</th></tr><tr><td colspan="4">Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>142%</td><td>142%</td><td>175%</td></tr><tr><td>JourneyMark 7:</td><td>157%</td><td>157%</td><td>190%</td></tr><tr><td>JourneyMark 5:</td><td>157%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>205%</td><td>205%</td><td>250%</td></tr><tr><td>JourneyMark 7:</td><td>225%</td><td>225%</td><td>270%</td></tr><tr><td>JourneyMark 5:</td><td>225%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark</td></tr><tr><td>JourneyMark:</td><td>182%</td><td>182%</td><td>220%</td></tr><tr><td>JourneyMark 7:</td><td>200%</td><td>200%</td><td>237%</td></tr><tr><td>JourneyMark 5:</td><td>200%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Goldman Sachs Pathfinder, 1Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>66%</td><td>66%</td><td>81%</td></tr><tr><td colspan="4">Goldman Sachs Pathfinder, 2Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>109%</td><td>109%</td><td>133%</td></tr><tr><td colspan="4">Goldman Sachs Mariner, 1Y Point-to-Point</td></tr><tr><td>JourneyMark 7:</td><td>145%</td><td>145%</td><td>175%</td></tr><tr><td>JourneyMark 5:</td><td>145%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Goldman Sachs Mariner, 2Y Point-to-Point</td></tr><tr><td>JourneyMark 7:</td><td>205%</td><td>205%</td><td>247%</td></tr><tr><td>JourneyMark 5:</td><td>205%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">S&P 500®, 1Y Point-to-Point</td></tr><tr><td>JourneyMark:</td><td>33%</td><td>33%</td><td>40%</td></tr><tr><td>JourneyMark 7:</td><td>36%</td><td>36%</td><td>43%</td></tr><tr><td>JourneyMark 5:</td><td>36%</td><td>NA</td><td>NA</td></tr><tr><td colspan="4">Fixed Interest Option (current declared rates):†</td></tr><tr><td>JourneyMark:</td><td>3.55%</td><td>3.55%</td><td>4.35%</td></tr><tr><td>JourneyMark 7:</td><td>3.90%</td><td>3.90%</td><td>4.70%</td></tr><tr><td>JourneyMark 5:</td><td>3.90%</td><td>NA</td><td>NA</td></tr></table> <p>Rates effective 2/15/2023, and subject to change. Check LegacyNet® for updates.</p>	Current Par. Rates†	Base Product	With Cascade Rider	With Expense Rider	Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point				JourneyMark:	142%	142%	175%	JourneyMark 7:	157%	157%	190%	JourneyMark 5:	157%	NA	NA	Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point				JourneyMark:	205%	205%	250%	JourneyMark 7:	225%	225%	270%	JourneyMark 5:	225%	NA	NA	Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark				JourneyMark:	182%	182%	220%	JourneyMark 7:	200%	200%	237%	JourneyMark 5:	200%	NA	NA	Goldman Sachs Pathfinder, 1Y Point-to-Point				JourneyMark:	66%	66%	81%	Goldman Sachs Pathfinder, 2Y Point-to-Point				JourneyMark:	109%	109%	133%	Goldman Sachs Mariner, 1Y Point-to-Point				JourneyMark 7:	145%	145%	175%	JourneyMark 5:	145%	NA	NA	Goldman Sachs Mariner, 2Y Point-to-Point				JourneyMark 7:	205%	205%	247%	JourneyMark 5:	205%	NA	NA	S&P 500®, 1Y Point-to-Point				JourneyMark:	33%	33%	40%	JourneyMark 7:	36%	36%	43%	JourneyMark 5:	36%	NA	NA	Fixed Interest Option (current declared rates):†				JourneyMark:	3.55%	3.55%	4.35%	JourneyMark 7:	3.90%	3.90%	4.70%	JourneyMark 5:	3.90%	NA	NA	<p>Penalty-Free Withdrawals</p> <p>Annual withdrawals are available after the first index year without a withdrawal charge or MVA (noncumulative; \$250 minimum):</p> <ul style="list-style-type: none">• 5% with base product.• 10% with Cascade or Expense Rider. <p>Withdrawal Charges (+/- MVA)</p> <p>Base Product:</p> <ul style="list-style-type: none">• JourneyMark: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0%• JourneyMark 7: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0%• JourneyMark 5: 5, 4, 3, 2, 1, 0% <p>With Cascade Rider or Expense Rider:</p> <ul style="list-style-type: none">• JourneyMark: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0%• JourneyMark 7: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0% <p>Check Sales Guide for details and CA variations.</p>	<p>Street-level comp with or without rider:</p> <p>JourneyMark: 7.00% (0-70), 5.50% (71-75), 5.00% (76-85)</p> <p>JourneyMark 7: 5.00% (0-70), 4.00% (71-75), 3.00% (76-85)</p> <p>JourneyMark 5: 1.50% (86-90)</p> <p>Chargebacks</p> <p>100% chargeback applies for 12 months from date premium is received upon free-look, death (based on date of death), surrender, and withdrawals (including RMDs).</p> <p>See current Compensation Schedule for details.</p> <p>Availability: Approved in DC and all states <i>except</i> NY.</p> <p>CA Variations: In California, state-specific withdrawal charges, MVA, and premium bonus vesting schedule apply, and Waiver of Withdrawal Charge and Market Value Adjustment Rider and Guaranteed Minimum Account Value Benefit are not approved.</p>
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* Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

** The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75%.

FlexMark Select® Series Annuity Quick Reference

As of 2/5/2023

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†:††	Liquidity	GA-Level Commission	Available States																																																																																																																													
Ameritas Life Insurance Corp., Lincoln, NE	FlexMark Select Series 10-year single premium deferred fixed index annuities*	<ul style="list-style-type: none">No-cost income rider (guaranteed lifetime withdrawal benefit rider).**Optional upgraded income rider** with:<ul style="list-style-type: none">Level or lifestyle payout.Income booster for declining health.*Vesting premium bonus on "Plus" products.*Rate banding offers upgraded rates for larger Accumulation Values (AV).Choice to "buy up" the rates on fee strategies.†Two proprietary indices allow for broad diversification and limited volatility.Extra one-time 10% emergency withdrawal after Year 1.*Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals, plus interest credited at the Standard Non-Forfeiture Interest Rate, currently 2.75%.Death benefit is greater of AV plus any bonus account or MGSV.	Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue: Basic GLWB Income Rider <ul style="list-style-type: none">Automatically included at no cost!4% Premium Accumulation Rate (PAR) compounded for up to 10 years.Payouts can start after Year 1 and age 50.No restart. MyFit Income Rider® <ul style="list-style-type: none">7% PAR compounded for up to 10 years.Optional 10-year restart.Choice of level or lifestyle payout option when payouts begin.The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start.Payouts can start after Year 1 and age 50.1.15% annual charge. MyFit Income Rider With Booster* <ul style="list-style-type: none">Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 activities of daily living (ADLs).1.25% annual charge.	Vesting Premium Bonus* Select Plus: <ul style="list-style-type: none">6%. LT Plus: <ul style="list-style-type: none">4%.2% (CA, IN, and MO). 10-Year Vesting Schedule* (% vested at end of year) Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100% LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100% Vested and non-vested values are included in the death benefit.	<table><tr><th></th><th colspan="2">Standard Band \$0–\$199,999 No Fee Fee†</th><th colspan="2">Upgraded Band \$200,000+ No Fee Fee†</th></tr><tr><td>S&P 500® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>8.75%</td><td>10.60%</td><td>9.10%</td><td>10.95%</td></tr><tr><td>Plus and LT Plus:</td><td>8.30%</td><td>10.10%</td><td>8.60%</td><td>10.45%</td></tr><tr><td>Russell 2000® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>8.35%</td><td>10.70%</td><td>8.50%</td><td>10.95%</td></tr><tr><td>Plus and LT Plus:</td><td>7.90%</td><td>10.10%</td><td>8.05%</td><td>10.35%</td></tr><tr><td>BNPP Momentum 5 Index® 1Y PTP w/ Par. 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Standard Band \$0–\$199,999 No Fee Fee†		Upgraded Band \$200,000+ No Fee Fee†		S&P 500® 1Y PTP w/ Cap:					Select and LT:	8.75%	10.60%	9.10%	10.95%	Plus and LT Plus:	8.30%	10.10%	8.60%	10.45%	Russell 2000® 1Y PTP w/ Cap:					Select and LT:	8.35%	10.70%	8.50%	10.95%	Plus and LT Plus:	7.90%	10.10%	8.05%	10.35%	BNPP Momentum 5 Index® 1Y PTP w/ Par. Rate:					Select and LT:	175%	220%	185%	225%	Plus and LT Plus:	165%	210%	175%	215%	US Innovative Leaders 5 Index® 1Y PTP w/ Par. Rate:					Select and LT:	165%	210%	175%	215%	Plus and LT Plus:	155%	200%	165%	205%	S&P 500 2Y PTP w/ Par. Rate*:					Select and LT:	48%	60%	50%	62%	Plus and LT Plus:	45%	57%	47%	59%	BNPP Momentum 5 Index® 2Y PTP w/ Par. Rate*:					Select and LT:	235%	280%	240%	295%	Plus and LT Plus:	220%	265%	225%	280%	US Innovative Leaders 5 Index® 2Y PTP w/ Par. Rate*:					Select and LT:	230%	280%	235%	290%	Plus and LT Plus:	215%	265%	220%	275%	1-Year Fixed Account:					Select and LT:	4.10%		4.25%		Plus and LT Plus:	3.85%		4.00%		Penalty-Free Withdrawals Years 2–10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy. Additional Emergency Access* Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1. Surrender Schedule (+/- MVA)* Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0% LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% LT and LT Plus (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0% Waiver of Surrender Charge Riders* <ul style="list-style-type: none">Confinement.Terminal Illness.Home Health Care.	Select and LT: 7.00% (0–75) 5.00% (76–85) Plus and LT Plus: 6.00% (0–75) 4.00% (76–85) Chargebacks: 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs). See <i>Compensation Schedule</i> for details.	Select and Plus: AL, AR, AZ, CO, DC, FL ¹ (0–64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY LT and LT Plus: AK, CA ^{1,2,3,4,5,6,7} , CT, DE, FL ¹ (65+), HI, IN ³ , MA ^{1,5} , MN ⁸ , MO ³ , NH ⁹ , NJ ⁹ , NM, NV, OH, OK, OR ⁸ , PA ⁸ , SC, TX, UT ⁸ , WA ⁸ 1. No Home Health Care Waiver. 2. No Income Booster. 3. 2% bonus and 9-year surrender schedule apply. 4. No MVA. 5. No Confinement Waiver. 6. No Terminal Illness Waiver. 7. No extra 10% emergency w/d. 8. Fee interest crediting options not available. 9. No 2-year strategies.
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* May vary by state and may not be available in all states. Check current State Approval Matrix.

** GLWB income riders are not available with all tax-qualified plan types. See Income Riders column for cost.

† Fee and multi-year options are not available in all states. On the 1-year fee options, a 1% fee is deducted at the beginning of each 1-year index period. On the 2-year fee options, a 2% fee is deducted at the beginning of each 2-year index period. Indexes not in existence for at least 10 years may not be illustrated in some states.

†† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.00%.

§ The BNP Paribas Momentum Multi-Asset 5 Index, also known as the BNP Momentum 5 Index, launched on 1/27/2017. The US Innovative Leaders 5 Index launched on 1/28/2020. They are new indexes with limited historical information. For index information, visit <https://momentum5index.bnpparibas.com> and <https://innovativeleaders.bnpparibas.com>.