

# GROWTH COMMANDER<sup>SM</sup>

TAKE COMMAND OF YOUR RETIREMENT

Single Premium Deferred  
Fixed Indexed Annuities



Issued by Americo Financial Life and Annuity  
Insurance Company, Kansas City, MO



# TAKE COMMAND of Your Retirement<sup>SM</sup>

Growth Commander is a **single premium, deferred, fixed indexed annuity** wealth accumulation vehicle that puts you in charge of your retirement.

Protecting and growing money for retirement doesn't have to be difficult. You can fund Growth Commander with a single lump-sum premium payment. The minimum premium amount is \$10,000 and the maximum premium amount is \$2,000,000 (\$1 million for issue ages 75+). With a choice of interest crediting options that allow you to select the growth opportunities that make sense for you, Growth Commander gives *you* control.

You want a fixed indexed annuity backed by a trusted and highly rated insurer; you want a way to maximize growth based on market performance; you want the flexibility to grow your money with the choice of no mandatory fees or the option to buy up higher earnings potential; you want the downside protection of powerful built-in guarantees.

**You want Growth Commander.**





## SAFEGUARD Your Financial Future

An important way to protect your financial future is to entrust your money with a financially strong, stable company.

Growth Commander is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), a highly rated insurance company with a long-standing foundation of strength and stability.

Americo is rated “A” (Excellent) by AM Best,\* an internationally known and respected independent rating agency.

For more than 100 years, Americo Life, Inc.,\*\* and our family of insurance companies have been committed to providing insurance products to protect your family and future. We listen to what you want from a product to find the right solution for your situation.

**AMERICO**

**Rated “A” (Excellent)  
by AM Best\***

Innovative thinking and sound investment decisions have helped Americo build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States† with \$7.9 billion in assets in 2020.††

\* Rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2020. 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.”

\*\* Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

† “Admitted Assets, Top Life Writers-2020,” AM Best Co., as of September 2020.

†† Information is as of year-end 2020 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc. Information is prepared on the basis of generally accepted accounting principles (GAAP).

# WHY CHOOSE Growth Commander?

As you near retirement, your mindset may change from one of accumulating wealth to protecting the assets you have. By choosing a fixed indexed annuity, you are not only protecting your premium, but also the gains you've made in the past and will make in the future—all while maintaining the opportunity for growth potential.

By choosing Growth Commander, you can enjoy the peace of mind provided by Amerigo, a strong insurance carrier offering you a variety of options to help you control your financial future.

## With Growth Commander, *you* can:

- **CHOOSE** the product version that meets your specific financial objectives and time horizon.
- **GROW** your wealth with a choice of diverse interest crediting options that include no-fee options, fee options for even greater earnings potential, and a selection of options that guarantee the participation rate for the surrender charge period.
- **ACCESS** your money when you need it—including up to 10% penalty-free withdrawals each year after your first contract year and, in most states, 100% access for nursing home or hospital confinement.\*
- **ENHANCE** your growth through tax deferral. With Growth Commander, your money grows on a tax-deferred basis, which reduces your tax burden and allows your money to grow more quickly.
- **PROTECT** your money from market fluctuations with an industry-leading minimum guarantee. Upon full surrender, death, or annuitization, you are guaranteed to receive interest on 100% of your premium.\*\*
- **PROVIDE** a legacy for your beneficiaries with a death benefit that may bypass the costly delays and hassles associated with probate.

With Growth Commander, you have built-in safety, guarantees, protection of premium, and upside potential linked to market performance. Even better, in a worst-case scenario, your money is protected by an industry-leading minimum guarantee. And all interest you earn is tax deferred until withdrawn.

\* Endorsement Forms AAA4139 (05/06), APA4139 (05/06), ATX4139 (05/06). Not available in Massachusetts.

\*\* Less any withdrawals, surrender charges, and applicable premium tax (premium tax does not apply in Oregon).

# CHOOSE Your Product

When it comes to preparing for retirement, everyone has their own goals and priorities. Growth Commander allows you to take charge of your retirement with a selection of a six- or 10-year surrender period to meet your specific financial objectives and time horizon.

- **Growth Commander 6:**  
Six-year surrender period.
- **Growth Commander 10:**  
10-year surrender period.

When your surrender period ends, Growth Commander gives you the option to continue growing your funds until the annuity date shown on your contract.

# GROW Your Wealth

**With Growth Commander, you have control over how your funds may grow.**

Growth Commander offers a diverse choice of interest crediting options to grow your money. These include index options that credit interest based on the performance of a specific market index, and a declared interest option that credits a guaranteed fixed interest rate.

You may allocate your premium to any or all of the available interest crediting options. You may also transfer any or all of your money to another option at the end of each term period or index period. The minimum

transfer amount is \$500, and each option must have at least \$500 remaining after transfer.

## INDEX OPTIONS

Growth Commander offers a variety of index options that credit interest based on the performance of a specific market index. By allocating your money to an index option, you have the opportunity to benefit from market gains without exposing your money

**Your money is protected from market uncertainty regardless of which option or combination of options you choose because interest credited will never be less than 0%.**

to market declines. Interest is credited at the end of each index period. Depending on the index option, interest crediting is subject to a cap (a maximum rate of interest) and/or a participation rate (a percentage of index gain during the index period).

### *Fee Options*

One thing that sets Growth Commander apart is the option it gives you to buy higher caps and participation rates by paying a fee. It may seem counterintuitive, but the fee provides your money greater earnings potential. This is because the higher caps and participation rates may provide a return that exceeds the fee.

Selecting an index option with a fee is completely up to you. The 1.50% fee applies only to the portion of your contract's





Accumulation Value that you choose to allocate to a fee index option. The fee is deducted at the end of each contract year during the index period. You may choose to split funds between the fee and no-fee options. Growth Commander also allows you the flexibility to change your allocations at the end of the index period.

### ***Guaranteed Participation Rate Options***

Growth Commander offers a valuable feature on certain index options—a participation rate that is guaranteed for the entire length of the surrender charge period. When you choose a guaranteed participation rate option, you eliminate any uncertainty about what your renewal rate may be at the

end of the index period. Even if the interest rate environment is lower in the future, your participation rate will be locked in for the duration of your surrender charge period.

For a list and description of available index options, refer to the Growth Commander Interest Crediting Options brochure.

### **DECLARED INTEREST OPTION**

This interest crediting option *guarantees* a competitive fixed rate of interest for a 12-month period. Interest is credited daily rather than at the end of the term period, making the Declared Interest Option a wise selection if you anticipate needing to take withdrawals.

# ACCESS Your Money

Life has a way of intruding when least expected, which may require you to access your Accumulation Value for emergency funds. Should the unexpected occur—or if you just need some extra money—Growth Commander offers a variety of options for accessing your funds.

## PENALTY-FREE WITHDRAWALS

You may withdraw up to 10% of your Accumulation Value each contract year after the first and incur no surrender charges. The minimum withdrawal amount is \$500 and your Surrender Value cannot fall below \$2,000.

## SURRENDER CHARGES

If you need to surrender your contract or withdraw a sum that exceeds the penalty-free withdrawal amount, a surrender charge will apply during the contract's six- or 10-year surrender period. The surrender charge is expressed as a percentage of the amount withdrawn. Percentages vary by product version and state, and decrease over time as follows.

SURRENDER CHARGE PERCENTAGES											
CONTRACT YEAR	1	2	3	4	5	6	7	8	9	10	11+
Growth Commander 6	8%	8%	7%	6%	5%	4%	0%	0%	0%	0%	0%
Growth Commander 10	9%	8.7%	7.8%	6.8%	5.9%	4.9%	3.9%	3%	2%	1%	0%

## CONFINEMENT WAIVER

In most states, if after the contract date you become confined to a nursing home or hospital for at least 90 consecutive days, you may withdraw 100% of your Accumulation Value *without* incurring surrender charges. This is made available under the Waiver of Surrender Charges Upon Hospital or Nursing Home Confinement Endorsement.\* Your withdrawal request and proof of confinement must be provided no later than 30 days after discharge. Check with your insurance professional regarding availability of this waiver in your state and refer to the contract for details and restrictions. Not available in Massachusetts.

\* Endorsement Forms AAA4139 (05/06), APA4139 (05/06), ATX4139 (05/06).

## ANNUITIZATION

You can convert your annuity's value into regular monthly payments at any time. This is a process called annuitization. Payout options include a fixed period option that pays out for between five and 20 years, or a lifetime income option that pays out for the longer of the annuitant's life or a period of 10 or 20 years.





# ENHANCE Your Growth Through Tax Deferral

As a fixed indexed annuity, Growth Commander provides tax-deferred growth.\* This means no taxes are due on earnings until you access your annuity's value. When earnings are allowed to grow tax deferred, interest on those earnings experiences triple compounding—you earn interest on your premium, on your earned interest, and on the money you would have otherwise paid in taxes. Tax deferral allows for greater earnings potential over time.

\* Tax deferral is available only to individuals. Under current tax law, tax deferral is a basic feature of qualified plans. Placing qualified money into an annuity does not provide any additional benefit.

# PROTECT Your Money

To shield your funds from market-related loss, Growth Commander has a strong built-in minimum guarantee. This offers security of premium and guaranteed returns—regardless of market conditions. Upon full surrender, death, or annuitization, you will receive a Guaranteed Minimum Value Interest Rate between 1% and 3% (as shown on your contract's data page) compounded annually on your entire premium, less any withdrawals, surrender charges, and applicable premium tax.\* Your Guaranteed Minimum Value Interest Rate is set when your contract is issued and will not change for the life of the contract.

# PROVIDE a Legacy

Should you die before annuity payments begin, your annuity's death benefit will be the greatest of your premium amount, the Accumulation Value, or Guaranteed Minimum Value. The value determined is decreased by any applicable premium taxes\* and paid directly to the chosen beneficiary. Death benefit proceeds are generally free from the "red tape," publicity, and delays of probate.

\* Premium tax does not apply in Oregon.









## LEARN More

If you have any questions,  
we invite you to contact  
the insurance professional  
who introduced you to  
Growth Commander.

# AMERICO<sup>®</sup>

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Growth Commander 6, 10 (Contract Series 319). **IN OREGON**—Growth Commander 6, 10 (Contract Forms ICC21 319-6 and ICC21 319-10). 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. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Some products and benefits may not be available in all states.

Contract guarantees and benefits are based solely on the claims-paying ability of the issuing insurance company. No agent, agency, or entity makes any representation or guarantee regarding the issuer's claims-paying ability.

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.

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.



**No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.**

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