


LIBERTY MARK[®]
FREEDOM

DECLARE YOUR FINANCIAL INDEPENDENCE

Single Premium Deferred
Fixed Indexed Annuities

Issued by Amerigo Financial Life and
Annuity Insurance Company



We all want to secure the best future we can, but not all retirement savings products are created equal. When you look toward the future, what can help you experience financial freedom? A fixed indexed annuity with strong guarantees and growth potential based on market performance may be the answer you've been seeking.

LibertyMark Freedom offers the peace of mind that comes from strong product features. You can sleep soundly knowing your financial future is built on a foundation of value and integrity.



You Have the Freedom To ...

CHOOSE

the optimal LibertyMark Freedom product and interest crediting options to meet your retirement goals.

ACCESS

your money when you need it most—penalty-free in some situations.

ACCUMULATE

your savings through a diverse selection of interest crediting options that can provide earnings in various markets.

PROTECT

your hard-earned money with strong minimum guarantees.

LEAVE A LEGACY

with a death benefit that may bypass the costs and delays of probate.

SAFEGUARD

your nest egg with a stable, highly rated insurance carrier.

About Single Premium Deferred Fixed Indexed Annuities

With single premium deferred annuities such as LibertyMark Freedom, you pay one lump-sum premium payment. In exchange, you can receive a series of future payments. Income payments and taxes are deferred. You won't need to pay taxes on the interest your annuity earns until you withdraw it.

Fixed indexed annuities can guarantee you a fixed rate of interest earnings. They also offer interest crediting options that are based on the performance of a market index. They do this while providing protection from loss.

Freedom To Choose

Everyone has a different set of goals and priorities that will help them experience financial freedom. To respond to varying needs, LibertyMark Freedom offers multiple product versions. Product availability varies by state. Ask your insurance professional which LibertyMark Freedom product is available where you live.

Product Version	Premium Bonus	Duration	Issue Ages
LibertyMark Freedom 7	NA	7 Years	0–85
LibertyMark Freedom 10 or 10 LT	NA	10 Years	0–85
LibertyMark Freedom 10 LT (in California)	NA	9 Years	0–85
LibertyMark Freedom 10 Plus or 10 LT Plus	7%	10 Years	0–80
LibertyMark Freedom 10 LT Plus (in California)	6%	9 Years	0–80

You may choose a 7- or 10-year* surrender period product for a time horizon that works best for your goals. The 10-year* product offers a bonus or non-bonus option. With all LibertyMark Freedom annuities, you also have the freedom to choose how interest will be credited to your contract. This is provided through a range of available interest crediting options. You have flexibility and control over how your funds grow.

* 9-year in California.

Premium Bonus

To enhance your earnings, you have the option to choose a product that offers an upfront premium bonus. The LibertyMark Freedom 10 Plus and LibertyMark Freedom 10 LT Plus annuities offer a 7% bonus paid up front (6% in California). The premium bonus applies to your annuity to jump-start your earnings. It becomes part of your Accumulation Value and is eligible to earn interest immediately.



Freedom To Access

LibertyMark Freedom is a long-term retirement product that will perform best when it is allowed to grow. However, life is unpredictable. Circumstances may arise that require you to access your Accumulation Value. If the unexpected happens, or you just need cash before the end of the annuity's surrender charge period, rest assured. LibertyMark Freedom offers several different liquidity options for flexible access to your money.

Surrender Charges

If you choose to surrender the contract or make a withdrawal that exceeds the penalty-free withdrawal amount, a surrender charge may apply during the contract's surrender period. The charge is a percentage of the amount withdrawn. Surrender charges vary by product version and decrease over time as follows:

Product Version*	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
LibertyMark Freedom 7	9%	8.5%	8%	7%	6%	5%	4%	0%	0%	0%	0%
LibertyMark Freedom 7 (in California)	8.3%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	0%	0%	0%	0%
LibertyMark Freedom 10**	12%	11.5%	11%	10.5%	10%	9%	8%	7%	6%	5%	0%
LibertyMark Freedom 10 LT	9.2%	9.2%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1.0%	0%
LibertyMark Freedom 10 LT and 10 LT Plus (in California)	8.3%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1.0%	0%	0%
LibertyMark Freedom 10 Plus**	13%	13%	12.5%	11.5%	10.5%	9.5%	8.5%	7.5%	6.5%	5.5%	0%
LibertyMark Freedom 10 LT Plus	11.9%	9.4%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%
LibertyMark Freedom 10 LT Plus (in Florida, ages 65+)	10%	9.4%	8.2%	7.2%	6.2%	5.2%	4.2%	3.1%	2.1%	1%	0%

* Product version availability varies by state. Ask your insurance professional about availability in your state.

** Not applicable in Oregon. Ask your insurance professional about product availability in Oregon.

Penalty-Free Withdrawals

Each contract year after the first, you may withdraw up to 10% of your Accumulation Value without incurring surrender charges. The minimum withdrawal amount is \$500. Your Surrender Value must remain at least \$2,000.

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 up to 100% of your Accumulation Value without incurring surrender charges. This is available under the Waiver of Surrender Charges Upon Nursing Home or Hospital 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 (it is not available in Massachusetts).

* Endorsement Forms AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06).

Annuitization

In a process known as annuitization, you may convert your Surrender Value into regular monthly payments at any time. Two payout options are available to choose from, including a lifetime income option that pays out for the longer of the annuitant's life or a fixed period and a fixed period option that pays out for at least 60 months or the annuitant's life expectancy, if shorter.

Loans

If you have a 403(b)/TSA plan, you may take loans from your annuity. The loan balance will be credited with interest according to index increases. Loan amounts will be charged a fixed rate of interest. This interest rate is determined at the time the loan is taken and set for the life of the loan. Refer to the contract for additional details.

Any withdrawals taken will be deducted first from the Declared Interest Option. Then additional amounts will be taken from the index options.



Freedom To Accumulate

Retirement wealth accumulation is the primary reason for purchasing an annuity. So choose a product that has high earnings potential in various markets. LibertyMark Freedom delivers with a diverse range of interest crediting options.

Index Options

LibertyMark Freedom offers a broad range 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 to market declines. Indexed interest, if any, is credited at the end of each option's index period. Depending on the index option you select, interest crediting is determined, in part, by one or more of these factors:

CAP—a maximum rate of interest.

PARTICIPATION RATE—a percentage of index gain during the index period.

Regardless of which index option or combination of options you choose, your money is protected from market uncertainty. This is because interest credited will never be less than 0%.

For descriptions of available index options and interest crediting details, refer to the LibertyMark Freedom Interest Crediting Options brochure.

Declared Interest Option

This interest crediting option guarantees a competitive fixed rate of interest for a one-year term period. Interest is credited daily rather than at the end of the period. This makes the Declared Interest Option a great selection if you anticipate needing to take withdrawals.

You may allocate premium to the Declared Interest Option and/or up to eight index options—for a total of up to nine interest crediting options at a time. You may also transfer all or a portion of your money into another option at the end of each period. The minimum transfer amount is the lesser of \$500 or the option balance. Each option elected must have at least \$500 remaining after transfer.

Freedom To Protect

To shield your retirement funds from market-related losses, LibertyMark Freedom has a built-in minimum guarantee. This offers security of principal regardless of market conditions. Upon full surrender, death, or annuitization, you are guaranteed to receive no less than the Guaranteed Minimum Value, which is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,* plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. Your Guaranteed Minimum Value Interest Rate is set when your contract is issued and will not change for the life of the contract.

Freedom To Leave a Legacy

Should you die before annuity payments begin, the annuity's Death Benefit will be the greater of the Accumulation Value or Guaranteed Minimum Value. The value used is decreased by any applicable premium tax.* Proceeds are paid directly to the chosen beneficiary. Death benefit proceeds are also generally free from the hassles, publicity, and delays of probate.

Heritage MaximizerSM

You can increase the amount your beneficiary receives by electing the Heritage Maximizer Enhanced Death Benefit Rider when you purchase your annuity. The rider, available with non-bonus LibertyMark Freedom annuities for an additional charge, provides a death benefit that is 130% of your Accumulation Value. Heritage Maximizer is available to issue ages 0–75. For important details about Heritage Maximizer, refer to the accompanying insert. Check with your insurance professional regarding availability of this rider in your state.

If you die before the end of an index term, the death benefit under both the rider and contract will include any partial-year index credits. This is important because it means that your beneficiaries will not miss out on index growth occurring after the previous contract anniversary.

Freedom To Safeguard

To safeguard your nest egg, you want a product offered by an insurer built on a platform of integrity and security. Your LibertyMark Freedom contract is issued by Amerigo Financial Life and Annuity Insurance Company, a company rated "A" (Excellent) by AM Best, an independent rating agency.**

For more than 100 years, Amerigo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.† We listen to what you want from a life insurance policy or annuity contract and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Amerigo Life, Inc., is currently one of the largest, independent, privately held insurance groups in the United States.††

* Premium tax does not apply in Oregon.

** Rating for Amerigo Financial Life and Annuity Insurance Company (Amerigo), September 2022. Amerigo 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."

† Amerigo 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-2022," AM Best Co., as of September 2022.

To Learn More

If you have any questions, we invite you to contact the insurance professional who helped you establish your LibertyMark Freedom contract.



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); AAA321-10 DP (06/23), AAA321-10B (12/22), AAA321-10B DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPC 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 PTPC WF. **In Oregon:** ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF; AOR2181. **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 (Amerigo)**, 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. Amerigo 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. LibertyMark® Freedom is a registered service mark, and Heritage Maximizer is a service mark, of Legacy Marketing Group®.

Products are designed and exclusively marketed by Legacy Marketing Group, an independent, authorized agency of Amerigo.



Legacy Marketing Group
dba: Legacy Marketing Insurance Services (CA Only)
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Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

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 Amerigo Financial Life and Annuity Insurance Company nor any agent representing Amerigo 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.