Americo Benchmark Flex FIA

Americo Financial Life and Annuity Insurance Company

Growth. Protection. Strength.

This brochure is designed to be used in conjunction with the index strategy guide and rate sheet.

25-800-2 (11/25)

Navigating today's changing markets

In today's uncertain economic environment, many Americans are concerned about future market downturns, continuing to grow their assets and rising costs. A market downturn could result in a loss that could take years to recover from. Fortunately, there is a solution to help you navigate today's markets with more confidence.

Growing and protecting your assets

Introducing the Americo Benchmark Flex FIA, a fixed indexed annuity designed to help protect what you've built from downside market risk while providing opportunities to continue growing your savings. Americo Benchmark Flex FIA can help keep your plans for retirement on track by providing benefits, including:

Growth

Your savings may increase in value based on the positive performance of one or more indices, such as the S&P 500® Index.

+

Protection

Your principal and any credited earnings are 100% protected from market downturns.

+

Strength

Guarantees are backed by the strength of Americo, one of the largest independent, privately held insurance groups in the United States.[1]

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.

[1] Admitted Assets, Top Life Writers-2024," A.M. Best Co., as of July 2024.

Enhance your growth opportunity

Americo Benchmark Flex FIA offers powerful growth opportunities through various Index Strategy Options and a Fixed Rate Strategy. Index Strategy Options track the performance of an underlying index. Any interest credited at the end of the Index Strategy Term is based on positive index performance and crediting strategy components. Plus, you can benefit from the following:

100% protection from market losses

Your principal is 100% protected from market downturns. Any negative index performance will not reduce your principal.

Index-linked growth potential

Interest can be earned based on the positive performance of one or more index options, such as the S&P 500® Index.[2]

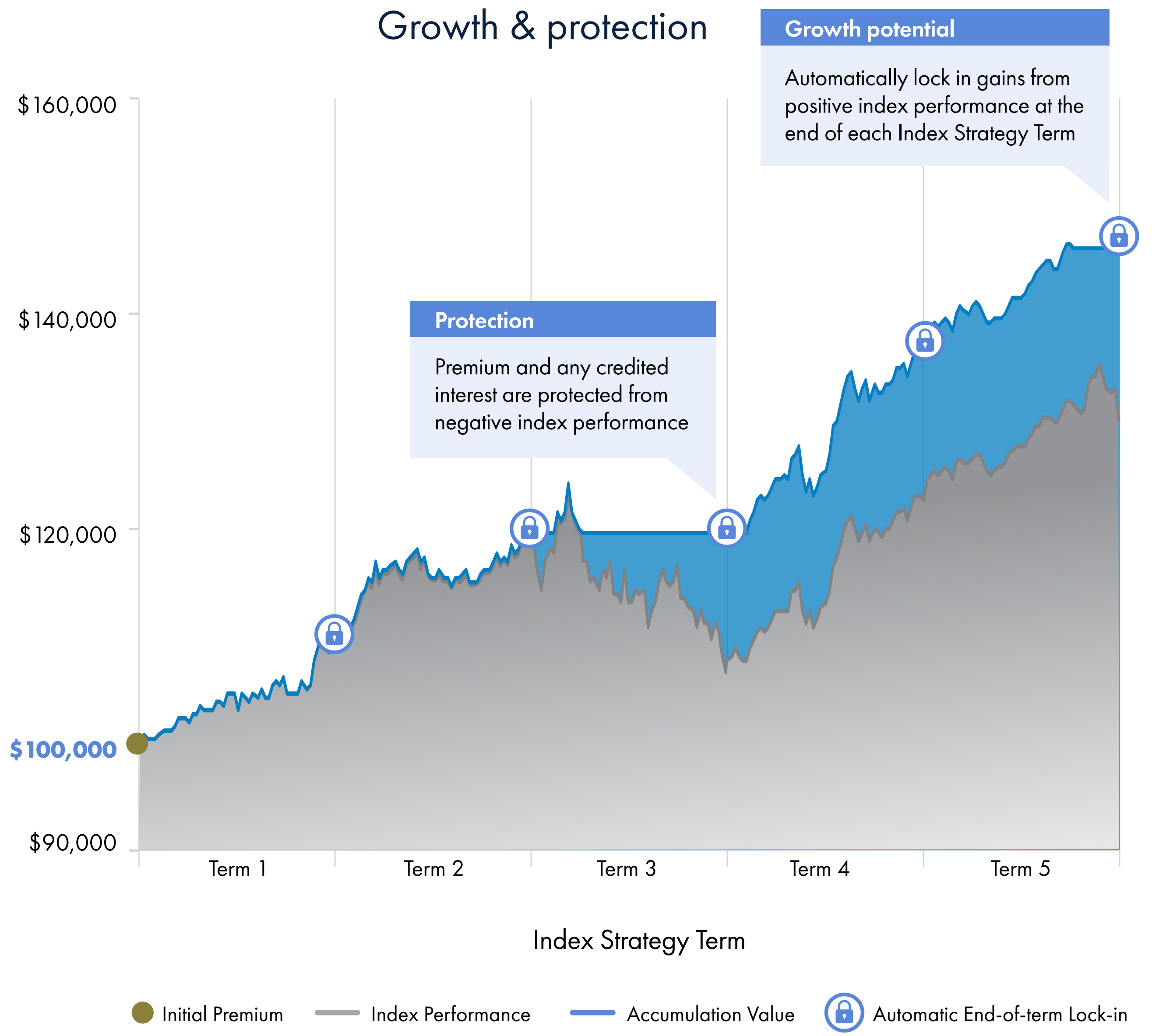
Lock in positive index performance

At the end of each Index Strategy Term, interest earnings, if any, are locked in and cannot be lost due to negative index performance.

[2] Each Index Strategy Option features crediting parameters such as the Index Performance, a Participation Rate, Cap Rate, Trigger Rate, or Fixed Rate, which are used to calculate any interest earnings during each strategy term. For more information regarding index and strategy options, please see the Index Strategy Guide.

Lock-in market upside with downside protection

Americo Benchmark Flex FIA can help provide the protection you need with the growth you want. The hypothetical graph below shows how interest earnings, if any, are credited at the end of each Index Strategy Term and are 100% protected from market downturns along with your premium.



Hypothetical Assumptions: This hypothetical example is not based on any particular Index Strategy Option and is provided for educational purposes only. Assumes $100,000 initial purchase payment, 100% Participation Rate, and that crediting factors are held constant for each new strategy term. Crediting factors are guaranteed for the first term, and subject to change each additional term. Assumes no withdrawals, which would reduce the value of the contract. Strategy options and crediting parameters vary. For more information regarding the index and strategy options available, please see the Index Strategy Guide. This is a hypothetical illustration only, not an offer or a contract. Actual performance may vary.

For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing products you need to protect your future. Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, 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.

Financial strength & stability

"A" (Excellent) by A.M. Best

A.M. Best rating for Americo Financial Life and Annuity Insurance Company (Americo), October 2024. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories.) A.M. Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from "A++" to "F."

Glossary and definitions

Annuitization - The period during which annuity payments are received by the annuitant.

Confinement Waiver - In most states, if you become confined to a nursing home or hospital for at least 90 consecutive days after the contract date, you may withdraw all or part of your Accumulation Value without incurring surrender charges. This is not available in Massachusetts.

Index Strategy Credited Amount - The amount of interest credits, if any, added to an Index Strategy Account at the end of each Index Strategy Term.

Index Strategy Option - The interest crediting basis upon which the value of a Index Strategy Account is determined.

Index Strategy Term - The specific period during which index performance is tracked and used to calculate interest earnings. Index Strategy Terms start on the date an Index Strategy Account is established or after the prior Index Strategy Term ends.

If a Death Benefit is payable, the last Index Strategy Term for each Index Strategy Account ends on the date all requirements are received to process a death claim.

Market Value Adjustment (MVA) - When you make a withdrawal, the amount you receive may be increased or decreased by a Market Value Adjustment (MVA), depending on the change in interest rates since your annuity purchase. If interest rates on which the MVA is based go up after you buy your annuity, the MVA will likely decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive. After the MVA is applied, the surrender value will never be less than the Guaranteed Minimum Value or greater than the Accumulation Value. A Market Value Adjustment is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the Penalty-free Partial Surrender Allowance.

Participation Rate - A Participation Rate is the percentage of the change in an Index used to determine the interest credit. This percentage will be multiplied by the performance of the index when calculating earnings. Participation Rates are set at contract issue and are subject to change at the beginning of each Index Strategy Term.

Penalty-Free Withdrawals - Beginning in the first year, you may withdraw up to 10% of your Accumulation Value each contract year and incur no surrender charges. The Surrender Value cannot fall below $2,000.

Point-to-Point Method - The Index Strategy Credited Amount under a Point-to-Point Indexing Method is calculated based upon the percentage change from the beginning of the Index Strategy Term to the end of the Index Strategy Term. If the Index Rate is positive, the interest credit will equal the Index Performance, multiplied by the Participation Rate. If the Index Performance is negative or zero, there will be no interest credit.

Surrender Charges - If you decide to take a full or partial withdrawal that exceeds the annual penalty-free limit, it will be reduced by the surrender charge percentage shown below for the applicable contract year multiplied by the amount withdrawn or surrendered.

Contract Year	Standard
Yr. 1	10%
Yr. 2	9%
Yr. 3	8%
Yr. 4	7%
Yr. 5	6%
Yr. 6	5%
Yr. 7	4%
Yr. 8	3%
Yr. 9	2%
Yr. 10	1%
Yr. 11+	0%

Withdrawal - The amount withdrawn from the contract during the contract year.

For more information, 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.

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