Company	**Americo Financial Life and Annuity Insurance Company**
A.M Best Rating	A
Standard and Poor's Rating	NR
Product Type	MYG Fixed
Primary Product Objective	Accumulation
Product	**Platinum Assure 3** (SPDA)
Policy Form Number	ICC21 320
Distribution Channels Sold In	Independent
Product Launch Date	6/15/2022
Bonus	N/A
Surrender Charge	**3 Years** 9.00, 8.00, 7.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed

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Company	Americo Financial Life and Annuity Insurance Company
Product	**Platinum Assure 3** (SPDA)
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	4.45% guaranteed for three years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	3% of Account Value immediately Must leave $2,000 in account
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Hospital
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, 403(b), SIMPLE IRA
Issue Ages	0 - 90
Minimum Initial Premiums	Q/NQ $20,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

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Company	Americo Financial Life and Annuity Insurance Company
Product	**Platinum Assure 3** (SPDA)
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	**Variations Approved In:** MA **States Not Approved In:** NY
Street Level Compensation	**Channel Specific Product Not Available**
Data thought to be current as of:	2/20/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

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