



**CLASSICMARK<sup>SM</sup>**

SINGLE PREMIUM DEFERRED  
FIXED INDEXED ANNUITIES



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







# Contents

4

About Fixed Indexed Annuities

5

ClassicMark<sup>SM</sup>—Safety. Security. Simplicity.

6

ClassicMark<sup>SM</sup> Features

10

About Americo

11

Learn More

# About Single Premium Deferred Fixed Indexed Annuities

Much like life insurance exists to provide financial security upon *loss of life*, annuities are designed to safeguard financial freedom for *length of life*. They do this by helping to safely accumulate wealth and provide a way to turn that wealth into a series of optional regular payments, typically available as income for life.

Additionally, annuities can offer multiple ways to access your money when you need it, penalty-free in many cases. They can be used as part of a smart retirement strategy to protect

and increase your money and generate an income stream that you cannot outlive. They even can provide an effective way to leave a legacy to your beneficiaries.

All annuities are *not* created equal, so it's important to understand the type of annuity you are considering.

ClassicMark<sup>SM</sup> is a single premium deferred fixed indexed annuity.

---

## WHAT, EXACTLY, DOES THAT MEAN?

- **Single premium**—You pay one lump-sum premium payment to purchase ClassicMark<sup>SM</sup>. There are no ongoing premium commitments.
- **Deferred**—Income is deferred until a later date, which allows your ClassicMark<sup>SM</sup> annuity time to grow. Taxes on interest earned are also deferred until you access your money.
- **Fixed Indexed Annuity**—Provides protection from loss while giving you the choice of predictable fixed interest earnings and the opportunity for growth based on the performance of a market index.

*Your future should live up to  
a high standard of excellence.  
ClassicMark<sup>SM</sup> can help.*

## ClassicMark<sup>SM</sup>—Safety. Security. Simplicity.

Trends come and go over time, but some things *always* stay in style: good manners, a game of catch, a string of pearls, classic literature ... **and a worry-free retirement.**



Back before the financial headlines were dominated by the rising costs of longevity, disappearing pensions, and bubbles bursting, generations were able to leave the workforce and enjoy their well-deserved time and freedom in style. Things have changed since your parents' gold-watch retirement, but when you implement a financial strategy that can stand the test of time, it is still possible to enjoy the classic retirement of days past.

**When it comes to your financial future, what goals are most important to you?**

1. SAFEGUARDING YOUR MONEY?
2. GROWING YOUR WEALTH?
3. MAINTAINING FLEXIBLE ACCESS?
4. LEAVING A SUBSTANTIAL LEGACY TO YOUR LOVED ONES?
5. TRUSTING YOUR INSURER?

**What if you could meet *all* of these goals with the help of a single product?**

**You can!**

With ClassicMark<sup>SM</sup>, you can rely on strong product features that stand the test of time: impressive guarantees, strong accumulation opportunities, generous liquidity, and an optional enhanced death benefit to pass on to your beneficiaries. And it is all backed by the strength and stability of Americo Financial Life and Annuity Insurance Company.

## 1. SAFEGUARD YOUR MONEY

As you approach retirement, return *of* your money often becomes just as important as return *on* your money. That's why ClassicMark<sup>SM</sup> provides secure guarantees backed by the reliability of a highly rated insurer.

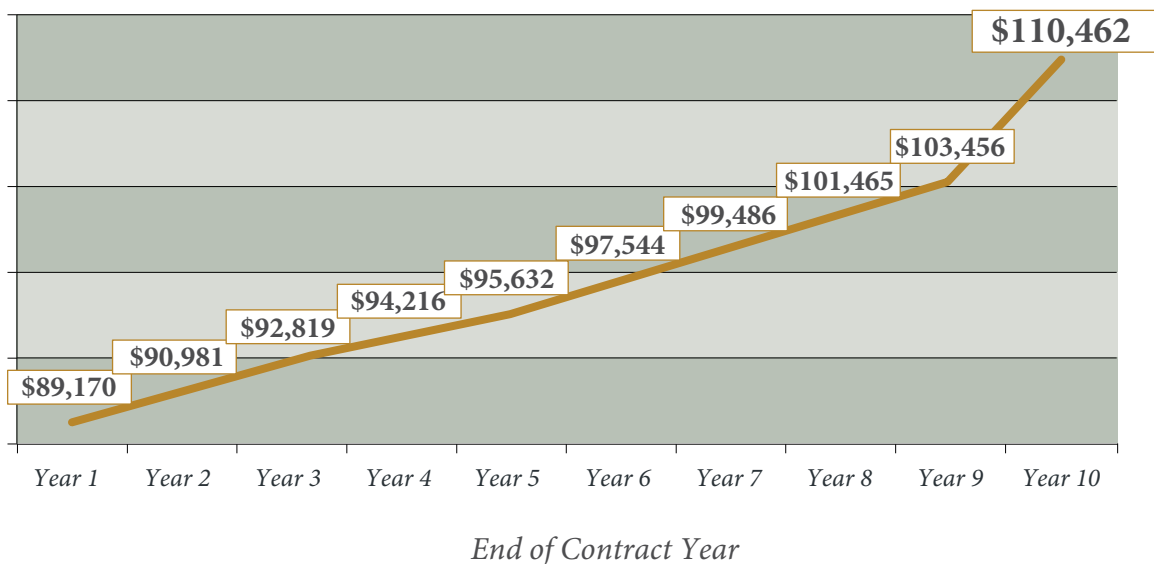
- **Guaranteed Minimum Value**—To shield your retirement funds from market declines, ClassicMark<sup>SM</sup> has a strong built-in minimum guarantee on the entirety of your premium. This offers protection of your premium regardless of market conditions.

Upon full surrender, death, or annuitization, you are guaranteed to receive between 1% and 3% on 100% of your premium (less any withdrawals, surrender charges, and applicable premium tax). Surrender charges apply to the Guaranteed Minimum Value only during the contract's first 10 years (five years for issue ages 86-90). Your guaranteed minimum interest rate is set when the contract is issued.

ClassicMark<sup>SM</sup> offers strong opportunities for growth, but you can rest assured knowing that even in the unlikely event of a sustained low market, your money is protected from loss. As the example below shows, in a worst-case scenario, ClassicMark<sup>SM</sup> provides a 10.46% return after 10 years. Values shown assume \$100,000 premium in ClassicMark<sup>SM</sup> 10 (issue ages 0–85) with a 1% guaranteed minimum interest rate and no withdrawals.

*Secure guarantees  
protect your money—  
regardless of market  
conditions.*

*Example: Guaranteed Minimum Value*






## 2. GROW YOUR WEALTH

One of the primary purposes of a fixed indexed annuity is to securely accumulate wealth that can last throughout retirement. ClassicMark<sup>SM</sup> delivers with several ways to help you grow your nest egg.

- **Optional Upfront Premium Bonus—** ClassicMark<sup>SM</sup> offers an optional premium bonus to jump-start your earnings. It becomes 100% vested day one and available for withdrawals beginning 30 days after the contract date. The bonus, calculated as a percentage of your premium, boosts your annuity's growth right away. The bonus amount begins earning interest immediately and is available to your beneficiaries should you die. To learn more about the premium bonus option available to you, please refer to the accompanying product insert.
- **Interest Crediting Strategies—** ClassicMark<sup>SM</sup> offers a diverse range of interest crediting strategies that allow you to strategically choose how your money can grow. These include multiple indexed strategies covering a broad range of indices and a fixed rate strategy. To best help you achieve your financial goals, you may allocate premium among any combination of the available strategies. You may also transfer all or a portion of your money into another strategy at the end of each term or index period. The minimum transfer amount is \$50, and each strategy elected must have at least \$50 remaining after transfer.
  - **Indexed Strategies—** These interest crediting strategies calculate earnings based on the performance of a specific market index. Because interest credited will never be less than 0%, indexed strategies give you the opportunity to benefit from market gains without exposing your money to market risk. ClassicMark<sup>SM</sup> offers multiple indexed strategies covering varying markets. To learn about the indexed strategies available to you, refer to the accompanying strategy brochure.
  - **Fixed Rate Strategy—** This interest crediting strategy 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 Fixed Rate Strategy a great selection if you anticipate taking withdrawals. It is also an appropriate selection if you want a guaranteed crediting rate.
- **Tax Deferral—** ClassicMark<sup>SM</sup>'s tax-deferred status allows your money to work harder for you. When taxes on gains in your contract are deferred until they are withdrawn, you have increased opportunity for accumulation through triple compounding. Your premium and bonus (if selected) earn interest, your interest earns interest, and the money you would have paid in taxes earns interest.





*It's your money. Enjoy flexible access when you need it most.*

### 3. MAINTAIN FLEXIBLE ACCESS

With ClassicMark<sup>SM</sup>, you are free to access your Accumulation Value, which includes your total premium bonus (if selected), as you see fit. If you choose to withdraw funds from your annuity before the end of your contract, you may incur a penalty known as a surrender charge. For details about surrender charges applicable to your specific ClassicMark<sup>SM</sup> product, refer to the appropriate product insert.

If you need to access your money before the end of your contract, rest assured that ClassicMark<sup>SM</sup> provides multiple hassle-free ways to do so without incurring surrender charges.

- **10% Penalty-Free Withdrawals**—Beginning 30 days after the contract date, you may withdraw up to 10% of your Accumulation Value each contract year without incurring surrender charges. The minimum withdrawal amount is \$500. The remaining amount in your annuity must be at least \$2,000.
- **Required Minimum Distributions**—If your annuity was issued in connection with a tax-qualified plan, the IRS may require you to take minimum distributions beginning at age 70½. Required minimum distribution amounts associated with this contract

that are greater than the penalty-free amount may be withdrawn without surrender charges.

- **Confinement Waiver**—Under ClassicMark<sup>SM</sup>'s Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Endorsement Series 4139), you may withdraw up to 100% of your Accumulation Value without incurring surrender charges if you become confined to a nursing home or hospital. To be eligible, confinement must begin after the contract date and last for at least 90 consecutive days. Your withdrawal request and proof of confinement must be provided no later than 30 days after discharge. This waiver is not available in Massachusetts.
- **Annuitization**—At any time, you may choose to annuitize your contract (convert your surrender value into regular payments). Surrender charges are waived if the contract has been in force for at least five years. Multiple payout options are available to choose from. These include lifetime income options 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 a loan of \$250 or more from your Accumulation Value. 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 is set for the life of the loan. Refer to your contract for additional details.

#### 4. LEAVE A WORRY-FREE LEGACY

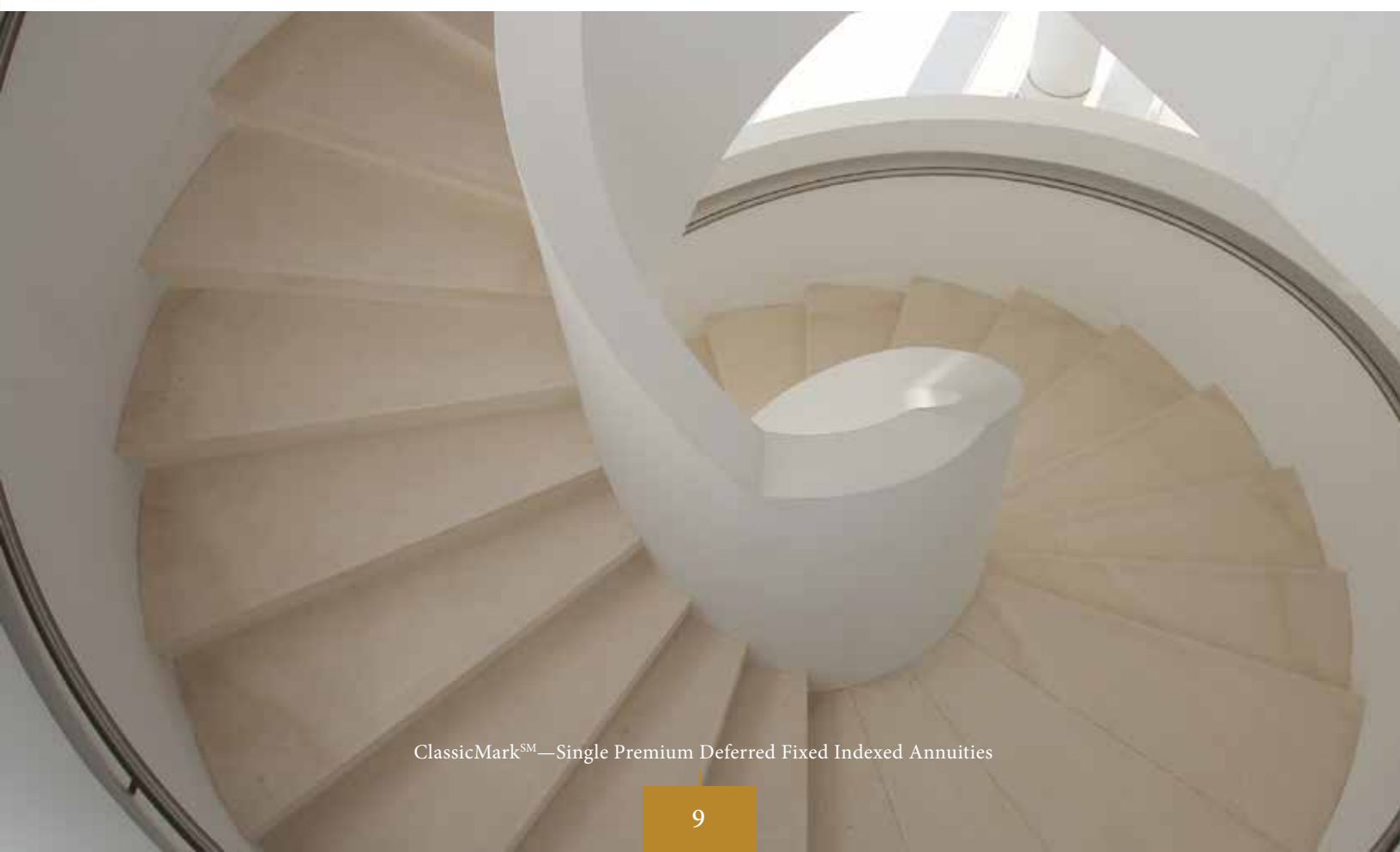
ClassicMark<sup>SM</sup> provides two ways to pass a financial heritage to your loved ones, both of which are generally free from the hassles, publicity, and delays of probate.

- **Death Benefit**—Should you die prior to annuitization, the annuity's built-in death benefit will pay your chosen beneficiaries the greatest of the contract's Accumulation Value, the Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals. The value used is decreased by any applicable premium taxes.

*Protect your loved ones with  
a hassle-free death benefit—  
because no one can  
live forever.*

- **Heritage Maximizer<sup>SM</sup>**—This optional enhanced death benefit rider increases the amount your beneficiary would normally receive by 30%. Because no underwriting is required, it provides an easy way for you to maximize the legacy you leave to your beneficiaries. The rider is available for an additional charge and can be elected when you purchase ClassicMark<sup>SM</sup>. For important details about Heritage Maximizer<sup>SM</sup> and to learn how it works, refer to the accompanying insert.

If you die before the end of an index period, either death benefit 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.





## 5. TRUST YOUR INSURER

ClassicMark<sup>SM</sup> is issued by Americo Financial Life and Annuity Insurance Company (Americo), which is part of a family of insurance companies whose experience and integrity date back more than 100 years. When you purchase ClassicMark<sup>SM</sup>, you can feel secure knowing that you've trusted your future to a highly rated, financially strong company.

Innovative thinking and sound investment decisions helped Americo build a strong financial foundation for its business. Americo is the lead company in one of the largest independent, privately held insurance groups in the United States.<sup>1</sup>

For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the insurance products you need to protect your mortgage, family, and future.<sup>2</sup>

**AMERICO**

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

A.M. Best's 2017 financial strength rating for Americo Financial Life and Annuity Insurance Company is 3rd out of 15 rating categories ranging from "A++" to "F." Ratings are assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile.


---

Guarantees are based on the claims-paying ability of Americo Financial Life and Annuity Insurance Company.

1. "Admitted Assets, Top Life Writers-2017," A.M. Best Co., as of September 2017.

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

ClassicMark<sup>SM</sup>—Single Premium Deferred Fixed Indexed Annuities



*Overcome uncertainty  
with guarantees  
backed by a company  
you can rely on.*

#### TO LEARN MORE

For more information on ClassicMark<sup>SM</sup> or to discuss whether it may be right for you, we recommend you contact the insurance professional who provided you this brochure.

To service an existing ClassicMark<sup>SM</sup> contract, including making changes to your interest crediting strategy allocations, reviewing or accessing your values, or changing beneficiary designations, you may contact your insurance professional or **Americo's customer service team at 800-786-4558 toll-free, Monday through Friday.**





ClassicMark<sup>SM</sup> 10, 10 LT (Contract Series 411/411LG10/411LG86+/4190/4204); ClassicMark<sup>SM</sup> 10 Plus, 10 LT Plus (Contract Series 411/411LG10+/4179/4190/4204).

**IN NEW MEXICO**—ClassicMark<sup>SM</sup> 10 (Contract Series ANM411 LG10/ANM411 86+); ClassicMark<sup>SM</sup> 10 Plus (Contract Series ANM411 LG10+).

Heritage Maximizer<sup>SM</sup> enhanced death benefit rider (Rider Series 2181).

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. 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. Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY.

Products are designed and exclusively marketed by Legacy Marketing Group<sup>®</sup>, an independent, authorized agency of Americo.



Legacy Marketing Group<sup>®</sup>  
dba: Legacy Marketing Insurance Services (CA Only)  
2090 Marina Avenue, Petaluma, CA 94954-6714

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

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.