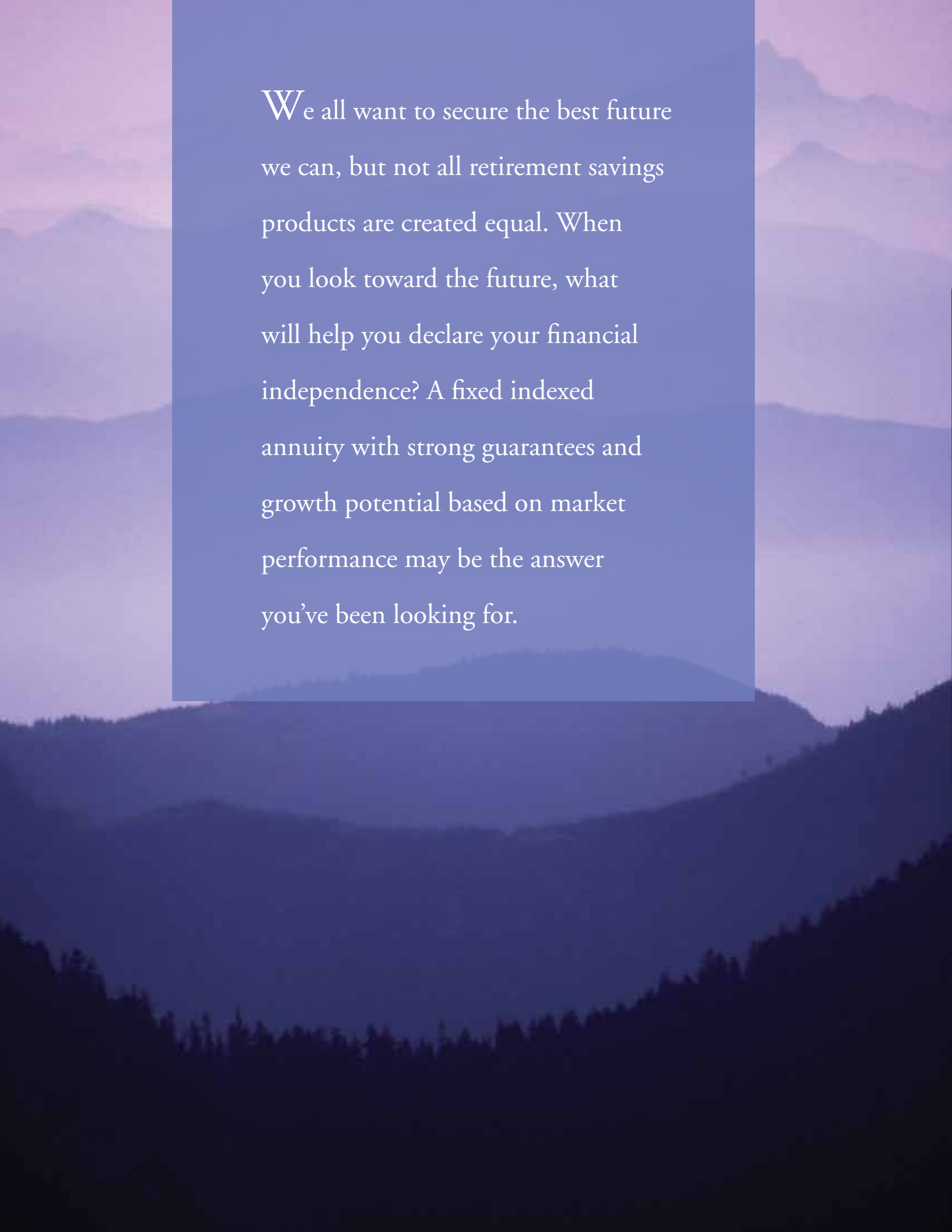




Single Premium Deferred  
Fixed Indexed Annuities



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



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 will help you declare your financial independence? A fixed indexed annuity with strong guarantees and growth potential based on market performance may be the answer you've been looking for.



## LIBERTYMARK *Bill of Rights*

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



### *You Have the Right To...*

**CHOOSE** the optimal LibertyMark product and interest crediting strategies 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 strategies that can provide earnings in various markets.

**PROTECT** your hard-earned money with 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.





## *The Right To CHOOSE*

Everyone has a different set of goals and priorities that will help them declare their financial independence. To respond to varying needs, the LibertyMark Series offers multiple product versions. You may choose a 7- or 10-year surrender period product. On the 10-year product, you have a bonus or non-bonus option. You also have the right to choose how interest will be credited to your contract. This is provided through a range of available interest crediting strategies. You have flexibility and control over how your funds grow.

## *The Right To ACCESS*

LibertyMark 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 offers several different liquidity options for flexible access to your money.

### **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. Additionally, current company practice allows interest-only withdrawals from the Fixed Rate Strategy after the first month.

### **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. For details about surrender charges applicable to your specific LibertyMark product, refer to the appropriate product insert.

### **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 (Endorsement Series 4139). Your withdrawal request and proof of confinement must be provided no later than 30 days

## **About Single Premium Deferred Fixed Indexed Annuities**

With single premium deferred annuities such as LibertyMark, you pay one lump-sum premium payment. In exchange you can receive a series of future payments, including multiple lifetime income options. In contrast with life insurance, which generally provides financial protection against dying too early, LibertyMark Series annuities are retirement savings vehicles that can offer financial protection against living too long. 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 strategy choices that are based on the performance of a market index. They do this while providing protection from loss.

after discharge. Check with your insurance professional regarding availability of this waiver in your state. It is not available in Massachusetts.

### **Annuitization**

You may convert your surrender value into regular monthly payments at any time. This is a process known as annuitization. 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.

### **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. This is available by current company practice beginning in the first contract year.

### **Policy Loans**

If you have a 403(b)/TSA plan, you may take loans of at least \$250. 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 Fixed Rate Strategy. Then additional amounts will be taken from the indexed strategies.

## *The Right 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 delivers with a diverse range of interest crediting strategies.

### **Indexed Strategies**

LibertyMark offers a variety of indexed strategies that credit interest based on the performance of a specific market index or commodity. Indexed interest, if any, is credited at the end of each strategy term period. On some strategies, interest credited is subject to a maximum rate of interest. This is called a "cap." Other strategies offer uncapped potential. These strategies credit a percentage of the index gain during the term period. Regardless of which strategy or combination of strategies you choose, your money is protected from market uncertainty. This is because interest credited will never be less than 0%.

For descriptions and examples of each available indexed strategy, refer to the accompanying strategy inserts.

### **Fixed Rate Strategy**

This interest crediting strategy guarantees a competitive fixed rate of interest for a 12-month period. Interest is





## LIBERTYOPTIMIZER FEE

LibertyMark provides you access to a diverse range of crediting strategies, outstanding growth potential in varying markets, and strong product guarantees. To make these desirable features available, the Liberty Optimizer Fee will be applied at the beginning of each contract year, including the first. The Liberty Optimizer Fee is a deduction from the Accumulation Value. It is set at policy issue and will not change for the life of the contract.

For the Liberty Optimizer Fee applicable to your LibertyMark product choice, refer to the accompanying product insert.

credited daily rather than at the end of the term period. This makes the fixed rate strategy a great selection if you anticipate needing to take withdrawals.

You may allocate premium among any or all of the available strategies. You may also transfer all or a portion of your money into another strategy at the end of each term period. You have until 15 days prior to the index anniversary to request any transfers. We will remind you 45 days prior to the index anniversary. The minimum transfer amount is \$50. Each strategy elected must have at least \$50 remaining after transfer.

### *The Right To* PROTECT

To shield your retirement funds from market-related losses, LibertyMark 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 between 1% and 3% on the entirety of your premium (less any withdrawals, surrender charges, and applicable premium tax). Your guaranteed

minimum interest rate is set when the contract is issued. The Liberty Optimizer Fee is not deducted from the Guaranteed Minimum Value.

### *The Right 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 the Guaranteed Minimum Value. Either value is decreased by any applicable premium taxes. Proceeds are paid directly to the chosen beneficiary. Death Benefit proceeds are also generally free from the hassles, publicity, and delays of probate.

If you die before the end of an index term, your beneficiaries will receive any partial-year index credits. This is important because it means that your annuity's beneficiaries will not miss out on index growth occurring after the previous contract anniversary.

## *The Right 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 policy is issued by Americo Financial Life and Annuity Insurance Company, which has received an excellent rating from an independent ratings agency.

For more than 100 years, Americo 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.<sup>1</sup> We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company (Americo) is a member of the Americo Life, Inc. family of companies. Americo Life, Inc. is one of the largest, independent, privately held insurance groups in the United States<sup>2</sup> with 660,000 policies and \$6 billion in assets for year-end 2013.<sup>3</sup>

## To Learn More

If you have any questions, we invite you to contact the insurance professional who helped you establish your LibertyMark product. You may also call Americo's friendly and responsive customer service team at 800-786-4558 toll-free, Monday through Friday.



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1. Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.
  2. "Admitted Assets, Top Life Writers-2013," A.M. Best Co., as of July 2013.
  3. Information is as of year-end 2013 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).





LibertyMark 7, LibertyMark 10, 10 LT (Policy Series 411/4182), and LibertyMark 10 Plus, 10 LT Plus (Policy Series 411/4179/4182/4184) are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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 policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Amerigo.

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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.

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**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 policy.