

# LibertyMark 10 Plus

## Additional Information

### Issue Ages

0–80, based on the age of the oldest owner.

### Bonus

To enhance your earnings, the LibertyMark 10 Plus annuity offers two bonuses—5% paid up front, and 10% payable at the end of Year 10.

- The 5% upfront 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.
- The 10% persistency bonus rewards you for keeping the contract in force through the end of the surrender charge period. The persistency bonus is equal to 10% of the Accumulation Value (which includes all of your annuity’s growth) at the end of the 10th contract year.

### Surrender Charges

During your annuity’s first 10 years, surrender charges may apply to withdrawals or surrenders that are greater than the penalty-free amount. The surrender charge is equal to the surrender charge percentage shown below for the applicable contract year multiplied by the amount withdrawn or surrendered.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	13%	13%	12.50%	11.50%	10.50%	9.50%	8.50%	7.50%	6.50%	5.50%	0%

To learn about ways you can access your Accumulation Value without incurring surrender charges, refer to the LibertyMark brochure.

### Liberty Optimizer Fee

1.25% annual fee of the Accumulation Value.

This insert describes features unique to LibertyMark 10 Plus. Please see the accompanying brochure for limitations and restrictions generally applicable to the LibertyMark Series.



LibertyMark 10 Plus (Policy Series 411/4179/4182/4184) is a single premium deferred fixed indexed annuity 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.

**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, refer to the annuity.