



CHAMPION AGENCY, INC.
Innovative services for insurance brokers

LibertyMarkSM

Single Premium Fixed Indexed Annuity Series
For a Revolutionary Retirement



Introducing Americo!

- Americo Financial Life and Annuity Insurance Company:
 - A- (Excellent) by A.M. Best.
 - A- (Strong) by Standard & Poor's.
 - Member of the Americo Life Inc.:*
 - One of the largest independent, privately held insurance groups in the U.S.**
 - \$6.1 billion in assets for year-end 2012.†

A.M. Best financial strength rating for Americo Financial Life and Annuity Insurance Company as of 2013 is A- (Excellent, 4th out of 15 ratings ranging from "A++" to "F."). A- (Strong) by Standard & Poor's, the seventh highest of 20 active company ratings for financial strength.

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

** "Admitted Assets, Top Life Writers-2013," A.M. Best Co., as of July 2013.

† Information is as of yearend 2012 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).



Great Company, Great Product

- “A-” Excellent carrier.
- DUAL bonus where 10% = 18%?
- Unique strategies, 4 uncapped.
- Strong min. guarantee (1% on 100%).
- Optimizer Fee provides upgraded caps/rates.
- Full comp to age 80.
- Pure accumulation play, no income rider.



1) The Right To Choose!

- Gain financial liberty with a choice of products:
 - **LibertyMark 7.**
 - **LibertyMark 10.**
 - **LibertyMark 10 LT.**
 - **LibertyMark 10 Plus.**
 - **LibertyMark 10 LT Plus.**
- Choice of seven unique indexed interest crediting strategies, including uncapped strategies!



2) The Right to Dual Bonus!

- **15% bonus! (5+10)**
 - 5% upfront premium bonus.
 - Helps with compliance and suitability
 - 10% persistency bonus on LibertyMark 10 Plus after year 10.
 - 8% on LibertyMark 10 LT Plus after year 10.
- 10% back-end boost is based on **full accumulation value in year 10!**
 - **Bonus on bonus!!**



Bonus Example

Example: Dow Jones U.S. Real Estate Index 3/6/03 – 3/6/13

Bonus Details	\$100,000 Premium
5% bonus	\$5,000
Accumulation after 10 years	\$186,315
10% bonus	\$18,631

10% = 18% Return!

LibertyMark 10 Plus assumes no withdrawals and a 65% participation rate..



3) The Right To Optimize

- **Liberty Optimizer Fee offers clients access to:**
 - **Diverse range of interest crediting strategies.**
 - **Higher accumulation potential in varying markets.**
- The Liberty Optimizer Fee is an annual deduction of 1% from the accumulation value for the 7-year and 1.25% for the 10-year.
 - Applied at the beginning of each contact year.
 - Think of upgrade, or Disney “Fast pass”



4) The Right To Diversify

Revolutionary Strategies



4 Uncapped Strategies

One-Year S&P 500® Point-to-Point Inversion Strategy With Cap.

Two-Year S&P 500® Point-to-Point Inversion Strategy With Participation Rate. **NO CAP!!**

Two-Year Dow Jones Industrial Average® Point-to-Point Inversion Strategy With Participation Rate. **NO CAP!!**

One-Year Dow Jones Industrial Average® Point-to-Point Inversion Strategy With Cap.

One-Year Dow Jones Industrial Average® Point-to-Point Inversion Strategy With Participation Rate. **NO CAP!!**

Three-Year Blended Monthly Average® Point-to-Point Inversion Strategy With Participation Rate. **NO CAP!!**

One-Year S&P 500® Point-to-Point Inversion Strategy With Cap.

Projected Rates

Index Strategy	7	10	10 Bonus
1 Year S&P 500 Point to Point with a cap	5.75%	7.50%	4.75%
2-Year S&P 500 Point to Point with a participation rate	65%	80%	60%
2-year S&P 500 Average Daily Risk Control 10% Index Point to Point with a participation rate	85%	105%	75%
1-Year London Gold Fixings PM Price Index Point to Point with a cap	5.75%	7.50%	4.75%
1-Year Dow Jones US Real Estate Index monthly averaging with a participation rate	75%	95%	65%
3-Year Blended Strategy (S&P 500, DJ US Real Estate Index, London Gold Fixings PM Price Index) monthly averaging with a participation rate	65%	80%	55%
1-Year S&P 500 Point to Point Inversion with a cap	6.75%	8.75%	5.50%
Declared Interest Account	2.25%	2.75%	2.50%

The Right to Guarantees

- Fixed interest account.
- Product guarantees:
 - 1% on 100% of premium.
 - Liberty Optimizer Fee does not come out of the minimum guarantee.
 - \$100K with absolutely no index interest would return \$110,462 after 10 years.
- Liberty Optimizer will not change for the life of the contract.
- Full annuitization after Year 5!



Other Liberating Features

- \$5,000 /\$2,000 minimum premium.
 - Non-qualified / qualified.
 - Traditional IRA.
 - Roth IRA.
 - SEP IRA.
 - **Inherited IRA.**
 - **Non-contributory TSA plans.**
- **NO MVA.**



Need To Know

- No-bonus products issue to age 85.
- Bonus products issue to age 80.
- Waiver for confinement.
- Index gains credit to the date of death.



GA-Level Commissions

Product	0–80	81–85
LibertyMark 7	7.00% / 2.00%	5.00% / 2.00%
LibertyMark 10	8.00% / 3.00%	7.00% / 2.00%
LibertyMark 10 LT	7.00% / 2.50%	6.00% / 1.75%
LibertyMark 10 Plus	7.00% / 3.00%	
LibertyMark 10 Plus LT	6.50% / 2.00	

Full commissions to age 80!

For CT and FL 65+ please see *Quick Reference*.



Current State Approvals

AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL,
KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND,
NE, NM, NV, OK, PA, RI, SC, SD, TN, TX, UT, VA,
WI, WV



Quick Summary

- “A-” Excellent carrier
- DUAL bonus where 10% = 18%?
- Unique strategies (8), 4 uncapped
- Strong min. guarantee (1% on 100%)
- Optimizer Fee provides upgraded caps/rates
- Full comp. to age 80
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“Liberty for All....”

Thank you!



Disclosures

- LibertyMark single premium deferred fixed indexed annuities are 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 or for all periods. Certain restrictions apply. Consult policy (and rider) for all limitations and exclusions. Policy Form No.: AAA411.
- 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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