

Product Information

Policy Notes

The LibertyMark Freedom 10 is a single premium fixed indexed annuity with a 10 year surrender schedule. Please see contract for details. This FIA features:

- Diverse index options: fee/no-fee and various volatility control indexes.
- No mandatory fees, but flexibility to buy-up rates.
- Optional Heritage Maximizer enhanced death benefit rider. (Not Available in all states)
- Liquidity for nursing home and hospitalization confinement

State variations in features and availability may apply.

Carrier Contact

Ratings

A.M. Best : A

Basic Contract Information

Premium Type	Single
Free Look Period	N/A
Rate Lock Period	N/A
Bail Out Provisions	No
Loan Provision	Yes
MVA Provision	No
RMD	Yes
Return of Premium	No
Death Benefit	Policy Value
Issue Date	7,14,21,28

Premiums

	Non-Qual	Qualified
Min Single Premium:	10,000	10,000
Max Premium:	2,000,000	2,000,000

Flexible Premiums Not Accepted

\$1 million maximum for issue ages 75+

Age Restrictions

	Non-Qual	Qualified	Min Age
Owner:	85	85	
Annuitant:	85	85	
Annuitization Age:	95	95	

Policy Provisions

Initial Premium and Transfers

An owner who wants to change interest crediting options must notify Americo in writing no less than 14 days after the end of the index period. Clients will be notified 15 days prior to the index anniversary that they have until 14 days (as provided by administrative practice) after their index anniversary to request any transfers. If no new interest crediting option is selected, funds will renew on the index date into the same interest crediting option. If an option is no longer available, funds will be allocated proportionately across the remaining interest crediting options in which the Accumulation Value is allocated.

Initially, your clients may allocate premium among any of the available interest crediting options. Values may then be transferred among the interest crediting options only at the end of the term period or index period. Transfers from the Declared Interest Option to an index option may occur only on the index date. Refer to the "Renewals and Anniversaries" section for transfer request deadlines.

The minimum transfer amount is \$500, and any funds remaining in the fixed account or in an index option after a transfer must be at least \$500.

Withdrawal Provisions

First Year Withdrawals	Interest Only
Withdrawal Years 2+	10%
Wait Period Interest Only	30 Days
Wait Period Accumulation	One year
Minimum Policy Value	\$2,000
Withdrawal Calculated On	Accumulation
Date for Calculation	Issue
Systematic Withdrawals	No
Minimum Withdrawal Amount	\$ 500
Cumulative Free Withdrawal?	No

Waivers

Annuitization Waiver , Nursing Home Waiver, Hospitalization Waiver, Nursing Home Hospital (See below for state availability)

Withdrawal Provision Details

Annuitization

LibertyMark Freedom surrender values may be converted to regular annuity payments at any time, subject to the following provisions. The owner or beneficiary may elect one of two settlement options to begin to receive payments of contract proceeds over a fixed period or over the lifetime(s) of the designated person(s):

- Fixed Period Certain Only—fixed period certain of between five and 20 years.
- Life Income With Fixed Period Certain—longer of the annuitant's life or fixed period certain of 10 or 20 years.

For both options, the period certain cannot exceed the annuitant's life expectancy. The life income with fixed period certain provides a guaranteed income your client cannot outlive. For all settlement options, the annuitant is the measuring life. If the annuitant should die before payments commence, then the owner will become the annuitant, unless otherwise requested by the owner.

The annuity date is the date payments are required to begin under a settlement option. The maturity date differs by product version:

- 7 - Later of age 95 or 15 years after issue. The maturity date may be changed at the option of the owner to any date after the first contract anniversary.
- 10, 10 LT - Later of age 95 or 16 years.

Death Benefit

The Death Benefit is the greatest of 100% of Accumulation Value (more with optional enhanced death benefit rider), return of premium less prior gross withdrawals, or Guaranteed Minimum Value is payable to the beneficiary upon the death of any owner unless:

- The designated beneficiary is the surviving spouse and elects to continue the contract.; or
- The owner is not an individual, in which case the death benefit is payable on the death of the primary annuitant.

Partial-year index credits will be given upon death. The index value on the date proof-of-death requirements are received will be used to determine final index credits to the Accumulation Value.

Free Withdrawals

Contractually, one penalty-free withdrawal is allowed per year after the first year, equal to 10% of the Accumulation Value as of the most recent contract



anniversary. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Withdrawals will be taken from the Declared Interest Option on a last-in first-out (LIFO) basis first, and then any additional amounts will be taken from the index options on a LIFO basis.

By current company practice, multiple penalty-free withdrawals are allowed annually provided the total does not exceed 10%. Subsequent withdrawals after the first are based on the Accumulation Value at the time of the withdrawal. Also by current company practice, interest-only withdrawals may be taken from the Declared Interest Option in Year 1 after 30 days, subject to the annual 10% penalty-free withdrawal provision.

Loan Provision

Loans are available only for TSA plans while the contract is in force. The minimum loan amount is \$250 (as provided by administrative practice), with a minimum remaining net surrender value of \$1,000. The following provisions apply:

- The loan balance is credited with interest according index increases.
- The loan amounts are charged interest at a fixed rate (each loan's interest rate is set at the time the loan is taken and fixed for the life of the loan).

- There is no fee for the first loan taken. For additional loans, a loan processing charge of \$25 is deducted from the accumulation value.

Refer to the TSA loan endorsement for details.

Nursing Home and Hospitalization Not available in MA

After contract issue, the surrender charges on partial or full surrenders are waived if the owner is confined to a qualified nursing home or hospital for at least 90 days. May not be available in all states. See Rider Series 4139 for more details.

Required Minimum Distribution

Required minimum distributions (RMDs) that may need to be satisfied during the first year should be taken prior to issue of the contract. In cases where this is not possible, the RMD amount associated with the contract may be withdrawn without surrender charges, even if it is greater than the 10% penalty-free withdrawal amount, as provided by company practice. (Note: There will be a chargeback of 100% for premium withdrawn in the first year due to RMDs).

Death Benefit Riders

Rider Name	Optional?	Issue Age	Bonus	Rollup Rate	Initial Rollup Period	Fee
Heritage Maximizer	Optional	-	30% year 2	Interest Earned Multiplied by 1		0.30%

Surrender Charges

Year	1	2	3	4	5	6	7	8	9	10
AK CT DE FL ID MN MO MT NJ NV OH OR PA TX UT VA WA	9.20	9.20	8.20	7.20	6.20	5.20	4.20	3.10	2.10	1.00
California	8.30	8.20	7.20	6.20	5.20	4.20	3.10	2.10	1.00	0.00
All Other States	12.00	11.50	11.00	10.50	10.00	9.00	8.00	7.00	6.00	5.00

State Specific Variations

Not available in AL DC MS NH NY OK PR RI SC VI

Minimum Fixed Rate

All States 0.15%

Guaranteed Minimum Cash Surrender Value

The Guaranteed Minimum Cash Surrender Value is equal to 87.50% of premium paid, less any Partial Withdrawals and related withdrawal charges accumulated at 3.00%.

Fixed Index Account Rates

	Current Rates 04/28/2023			Guaranteed Minimum Values		
	Fee	Cap	Par	Fee	Cap	Par
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par with Fee	1.75		339	1.75	-	5
1-Yr S&P 500 PTP w/Cap	-	8.30		-	1.00	-
1-Yr S&P 500 PTP w/Cap with Fee	1.75	13.50		1.75	1.00	-
1-Yr S&P 500 PTP w/Par	-		51	-	-	5
1-Yr S&P 500 PTP w/Par with Fee	1.75		71	1.75	-	5
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par	-		175	-	-	5
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par with Fee	1.75		246	1.75	-	5
1-Yr SG Laser Index PTP w/ Par	-		172	-	-	5
1-Yr SG Laser Index PTP w/ Par with Fee	1.75		243	1.75	-	5
2-Yr S&P 500 PTP w/Par	-		70	-	-	5
2-Yr S&P 500 PTP w/Par with Fee	1.75		100	1.75	-	5
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par	-		242	-	-	5
2-Yr SG Laser Index PTP w/ Par	-		237	-	-	5
2-Yr SG Laser Index PTP w/ Par with Fee	1.75		335	1.75	-	5

Fixed Account Rates

Account Name	Guaranteed Period	Current Rates	Min Fixed Rate	Effective Date
Declared Interest Rate	Fixed Rate	4.30%	0.15%	4/28/2023



Interest Rate History

		5/23/22	6/22/22	7/26/22	8/23/22	9/29/22	10/28/22	11/22/22	12/22/22	2/1/23	2/22/23	3/22/23	4/28/23
1-Yr S&P 500 PTP w/Cap	Cap	5.10	6.25	7.15	7.15	7.15	8.30	8.75	8.75	7.70	8.15	8.15	8.30
1-Yr S&P 500 PTP w/Cap with Fee	Cap	9.00	10.85	11.80	11.80	11.80	13.25	13.85	13.85	12.40	13.00	13.00	13.50
1-Yr S&P 500 PTP w/Par	Par	36	40	41	41	41	46	50	50	47	47	47	51
1-Yr S&P 500 PTP w/Par with Fee	Par	59	63	61	61	61	65	68	68	66	67	67	71
2-Yr S&P 500 PTP w/Par	Par	48	53	57	57	57	62	66	66	64	64	64	70
2-Yr S&P 500 PTP w/Par with Fee	Par	79	84	85	85	85	87	91	91	91	91	91	100
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par	Par	110	122	142	142	142	172	189	189	170	175	175	175
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par with Fee	Par	179	190	212	212	212	242	260	260	240	246	246	246
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par	Par	151	168	196	196	196	238	262	262	233	242	242	242
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par with Fee	Par	246	264	292	292	292	336	360	360	330	339	339	339
1-Yr SG Laser Index PTP w/ Par	Par	105	118	139	139	139	168	186	186	166	172	172	172
1-Yr SG Laser Index PTP w/ Par with Fee	Par	175	187	208	208	208	239	257	257	237	243	243	243
2-Yr SG Laser Index PTP w/ Par	Par	146	163	191	191	191	233	258	258	229	237	237	237
2-Yr SG Laser Index PTP w/ Par with Fee	Par	242	260	288	288	288	332	356	356	327	335	335	335

	Fixed Rates	5/23/22	6/22/22	7/26/22	8/23/22	9/29/22	10/28/22	11/22/22	12/22/22	2/1/23	2/22/23	3/22/23	4/28/23
Declared Interest Rate	Base Rate	2.75	3.05	3.55	3.55	3.55	4.25	4.65	4.65	4.20	4.30	4.30	4.30
	CUR Yield>Surr	2.75	3.05	3.55	3.55	3.55	4.25	4.65	4.65	4.20	4.30	4.30	4.30
	GTD Yield>Surr	0.41	0.44	0.48	0.48	0.48	0.55	0.59	0.59	0.55	0.56	0.56	0.56

Commissions

Effective date of commission schedule: 03/22/2023

Commissions are subject to change at any time without notice. Verify all commissions prior to submitting business.

LibertyMark Freedom 10

Up to age 70	
Initial Premium:	6.75% on Initial Premium
Ages 71-75	
Initial Premium:	6.25% on Initial Premium
Ages 76-80	
Initial Premium:	4.75% on Initial Premium
Ages 81-85	
Initial Premium:	3.75% on Initial Premium