



How and when you will save for retirement are some of the most important financial decisions that you may make in your life. You want peace of mind that your money is secure, has the opportunity to grow, and will be there when you need it. With Amerigo Platinum Assure 5, you can feel comfortable knowing that your money is earning a guaranteed interest rate for the entire 5-year period.

Tax-Deferred Growth

All earnings in your Amerigo Platinum Assure 5 annuity will grow income tax deferred until withdrawn. That means money that would have otherwise been used to pay taxes can remain in your annuity and compound over time.

Safety and Security

The interest rate for your Platinum Assure 5 annuity is guaranteed for the entire 5-year period. After the 5-year period, you can choose to withdraw your money without any penalties.

Ability to Access your Money

Withdraw up to 10% of your Account Value once in each contract year without incurring a surrender charge or Market Value Adjustment. Amounts taken in excess of the 10% may be subject to charges and Market Value Adjustments.

Death Benefit

Your beneficiaries will receive the full Account Value of your Platinum Assure 5 annuity.

Nursing Home Waiver

Platinum Assure 5 provides a Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Endorsement 4139). If you are subsequently confined to a qualified nursing home or hospital for at least 90 consecutive days, this waiver provides access to your entire Account Value with no surrender charges. (May not be available in all states.)

Early Withdrawal

Should you need to terminate your policy early, or take a withdrawal in excess of the 10% annual penalty-free withdrawal privilege, a surrender charge will apply. After the 5-year period is complete there are no charges.

| YEAR | 1 | 2 | 3 | 4 | 5 | 6+ |
|------------------|----|----|----|----|----|----|
| SURRENDER CHARGE | 9% | 8% | 7% | 6% | 5% | 0% |

Market Value Adjustment Feature

Due to fluctuations in the general interest rate environment, this annuity, like many others, contains a Market Value Adjustment (MVA) feature. With an MVA, your surrender value may increase or decrease depending on changes in the U.S. Treasury rates. The adjustment applies to amounts received upon a partial or full surrender, if made during the 5-year period. It also applies if the policy is annuitized during the guarantee period regardless of whether or not the surrender charges are waived under certain provisions. The adjustment does not apply when funds are withdrawn under the 10% penalty-free withdrawal provision.





Americo Financial Life and
Annuity Insurance Company
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About Americo

For over 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.¹ 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 States² with \$6.5 billion in assets for year-end 2018.³

¹Americo 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-2018," A.M. Best Co., as of September 2018.

³Information is as of year-end 2018 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).

Important Information

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

Platinum Assure 5 (Policy Series 271) is 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. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

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.

This annuity is intended to be a long-term retirement instrument. If you keep this annuity only a few years, contract values may be less than the total contributions due to surrender charges, income tax and IRS penalties.

Any illustrations of future values used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

The contract does not directly participate in any stock or equity investments.

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