Platinum Assure Series

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 Americo Platinum Assure Series, you can feel comfortable knowing that your money is earning a guaranteed interest rate for the entire guarantee period.

CHOICES

With Platinum Assure Series you have the option to select between 6 guarantee periods. You can select between a 2, 3, 4, 5, 6, or 7 year guarantee period.

TAX-DEFERRED GROWTH

All earnings in your Americo Platinum Assure Series annuity will grow tax deferred until withdrawn. That means money that would have otherwise been used to pay taxes can remain in your annuity and compound overtime.

SAFETY & SECURITY

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

ACCESS YOUR MONEY

Withdraw a percentage of your Account Value once in each contract year without incurring a surrender charge or Market Value Adjustment. Amounts taken in excess of the maximum percentage may be subject to charges and Market Value Adjustments. Percentage vary depending on the guarantee period selected.

NURSING HOME WAIVER

Platinum Assure Series provides a Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (Endorsement Series 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.)

DEATH BENEFIT

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

EARLY WITHDRAWAL

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

Contract Year	2-Year Guarantee Product	3-Year Guarantee Product	4-Year Guarantee Product	5-Year Guarantee Product	6-Year Guarantee Product	7-Year Guarantee Product
1	9%	9%	9%	9%	9%	9%
2	8%	8%	8%	8%	8%	8%
3	0%	7%	7%	7%	7%	7%
4	0%	0%	6%	6%	6%	6%
5	0%	0%	0%	5%	5%	5%
6	0%	0%	0%	0%	4%	4%
7	0%	0%	0%	0%	0%	3%

MARKET VALUE ADJUSTMENT FEATURE

Due to fluctuations in the general interest rate environment, this annuity, like many others, contains a Marketing Value Adjustment (MVA) feature. With an MVA, your surrender value may increase or decrease depending on changes in the the company's current guarantee period interest rate offered on new premium. The adjustment applies to amounts received upon a partial or full surrender, if made during the guarantee period. It also applies if the policy is annuatize during the guarantee period. The adjustment does not apply when funds are withdrawn under the penalty-free withdrawal provision.

AMERICO
We're in this for life

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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 and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States[2], with $7.9 billion in assets for year-end 2020.[3]

[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-2020," A.M. Best Co., as of September 2020.

[3] Information is as of year end 2020 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 Series (Policy Series 320) 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 policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the policy.

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.

Any illustrations of future value 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.

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