

Americo Financial Life and Annuity Insurance Company EARNINGS RATE UPDATE

Fixed Indexed Annuities

These rates apply to new premium only and not to transfers or renewals.

Effective October 29, 2014

	Strategy	LibertyMark SM 7	LibertyMark SM 10, 10 LT	LibertyMark SM 10 Plus, 10 LT Plus
	Declared Interest Account	2.25%	2.75%	2.25%
100% Participation	1-Year S&P 500 [®] Point-to-Point Strategy With Cap	4.75%	6.50%	3.75%
	1-Year Gold Strategy With Cap	5.00%	6.50%	4.00%
	1-Year S&P 500 [®] Point-to-Point Inversion Strategy With Cap	6.00%	7.75%	4.75%
No Cap	1-Year Dow Jones Real Estate Monthly Averaging Strategy With Participation Rate	80%	90%	65%
	2-Year S&P 500 [®] Point-to-Point Strategy With Participation Rate	55%	65%	45%
	2-Year S&P 500 [®] Risk Control Strategy With Participation Rate	80%	100%	70%
	3-Year Blended Monthly Averaging Strategy With Participation Rate	65%	80%	55%
	Current Guaranteed Minimum Value Interest Rate	1.00%	1.00%	1.00%

LibertyMark 7, LibertyMark 10, 10 LT (Policy Series 411/4182), and LibertyMark 10 Plus, 10 LT Plus (Policy Series 411/4179/4182/4184) are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are distributed by Legacy Marketing Group[®]. 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 Americo.

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