

WATCH YOUR NEST EGG GROW



Platinum Assure Series from Americo Financial Life and Annuity Insurance Company offers a guaranteed 2-year rate meaning you will know how much money you'll have at the end of the two years. Since Platinum Assure Series is tax-deferred, you won't have to pay income taxes until the money is withdrawn. Take a look at how fast your money can grow in a Platinum Assure Series annuity with a 2-year guarantee period:

Single Premium Amount	End of Year Account Value: ¹	
	1	2
\$20,000	\$20,600	\$21,218
\$25,000	\$25,750	\$26,523
\$30,000	\$30,900	\$31,827
\$40,000	\$41,200	\$42,436
\$50,000	\$51,500	\$53,045
\$60,000	\$61,800	\$63,654
\$70,000	\$72,100	\$74,263
\$80,000	\$82,400	\$84,872
\$90,000	\$92,700	\$95,481
\$100,000	\$103,000	\$106,090

Current Interest Rate²: 3.00%

Minimum Premium: Qualified \$20,000 Non-Qualified: \$20,000

The amounts on this chart do not reflect surrender charges or taxes assessed on distributions. Taxable distributions and/or those subject to surrender charges decrease the amount. Distributions taken from an annuity contract prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain.

In order to receive these same returns in a taxable vehicle (CDs, savings accounts, etc.) you would need to earn:

4.17%
annually for two years!³

¹Values assume no withdrawals. ²Rate current as of June 9, 2022. ³Assuming a 28% income tax bracket. Products reflected in this example are taxed annually. Platinum Assure Series is tax deferred. Please consult a tax professional or financial advisor on the impact of annual taxes or deferral on the actual earned rate. CDs and fixed annuities have different objectives and risk tolerance levels. CDs are offered by banks and credit unions and are insured by the FDIC or NCUA. Annuities are insurance products backed by the claims-paying ability of the insurance company and are not FDIC/NCUA insured. Fixed indexed annuities may not be suitable for all. Clients should thoroughly review all marketing materials, specimen contracts and riders, buyer's guides, and forms related to the annuity for costs and important details. Annuities held within qualified plans do not provide any additional tax benefits. Fixed indexed annuities guarantee a minimum interest rate over the life of the contract, less any withdrawals and/or deductions and early surrender charges. Earnings from a CD are subject to ordinary income tax. Earnings from fixed annuities are not taxed until withdrawn. Rates are subject to frequent change, please check with your agent for current rates. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo is authorized to give legal or tax advice. Tax information is subject to interpretation of current tax laws. Please consult a qualified, professional legal or tax advisor regarding the information and concepts contained in this material. Americo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia, except NY. Platinum Assure Series (Policy Series 320; Form ICC21 320) is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Product may not be available in all states. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

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Platinum Assure Series from Americo Financial Life and Annuity Insurance Company offers a guaranteed 3-year rate meaning you will know how much money you'll have at the end of the three years. Since Platinum Assure Series is tax-deferred, you won't have to pay income taxes until the money is withdrawn. Take a look at how fast your money can grow in a Platinum Assure Series annuity with a 3-year guarantee period:

Single Premium Amount	End of Year Account Value: ¹		
	1	2	3
\$20,000	\$20,680	\$21,383	\$22,110
\$25,000	\$25,850	\$26,729	\$27,638
\$30,000	\$31,020	\$32,075	\$33,165
\$40,000	\$41,360	\$42,766	\$44,220
\$50,000	\$51,700	\$53,458	\$55,275
\$60,000	\$62,040	\$64,149	\$66,330
\$70,000	\$72,380	\$74,841	\$77,386
\$80,000	\$82,720	\$85,532	\$88,441
\$90,000	\$93,060	\$96,224	\$99,496
\$100,000	\$103,400	\$106,916	\$110,551

Current Interest Rate²: 3.40%

Minimum Premium: Qualified \$20,000 Non-Qualified: \$20,000

The amounts on this chart do not reflect surrender charges or taxes assessed on distributions. Taxable distributions and/or those subject to surrender charges decrease the amount. Distributions taken from an annuity contract prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain.

In order to receive these same returns in a taxable vehicle (CDs, savings accounts, etc.) you would need to earn:

4.72%
annually for three years!³

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Platinum Assure Series from Amerigo Financial Life and Annuity Insurance Company offers a guaranteed 4-year rate meaning you will know how much money you'll have at the end of the four years. Since Platinum Assure Series is tax-deferred, you won't have to pay income taxes until the money is withdrawn. Take a look at how fast your money can grow in a Platinum Assure Series annuity with a 4-year guarantee period:

Single Premium Amount	End of Year Account Value: ¹			
	1	2	3	4
\$20,000	\$20,770	\$21,570	\$22,400	\$23,262
\$25,000	\$25,963	\$26,962	\$28,000	\$29,078
\$30,000	\$31,155	\$32,354	\$33,600	\$34,894
\$40,000	\$41,540	\$43,139	\$44,800	\$46,525
\$50,000	\$51,925	\$53,924	\$56,000	\$58,156
\$60,000	\$62,310	\$64,709	\$67,200	\$69,787
\$70,000	\$72,695	\$75,494	\$78,400	\$81,419
\$80,000	\$83,080	\$86,279	\$89,600	\$93,050
\$90,000	\$93,465	\$97,063	\$100,800	\$104,681
\$100,000	\$103,850	\$107,848	\$112,000	\$116,312

Current Interest Rate²: 3.85% **Minimum Premium:** Qualified \$20,000 Non-Qualified: \$20,000

The amounts on this chart do not reflect surrender charges or taxes assessed on distributions. Taxable distributions and/or those subject to surrender charges decrease the amount. Distributions taken from an annuity contract prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain.

In order to receive these same returns in a taxable vehicle (CDs, savings accounts, etc.) you would need to earn:

5.35%
annually for four years!³

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Platinum Assure Series from Amerigo Financial Life and Annuity Insurance Company offers a guaranteed 5-year rate meaning you will know how much money you'll have at the end of the five years. Since Platinum Assure Series is tax-deferred, you won't have to pay income taxes until the money is withdrawn. Take a look at how fast your money can grow in a Platinum Assure Series annuity with a 5-year guarantee period:

End of Year Account Value:¹

Single Premium Amount	1	2	3	4	5
\$20,000	\$20,800	\$21,632	\$22,497	\$23,397	\$24,333
\$25,000	\$26,000	\$27,040	\$28,122	\$29,246	\$30,416
\$30,000	\$31,200	\$32,448	\$33,746	\$35,096	\$36,500
\$40,000	\$41,600	\$43,264	\$44,995	\$46,794	\$48,666
\$50,000	\$52,000	\$54,080	\$56,243	\$58,493	\$60,833
\$60,000	\$62,400	\$64,896	\$67,492	\$70,192	\$72,999
\$70,000	\$72,800	\$75,712	\$78,740	\$81,890	\$85,166
\$80,000	\$83,200	\$86,528	\$89,989	\$93,589	\$97,332
\$90,000	\$93,600	\$97,344	\$101,238	\$105,287	\$109,499
\$100,000	\$104,000	\$108,160	\$112,486	\$116,986	\$121,665

Current Interest Rate²: 4.00% **Minimum Premium:** Qualified \$20,000 Non-Qualified: \$20,000

The amounts on this chart do not reflect surrender charges or taxes assessed on distributions. Taxable distributions and/or those subject to surrender charges decrease the amount. Distributions taken from an annuity contract prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain.

In order to receive these same returns in a taxable vehicle
(CDs, savings accounts, etc.) you would need to earn:

5.56%
annually for five years!³

¹Values assume no withdrawals. ²Rate current as of June 9, 2022. ³Assuming a 28% income tax bracket. Products reflected in this example are taxed annually. Platinum Assure Series is tax deferred. Please consult a tax professional or financial advisor on the impact of annual taxes or deferral on the actual earned rate. CDs and fixed annuities have different objectives and risk tolerance levels. CDs are offered by banks and credit unions and are insured by the FDIC or NCUA. Annuities are insurance products backed by the claims-paying ability of the insurance company and are not FDIC/NCUA insured. Fixed indexed annuities may not be suitable for all. Clients should thoroughly review all marketing materials, specimen contracts and riders, buyer's guides, and forms related to the annuity for costs and important details. Annuities held within qualified plans do not provide any additional tax benefits. Fixed indexed annuities guarantee a minimum interest rate over the life of the contract, less any withdrawals and/or deductions and early surrender charges. Earnings from a CD are subject to ordinary income tax. Earnings from fixed annuities are not taxed until withdrawn. Rates are subject to frequent change, please check with your agent for current rates. Neither Amerigo Financial Life and Annuity Insurance Company nor any agent representing Amerigo is authorized to give legal or tax advice. Tax information is subject to interpretation of current tax laws. Please consult a qualified, professional legal or tax advisor regarding the information and concepts contained in this material. Amerigo Financial Life and Annuity Insurance Company is authorized to do business in all states and the District of Columbia, except NY. Platinum Assure Series (Policy Series 320; Form ICC21 320) is underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Product may not be available in all states. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

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Platinum Assure Series from Americo Financial Life and Annuity Insurance Company offers a guaranteed 6-year rate meaning you will know how much money you'll have at the end of the six years. Since Platinum Assure Series is tax-deferred, you won't have to pay income taxes until the money is withdrawn. Take a look at how fast your money can grow in a Platinum Assure Series annuity with a 6-year guarantee period:

Single Premium Amount	End of Year Account Value: ¹					
	1	2	3	4	5	6
\$20,000	\$20,800	\$21,632	\$22,497	\$23,397	\$24,333	\$25,379
\$25,000	\$26,000	\$27,040	\$28,122	\$29,246	\$30,416	\$31,724
\$30,000	\$31,200	\$32,448	\$33,746	\$35,096	\$36,500	\$38,069
\$40,000	\$41,600	\$43,264	\$44,995	\$46,794	\$48,666	\$50,759
\$50,000	\$52,000	\$54,080	\$56,243	\$58,493	\$60,833	\$63,449
\$60,000	\$62,400	\$64,896	\$67,492	\$70,192	\$72,999	\$76,138
\$70,000	\$72,800	\$75,712	\$78,740	\$81,890	\$85,166	\$88,828
\$80,000	\$83,200	\$86,528	\$89,989	\$93,589	\$97,332	\$101,518
\$90,000	\$93,600	\$97,344	\$101,238	\$105,287	\$109,499	\$114,208
\$100,000	\$104,000	\$108,160	\$112,486	\$116,986	\$121,665	\$126,897

Current Interest Rate²: 4.0% **Minimum Premium:** Qualified \$20,000 Non-Qualified: \$20,000

The amounts on this chart do not reflect surrender charges or taxes assessed on distributions. Taxable distributions and/or those subject to surrender charges decrease the amount. Distributions taken from an annuity contract prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain.

In order to receive these same returns in a taxable vehicle (CDs, savings accounts, etc.) you would need to earn:

5.56%
annually for five years!³

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Platinum Assure Series from Americo Financial Life and Annuity Insurance Company offers a guaranteed 7-year rate meaning you will know how much money you'll have at the end of the seven years. Since Platinum Assure Series is tax-deferred, you won't have to pay income taxes until the money is withdrawn. Take a look at how fast your money can grow in a Platinum Assure Series annuity with a 7-year guarantee period:

Single Premium Amount	End of Year Account Value: ¹						
	1	2	3	4	5	6	7
\$20,000	\$20,820	\$21,674	\$22,562	\$23,487	\$24,450	\$25,453	\$26,496
\$25,000	\$26,025	\$27,092	\$28,203	\$29,359	\$30,563	\$31,816	\$33,120
\$30,000	\$31,230	\$32,510	\$33,843	\$35,231	\$36,675	\$38,179	\$39,744
\$40,000	\$41,640	\$43,347	\$45,124	\$46,975	\$48,901	\$50,905	\$52,993
\$50,000	\$52,050	\$54,184	\$56,406	\$58,718	\$61,126	\$63,632	\$66,241
\$60,000	\$62,460	\$65,021	\$67,687	\$70,462	\$73,351	\$76,358	\$79,489
\$70,000	\$72,870	\$75,858	\$78,968	\$82,206	\$85,576	\$89,085	\$92,737
\$80,000	\$83,280	\$86,694	\$90,249	\$93,949	\$97,801	\$101,811	\$105,985
\$90,000	\$93,690	\$97,531	\$101,530	\$105,693	\$110,026	\$114,537	\$119,233
\$100,000	\$104,100	\$108,368	\$112,811	\$117,436	\$122,251	\$127,264	\$132,481

Current Interest Rate²: 4.10% **Minimum Premium:** Qualified \$20,000 Non-Qualified: \$20,000

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In order to receive these same returns in a taxable vehicle (CDs, savings accounts, etc.) you would need to earn: **5.69%** annually for seven years!³

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