

Need-to-know information critical to your business.

July 9, 2020

ClassicMark®: Strong FIA Consumer Benefits Now in More States!

Great news! Approval of the no-fee, pure accumulation ClassicMark FIA by the Interstate Insurance Compact means greater consumer benefits for clients in more states—and that’s on top of the security of an industry-leading **1% on 100%* minimum guarantee** and backing of an **“A” rated** carrier!**

State	Changes Effective Wednesday, July 15, 2020
Idaho, Minnesota, and Oregon	ClassicMark 10 LT and 10 LT Plus and Heritage Maximizer SM will be available.
New Hampshire and New Jersey	<p>New strategies will be available:</p> <ul style="list-style-type: none"> • Five-year FUSION Strategy^{SM, †} • Two-year Morgan Stanley TEBI^{††} with participation rate. • Two-year S&P 500[®] with participation rate.
Pennsylvania	<p>New strategies will be available:</p> <ul style="list-style-type: none"> • Five-year FUSION Strategy. • One- and two-year Morgan Stanley TEBI^{††} with participation rate. • One-year SG Columbia Adaptive Risk Allocation Index with participation rate.
Washington	Maximum issue age will increase to 90 for ClassicMark 10 LT.

<p>Connecticut, Pennsylvania, and Washington</p>	<p>Surrender charges will be consistent with other LT states:</p> <ul style="list-style-type: none"> • ClassicMark 10 LT, ages 0–85: 10.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% • ClassicMark 10 LT, ages 86–90: 8, 7, 6, 5, 3, 0%. • ClassicMark 10 LT Plus: 13, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% <p>ClassicMark 10 LT Plus commissions for levels MGA through EVP will be consistent with other LT states.</p>
<p>All “LT” states except California, Delaware, and Florida</p>	<p>Waiver of surrender charges will no longer apply for 5x5 annuitization.</p>

IMPORTANT INFORMATION

Product training requirement:

To sell ClassicMark 10 LT and 10 LT Plus in Idaho, Minnesota, and Oregon, you must take the product training. [Click here](#) for a link.

Updated disclosures:

Updated annuity disclosure forms will be available on the [Point-of-Sale Materials](#) page starting July 14, 2020, and **must be included with new business submitted on and after July 15, 2020**. Avoid new business and commission delays by ensuring the new disclosures are used, and please discard any older versions you may have.

For sales ideas and more information, call the Sales Team at 800-395-1053, Ext. 4002.

ClassicMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). ClassicMark 10, 10 LT (Contract Series 411/4190/4204); ClassicMark 10 Plus, 10 LT Plus (Contract Series 411/4179/4190/4204). Products are single premium deferred fixed indexed annuities underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Amerigo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and

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* Available upon death, surrender, or annuitization, less any withdrawals, surrender charges, and applicable premium tax. Rate for contracts issued in 2020.

** Rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2019. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). A.M. Best’s rating is assigned after a comprehensive quantitative and qualitative evaluation of a company’s balance sheet strength, operating performance, and business profile. A.M. Best uses a scale of 15 ratings, ranging from “A++” to “F.”

† Also known as the SG Columbia Adaptive Risk Allocation Index Point-to-Point (Without Cap) With Amount on Gain.

†† Also known as the Morgan Stanley Target Equity Balanced Index.

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