



Frequently Asked Questions

LibertyMarkSM Client Statements

Q: When will my clients receive their first statement?

A: Your clients' first statement will be mailed immediately following their contract's 13th month anniversary.

Q: When will subsequent statements be received?

A: Subsequent statements will be mailed every 12 months from the initial statement date.

Q: Will I get a copy of my clients' statement?

A: Copies of client statements are available on LegacyNet[®] two days after the statement mail date. Hard copies will not be mailed to Producers.

Q: What is the Administrative Fee?

A: The Administrative Fee, also called the Liberty Optimizer Fee, is an annual fee of the Accumulation Value that is applied at the beginning of each contract year, including the first. Depending on the product version, this fee ranges from 1.00% to 1.75%.

Q: Why do two Administrative/Liberty Optimizer Fees appear on the first statement?

A: Because the statement covers 13 months, and the fee is charged at the beginning of each year including the first, the statement reflects the fee charged at the beginning of the first contract year as well as the fee charged at the beginning of the second contract year, which is the 13th month. Subsequent statements will reflect only one Administrative Fee charge.

Q: Why doesn't my clients' persistency bonus appear under "Premium Bonus"?

A: "Premium bonus" reflects the upfront bonus only. The persistency bonus is applicable only after the end of the surrender charge period.

Q: Does the death benefit amount shown on the statement include interest credited as of the date of death?

A: If an owner dies prior to the next index crediting date, the indexed interest credit will be as of the date proof of death requirements are received.

Q: What does "Partial Interest" mean on the Indexed Account Activity portion of the statement?

A: This reflects interest earned from the date funds are received until they are allocated to an indexed account. During this period, the money is held in a holding account and earns interest at the current declared interest account rate.

Q: On the two- and three-year indexed accounts, why is there no ending index value?

A: Interest on an indexed account is not credited until the end of the term period, so interest on these accounts would not appear until the two- or three-year term period has ended. Of course, if the

owner dies mid-term, interest would be credited as of the date proof of death requirements are received. This is true with all indexed accounts.

Q: Does “Administrative Fee” under “Indexed Account Summary” on the indexed account activity pages include both years on my clients’ first statement?

A: Yes, the Indexed Account Summary section reflects the Administrative Fee charged at the beginning of the first contract year as well as the fee charged at the beginning of the second contract year, which is the 13th month. Subsequent statements will reflect only one Administrative Fee charge.

LibertyMark Renewal Rates

Q: When will my clients receive their renewal notice?

A: Your clients will receive a renewal notice letter 45 days prior to the index anniversary notifying them that they have until 15 days prior to their index anniversary to request any transfers.

Q: How do my clients get information on renewal rates?

A: Clients can get information on renewal rates by calling Americo Policyholder Services at 800-786-4558 (Dial 2 for Annuity PHS).

Q: Can I get renewal rate information for my clients?

A: Yes, if you are currently contracted with Americo, you can call Americo PHS at 800-786-4558 (Dial 2 for Annuity PHS) for this information.

For more information, visit www.legacynet.com or call 800-395-1053, Ext. 4002.

LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Policy Series 411/4182), LibertyMark 7 Plus, SE 7 Plus (Policy Series 411/4182/4191), and LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 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 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.