

Platinum Assure 5



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 Amerigo Platinum Assure 5, you can feel comfortable knowing that your money is earning a guaranteed interest rate for the entire 5-year period.

TAX-DEFERRED GROWTH

All earnings in your Amerigo Platinum Assure 5 annuity will grow tax deferred until withdrawn.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 5 annuity is guaranteed for the entire 5-year period. After the 5-year period, you can choose to withdraw your money without any penalties.

ACCESS YOUR MONEY

Withdraw up to 10% of your Account Value once in each contract year without incurring a surrender charge or Market Value Adjustment. Amounts taken in excess of the 10% may be subject to charges and Market Value Adjustments.

DEATH BENEFIT

Your beneficiaries will receive the full Account Value of your Platinum Assure 5 annuity.

NURSING HOME WAIVER

Platinum Assure 5 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.)

EARLY WITHDRAWAL

Should you need to terminate your policy early, or take a withdrawal in excess of the 10% annual penalty-free withdrawal privilege, a surrender charge will apply. After the 5-year period is complete there are no charges.

YEAR	1	2	3	4	5	6+
SURRENDER CHARGE	9%	8%	7%	6%	5%	0%

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 U.S. Treasury rates. The adjustment applies to amounts received upon a partial or full surrender, if made during the 5-year period. It also applies if the policy is annuitized during the guarantee period. The adjustment does not apply when funds are withdrawn under the 10% penalty-free withdrawal provision.

Platinum Assure 5 (Policy Series 271) is underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), 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.

This annuity is intended to be a long-term retirement instrument. If you keep this annuity for only a few years, contract values may be less than the total contributions due to surrender charges, income tax and IRS penalties.

Neither Amerigo nor any Agent representing Amerigo is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.