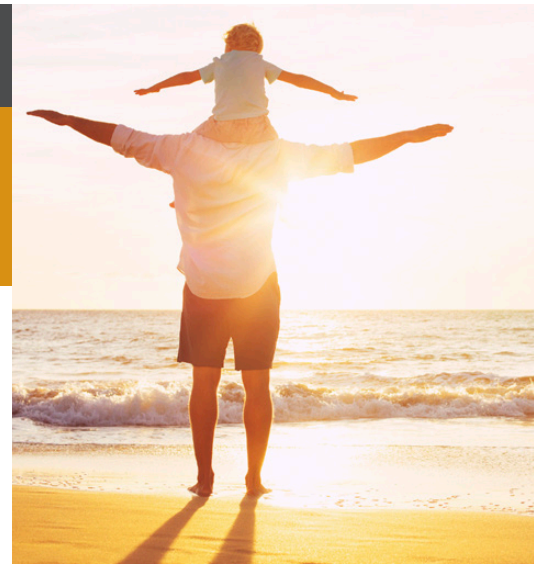


# Introducing Heritage Maximizer<sup>SM</sup>!

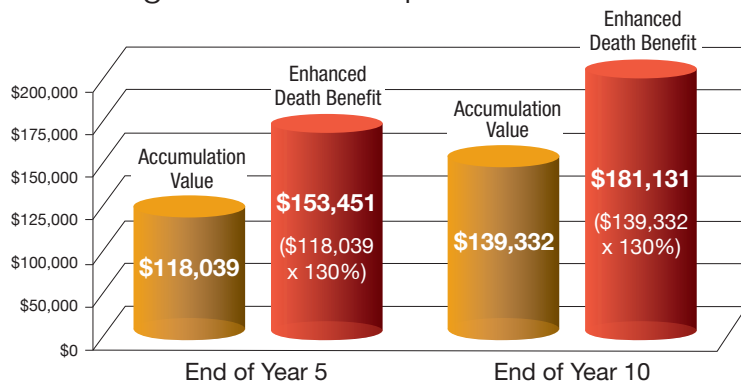
## Give Your Clients' Legacy a Boost

Do your clients want to maximize their financial legacy but need an alternative to traditional life insurance?\* The new Heritage Maximizer optional enhanced death benefit rider can **boost their annuity's entire accumulation value by 30%** at death.

Coupled with the strong growth potential of a LibertyMark<sup>SM</sup> fixed indexed annuity, Heritage Maximizer puts your clients' assets to work, helping them leave a 30% larger death benefit.



### Heritage Maximizer Impact on Death Benefit



**Assumptions:** \$100,000 premium in LibertyMark 10 fixed indexed annuity, no bonus, no withdrawals, 5% average annual yield, application of annual 1.25% Liberty Optimizer Fee (does not apply to Guaranteed Minimum Value), and annual 0.30% rider fee.

To calculate your clients' death benefit potential, see [LegacyNet<sup>®</sup>](#)!

Eight interest crediting strategies—including a **NEW monthly cap option**—provide multiple ways for clients to grow their accumulation value ... and Heritage Maximizer death benefit. An “A” carrier rating\*\* provides additional peace of mind.

The optional Heritage Maximizer is available with non-bonus LibertyMark FIAs† for a modest 0.30% annual charge.

**1-800-505-8489**

[www.visionadvisorsinc.com](http://www.visionadvisorsinc.com)

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**Vision Advisors**  
*Move forward with Vision*

LibertyMark Heritage Maximizer enhanced death benefit rider (Policy Series 2180) and LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Policy Series 411/4182) single premium deferred fixed indexed annuities are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. 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<sup>®</sup> is an independent, authorized agency of Americo. Vision Advisors, Inc. is an independent, authorized agency of Americo

\* Heritage Maximizer is not life insurance. Benefits may have tax consequences. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Clients should consult a qualified professional regarding the information and concepts contained in this material.

\*\* Rating for Americo Financial Life and Annuity Insurance Company (Americo), October 2014. 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."

† Not available in all states. See State Approval Matrix.

†† Before recommending an annuity offered by Americo Financial Life and Annuity Insurance Company, please review the brochure and product training to ensure that you understand the product, including any optional benefits or rider-specific material features. It is important for you to understand the mechanics to ensure your clients receive a suitable product to meet their short- and long-term financial needs and that the product being sold complies with the suitability regulation of the state in which the business was solicited.

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