



Are RMDs Taking a Bite Out of Your Legacy?

A FutureMarkSM fixed indexed annuity can help you leave a significant death benefit even after taking required minimum distributions!

Included with FutureMark contracts at no additional cost, the BeneBoosterSM enhanced death benefit rider* **increases the amount payable to beneficiaries by 25%** of the lifetime contract gains.**

This allows for an enhanced, lump-sum death benefit even if you've taken substantial withdrawals or RMDs.

This uniquely structured death benefit rider requires no medical exam or waiting period, *and* it's available through age 85. Plus, with FutureMark, you have the benefit of:

- **Diverse interest crediting strategies designed for strong earnings potential.**
- **One of the strongest minimum guarantees available: 1% compounded annually on 100% of your premium.††**
- **The backing of an A rated^S insurance carrier.**

HYPOTHETICAL EXAMPLE: [†]	
Age 60:	\$100,000 Premium
Ages 71-90:	\$147,407 Total RMDs Taken
Age 90:	\$142,109 Death Benefit With BeneBooster
	\$104,206 Death Benefit if BeneBooster Weren't Available



Call me today to learn if FutureMark is right for you!



Secured Financial Solutions, LLC
(800) 957-5604

www.dreamretire.com

FutureMark 10, 10 LT (Contract Series 416/4416). BeneBooster guaranteed minimum death benefit rider (Rider Series 2182). **IN IDAHO**—FutureMark 10 (Contract Forms AID416/AAA2182). **IN NEW MEXICO**—FutureMark 10 (Contract Series AAA416/AAA2182). Products 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 are designed and exclusively marketed by Legacy Marketing Group[®]. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Legacy Marketing Group and any licensed insurance agent/agency shown on this ad are independent, authorized agents/agencies of Americo. Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Some products and benefits may not be available in all states. The Optimizer administrative fee of 1.00% will be deducted from the Accumulation Value at the end of each contract year, including the first. FutureMark and BeneBooster are service marks of Legacy Marketing Group. 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. Please consult a qualified professional regarding the information and concepts contained in this material. Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

Contract guarantees and benefits are based solely on the claims-paying ability of the issuing insurance company. No agent, agency, or entity makes any representation or guarantee regarding the issuer's claims-paying ability. This product does not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your contract, for the governing contractual provisions.

* Not available in Oregon or Washington.

** 25% for issue ages 0-75; 15% for issue ages 76-85.

† Assumes issue age 60, \$100,000 premium in FutureMark 10, RMDs start at age 71, 4% net average annual yield, and application of annual 1.00% Optimizer administrative fee.

†† 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 2018. 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."

No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.