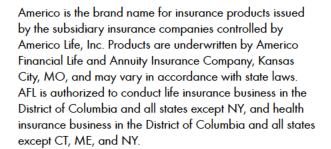
Americo Financial Life and Annuity Insurance Company



We have a long history of financial success, and we continue to experience significant growth. Today, Americo Life, Inc., is one of the largest independent, privately held insurance holding companies in the United States.⁵







For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future. We are committed to providing excellent customer service to our policyholders.

LOCATED AT

300 W. 11th Street Kansas City, MO 64105

FIND US AT

www.americo.com

CONTACT US AT

800.231.0801







OUR HISTORY

The roots of the Americo family of companies date back more than 100 years. Americo Life, Inc., our holding company¹, is currently one of the largest, independent, privately held insurance companies in the United States.¹

The Americo family of companies includes:

- Americo Financial Life and Annuity Insurance Company (formerly known as The College Life Insurance Company, founded in 1946)
- Great Southern Life Insurance Company, founded in 1909
- United Fidelity Life Insurance Company, National Farmers Union Life Insurance Company, and Investors Life Insurance Company of North America

Each of these companies has a long, successful history on which Americo is building its future.

Today, all sales and marketing activities are facilitated through Americo in Kansas City, MO.

PRODUCT CHOICES & SERVICE

We have a wide range of products to fit your needs. We offer life insurance, annuities, and Medicare Supplement in a broad range of markets. We focus on four markets:

- Mortgage Term
- Final Expense
- Medicare Supplement
- Annuities

We appreciate our policyholders and strive to provide quality products and service. You have access to fast, knowledgeable customer service representatives, and online access. At Americo.com, you can locate a local agent, use an insurance calculator, learn about life insurance and annuities, and much more.

With Americo you will have a wide selection of life and annuity products to fit your needs that are backed by a financially strong, stable company that provides a tradition of excellent customer service.



SOLID FINANCIAL RATINGS

We continue to receive high performance ratings from independent evaluators such as A.M. Best. As of 01/01/2023, our rating continue to be strong:

"A" (Excellent)3

INSURANCE IN-FORCE

As of $12/31/2022^4$:

- Assets: \$8.4 billion
- Insurance In-Force:
 - · 784,000 policies
 - \$39.2 billion

INVESTMENT STRATEGIES

Our investment strategy is conservative. By controlling key risks, we maintain a high-quality liquid investment portfolio. Investment grade bonds make up 97% of our fixed income investments.⁵

¹Americo Life, Inc. is a bolding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

² "Admitted Assets, Top Life Writers-2022," A.M. Best Co., as of September 2022.

3A.M. Best rating for Americo Financial Life and Annuity Insurance Company (AFL), www.ambest.com, September 2022. AFL and GSL bave 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."

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4 Information is as of year-end 2022 on a consolidated basis for Americo and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

5 Combined from the individual annual statements of the subsidiaries of Americo Life, Inc.