



Ibexis Life & Annuity Insurance Company®

Premium
Bonus and
Bailout now
Available!

FIA Plus™ Rate Sheet

Annuity: Single Premium Deferred

NEW CONTRACT RATES | Effective 10/31/24

The FIA Plus™ is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company®. Initial premium may be allocated to the Index-Linked Strategy or the Fixed Interest Strategy, in any combination. All premium allocations are always fully downside protected from market risk. A Floor Limit will be elected at the time of application and may be adjusted on any contract anniversary. Selecting a Floor Limit less than 0% will automatically allocate the Tracking Value to the next available Floor, less than 0%, with sufficient Tracking Value Gains, and will generally provide higher upside potential.

Index-Linked Strategy

Initial premium may be allocated to the Index-Linked Strategy and any of the index options available or Annual Declared Rate, in any combination.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary. Similarly, the Floor may be adjusted by changing the Floor Limit, which is the lowest floor allowed for allocation by the policyholder.

Fixed Interest Strategy

Initial premium may be allocated to the Fixed Interest Strategy and will earn a stated annual interest rate guaranteed for one year. Interest in the Fixed Interest Strategy is compounded and credited to the Strategy Value on a daily basis.

Initial allocations and any transfers to the Fixed Interest Strategy **may not be reallocated** to the Index-Linked Strategy on any contract anniversary.

For a fixed interest strategy with flexibility, consider the Annual Declared Rate Index Option.

FIA Plus

High Band Rates (\$100,000 – \$1,500,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	9.50%	11.50%	13.50%	17.50%	21.50%
Bailout Cap Rate	5.25%	6.75%	8.25%	10.75%	13.25%
HSBC AI Global Tactical Index with Participation Rate	110%	138%	164%	191%	198%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	100%	120%	145%	176%	194%
Annual Declared Rate	4.30%	4.30%	4.30%	4.30%	4.30%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	9.50%	11.50%	13.50%	17.50%	21.50%
Bailout Cap Rate	5.25%	6.75%	8.25%	10.75%	13.25%
HSBC AI Global Tactical Index with Participation Rate	110%	138%	164%	191%	198%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	100%	120%	145%	176%	194%
Annual Declared Rate	4.30%	4.30%	4.30%	4.30%	4.30%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	9.50%	11.50%	13.50%	17.50%	21.50%
Bailout Cap Rate	5.25%	6.75%	8.25%	10.75%	13.25%
HSBC AI Global Tactical Index with Participation Rate	110%	138%	164%	191%	198%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	100%	120%	145%	176%	194%
Annual Declared Rate	4.30%	4.30%	4.30%	4.30%	4.30%



Fixed Interest Strategy for High Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	4.10%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	4.10%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	4.10%

Low Band Rates (\$25,000 – \$99,999)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	8.50%	10.50%	12.50%	16.50%	20.50%
Bailout Cap Rate	4.25%	5.75%	7.25%	9.75%	12.25%
HSBC AI Global Tactical Index with Participation Rate	103%	131%	157%	184%	192%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	94%	114%	139%	170%	188%
Annual Declared Rate	4.10%	4.10%	4.10%	4.10%	4.10%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	8.50%	10.50%	12.50%	16.50%	20.50%
Bailout Cap Rate	4.25%	5.75%	7.25%	9.75%	12.25%
HSBC AI Global Tactical Index with Participation Rate	103%	131%	157%	184%	192%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	94%	114%	139%	170%	188%
Annual Declared Rate	4.10%	4.10%	4.10%	4.10%	4.10%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	8.50%	10.50%	12.50%	16.50%	20.50%
Bailout Cap Rate	4.25%	5.75%	7.25%	9.75%	12.25%
HSBC AI Global Tactical Index with Participation Rate	103%	131%	157%	184%	192%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	94%	114%	139%	170%	188%
Annual Declared Rate	4.10%	4.10%	4.10%	4.10%	4.10%

Fixed Interest Strategy for Low Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	3.90%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	3.90%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	3.90%



FIA Plus with Premium Bonus

At the time of application, the Premium Bonus rider may be elected and is the initial premium multiplied by a declared percentage. If the Premium Bonus rider is elected, contract owners may receive a lower cap rate or lower participation rate compared to the Non-Bonus versions of FIA Plus as evidenced by the rates below.

Premium Bonus

FIA Plus 5	
Premium Bonus	8%
FIA Plus 7	
Premium Bonus	11%
FIA Plus 10	
Premium Bonus	16%

High Band Rates (\$100,000 - \$1,500,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	6.25%	7.50%	8.75%	11.25%	13.75%
Bailout Cap Rate	3.50%	4.75%	6.00%	8.50%	11.00%
HSBC AI Global Tactical Index with Participation Rate	86%	116%	140%	167%	175%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	74%	104%	128%	162%	181%
Annual Declared Rate	3.25%	3.25%	3.25%	3.25%	3.25%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	6.25%	7.50%	8.75%	11.25%	13.75%
Bailout Cap Rate	3.50%	4.75%	6.00%	8.50%	11.00%
HSBC AI Global Tactical Index with Participation Rate	85%	113%	135%	161%	169%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	72%	99%	125%	158%	176%
Annual Declared Rate	3.20%	3.20%	3.20%	3.20%	3.20%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	5.50%	6.75%	8.00%	10.50%	13.00%
Bailout Cap Rate	3.50%	4.75%	6.00%	8.50%	11.00%
HSBC AI Global Tactical Index with Participation Rate	67%	98%	120%	144%	153%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	59%	84%	109%	145%	161%
Annual Declared Rate	2.70%	2.70%	2.70%	2.70%	2.70%

Fixed Interest Strategy for High Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	3.05%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	3.00%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.50%



FIA Plus with Premium Bonus

Low Band Rates (\$25,000 – \$99,999)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	5.25%	6.50%	7.75%	10.25%	12.75%
Bailout Cap Rate	2.50%	3.75%	5.00%	7.50%	10.00%
HSBC AI Global Tactical Index with Participation Rate	79%	110%	133%	160%	169%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	68%	98%	122%	156%	175%
Annual Declared Rate	3.05%	3.05%	3.05%	3.05%	3.05%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	5.25%	6.50%	7.75%	10.25%	12.75%
Bailout Cap Rate	2.50%	3.75%	5.00%	7.50%	10.00%
HSBC AI Global Tactical Index with Participation Rate	78%	97%	129%	154%	162%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	66%	92%	119%	152%	170%
Annual Declared Rate	3.00%	3.00%	3.00%	3.00%	3.00%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	4.50%	5.75%	7.00%	9.50%	12.00%
Bailout Cap Rate	2.50%	3.75%	5.00%	7.50%	10.00%
HSBC AI Global Tactical Index with Participation Rate	60%	92%	114%	137%	146%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	53%	78%	103%	139%	155%
Annual Declared Rate	2.50%	2.50%	2.50%	2.50%	2.50%

Fixed Interest Strategy for Low Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	2.85%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	2.80%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.30%

As of September 16, 2024



The Company will impose a Withdrawal Charge against certain withdrawals from the Fixed Interest Strategy Value and/or the Index-Linked Strategy Tracking Value. The Company will calculate Withdrawal Charges in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages. RMDs are not permitted in the first year and should be processed prior to transferring any funds to Ibexis.



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