Talcott Resolution Life and Annuity Insurance Company ("Talcott")

TALCOTT
FINANCIAL GROUP

EverGuard℠ Aspire Series

Single Premium, Deferred, Fixed Indexed Annuity (FIA)

Build lasting peace of mind with long-term upside potential.

Aspire to the stability of principal protection, the flexibility of multiple Index Options and model portfolios with the potential for market-linked growth. Count on the EverGuard℠ Aspire Series for accumulation, no matter where you stand in your retirement journey.

Information provided by Talcott Resolution Life and Annuity Insurance Company ("Talcott") (NAIC# 71153), headquartered in Hartford, Connecticut, and issuing annuities in 49 states and Washington, D.C. (excluding New York). Annuity features and availability may vary state by state. For detailed product information or definitions of key terms, please refer to the Certificate of Disclosure specific to the product.

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FORM #PRB_8365114.6

Ver. 1/1/2026

Protected and positioned to grow

EverGuard℠ Aspire Series is available in 5-, 7- and 10-year Withdrawal Charge Periods.

Benefit from the features of this dependable and flexible solution.

Premium Bonus

Available with the 10-year Withdrawal Charge Period, an optional Premium Bonus Rider provides an immediate boost to your retirement savings. If elected, you may have lower crediting rates.

Growth potential

Your premium is linked to the performance of a market index, allowing you to benefit from market upside potential without the risk of principal loss due to market downturn.

Tax deferral

Your earnings grow tax deferred, meaning you don't have to pay taxes on interest earned until you withdraw funds. This deferral can allow your investment to compound more effectively over time.

Access to funds

Access a portion of your money if needed—up to 10% of the Contract Value is available each year penalty free, after the first Contract Anniversary. Required Minimum Distributions (RMDs) may be taken penalty free beginning in the first Contract Year. This flexibility allows you to use your funds however you see fit throughout the Withdrawal Charge Period.

Guaranteed income stream

Using the annuitization feature, you can convert your Contract Value into a guaranteed income stream to ensure steady, reliable payments for a specified period or even life.

Legacy benefit

Allow your remaining funds to pass to beneficiaries. This legacy benefit can provide financial security to loved ones and preserve wealth across generations.

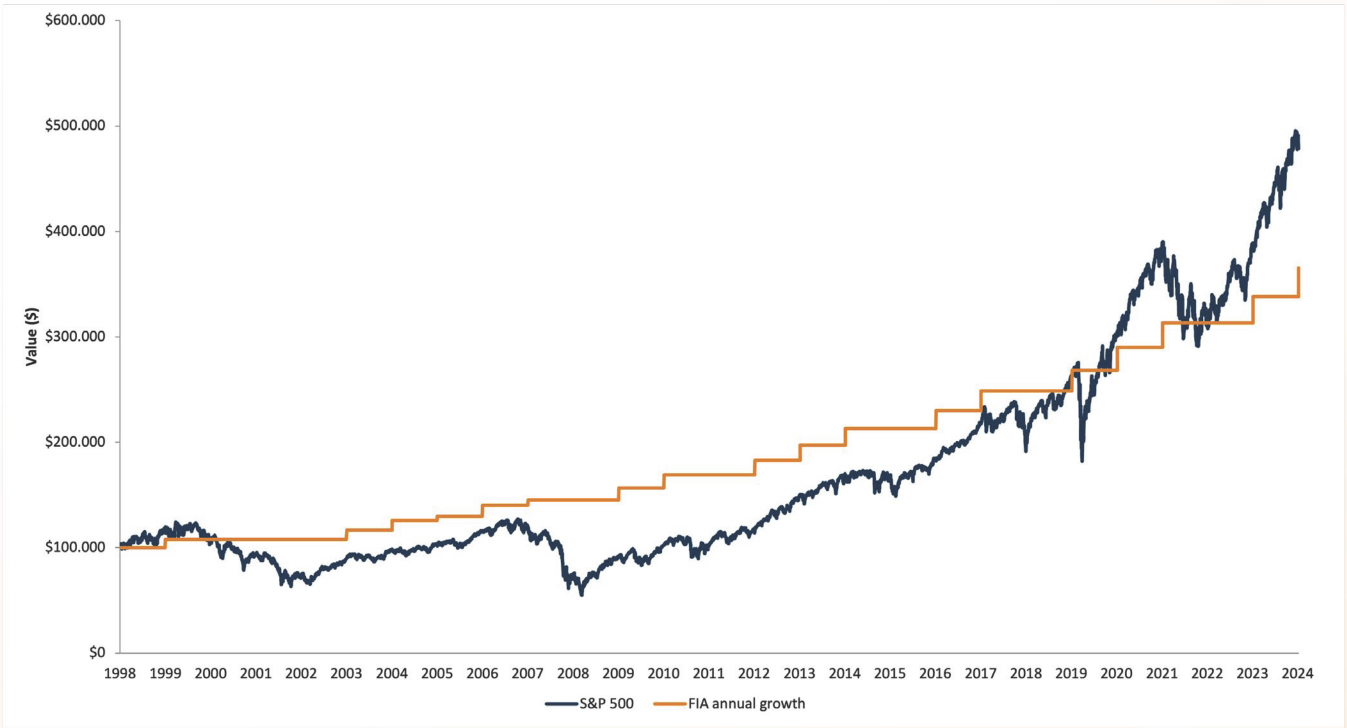
Fixed Indexed Annuities 101

What is a Fixed Indexed Annuity (FIA)?

A Fixed Indexed Annuity (FIA) is a long-term contract with an insurance company (like Talcott) that can help you grow and protect your retirement savings. In return for your premium, FIAs offer valuable benefits that may include tax deferred growth, protection from market losses, access to funds, a death benefit and the option to receive guaranteed income for life.

FIAs also offer the potential for growth based on the performance of one or more market indices, such as the S&P 500®. You can choose how your money is allocated—whether to a Fixed Interest Option, index-linked accounts, model portfolios or a combination. While your earnings will vary with index performance, your principal is protected from market downturns. This gives you the opportunity to earn more without risking loss due to negative market returns.

What does that look like? Here's a simple example to illustrate.



This example is for illustrative purposes only and does not represent the performance of any specific product. It assumes a $100,000 premium, no withdrawals or charges and an 8.00% cap rate each year using the S&P 500 index.

Your retirement strategy
Your choice

1. Choose your premium amount.

$25,000 minimum with a maximum of $2 million (without prior company approval).

2. Select your Withdrawal Charge Period.

Select between 5-year, 7-year, 10-year and 10-year with Premium Bonus Rider.

3. Elect your Account Options.

Allocate between the available manual allocation options and model portfolio options.

Grow your funds.

Choose from the following Account Options to determine how interest is credited to the Contract Value of your annuity.

Fixed Interest Option

The Fixed Interest Option credits a guaranteed fixed interest rate, declared annually by Talcott and credited daily to your Contract Value.

Index Options

You can also choose to earn potential interest based on the performance of one or more external market indices, with the flexibility to allocate your premium across multiple options. Any interest earned is locked in at the end of each Crediting Term and protected from downside market loss.

Available Crediting Strategies (manual allocation)	
Index	**Term**
S&P 500 Annual Point to Point with Cap	1-year
S&P 500® Engle 15% VT TCA Point to Point with Cap	1-year
Invesco BofA QQQ Balanced FC Point to Point with Participation Rate	1-year
Goldman Sachs Enhanced Multi-Asset Point to Point with Participation Rate	1-year
Fixed Interest Option	1-year

Reallocation

You may reallocate to other Account Options by submitting a request prior to the end of the Crediting Term. All requests will be processed at the end of each one-year Crediting Term. If you do nothing, your Contract Value will remain allocated to your existing accounts and a new Crediting Term will begin.

Model portfolios

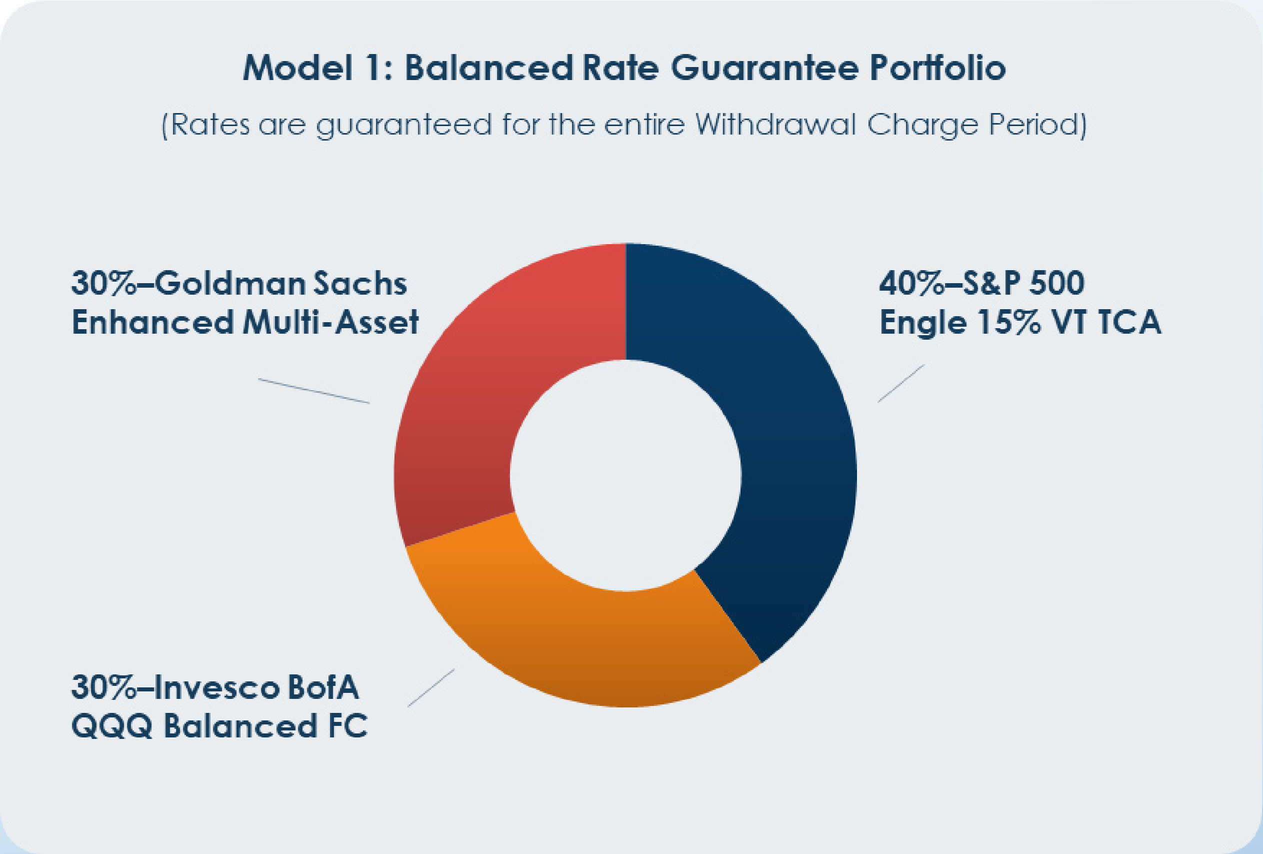
Take the guesswork out of allocation with Talcott's model portfolios—two professionally designed portfolios that offer additional benefits, simplified diversification and automatic annual rebalancing.

Model 1: Balanced Rate Guarantee (BRG)

This model features guaranteed caps and participation rates for the full Withdrawal Charge Period, providing added predictability and consistency.

Model 1: Balanced Rate Guarantee (BRG)	
Index	**Model Allocation Percentage**
S&P 500 Engle 15% VT TCA Annual Point to Point with Cap 🔒	40%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate 🔒	30%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate 🔒	30%

🔒 All caps and participation rates are guaranteed for the entire Withdrawal Charge Period in the BRG model.

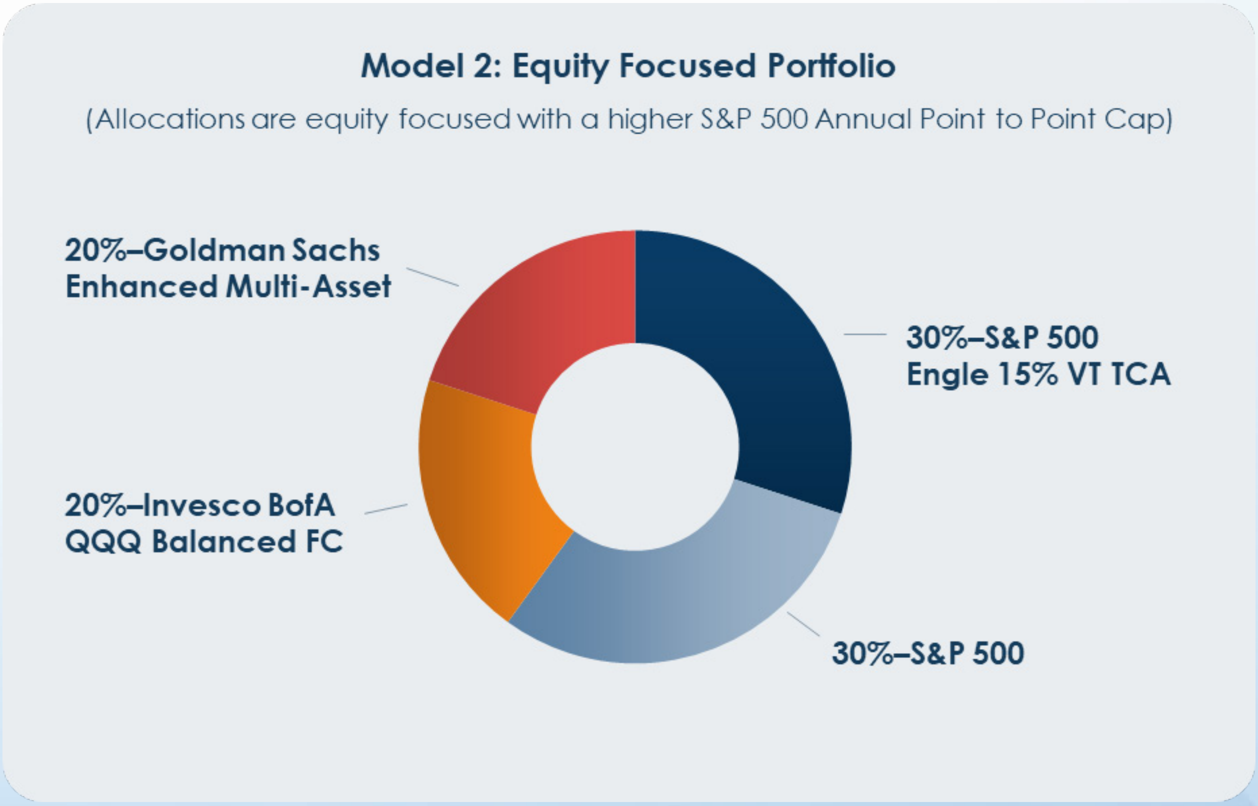


Model portfolios

Model 2: Equity Focused (EF)

This model includes an emphasis on equity-oriented indices and offers an enhanced S&P 500 cap for those seeking additional growth potential.

Model 2: Equity Focused (EF)	
Index	**Model Allocation Percentage**
S&P 500 Annual Point to Point with Cap	30%
S&P 500 Engle 15% VT TCA Annual Point to Point with Cap	30%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	20%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	20%



Model portfolios

Allocation and Reallocation Guidelines:

With the EverGuard℠ Aspire Series, you may:

- Allocate all premium to one model
- Split premium between one model and manual allocation(s)
- Reallocate premium fully out of a model into manual allocation(s) on Contract Anniversary

With the EverGuard℠ Aspire Series, you may not:

- Split premium between more than one model
- Reallocate a portion of premium out of a model on Contract Anniversary
- Reallocate premium to a model from manual allocation(s) on Contract Anniversary

Automatic rebalancing:

If you allocate to a model, all allocations (including model and manual allocation(s)) will reset to the original percentages specified on the application on each Contract Anniversary.

Exclusive allocations for your unique ambitions

Talcott's Fixed Indexed Annuities provide access to unique indices, giving you an edge in achieving your retirement goals.

S&P 500 Annual Point to Point with Cap

The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

Ticker: SPX | Indexed to S&P Dow Jones Indices

Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate

The Goldman Sachs Enhanced Multi-Asset Index is an 8% volatility target index that provides exposure to U.S. Equity, 10Y U.S. Treasury, 2Y U.S. Treasury, Dollar-Hedged Gold, and Alternatives.

Ticker: GSEMA8

Goldman Sachs

Fixed Interest Option

Credits a guaranteed fixed interest rate, declared annually by Talcott, and credited daily.

S&P 500 Engle 15% VT TCA Annual Point to Point with Cap

The S&P 500 Engle 15% VT TCA Index measures dynamic exposure to the S&P 500 while applying a predictive volatility control mechanism, licensed from UBS. This mechanism employs a variation of the GARCH model inspired by the research of Nobel Laureate Robert F. Engle.

Ticker: SPETC15E | Indexed to S&P Dow Jones Indices

Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate

The Invesco BofA QQQ Balanced FC Index (the "Index") applies BofA's patented Fast Convergence technology to the Invesco QQQ Exchange-Traded Fund. Each hour, the Index systematically assesses market volatility to rebalance between equities, U.S. Treasury futures, and a notional cash position with the goal of steady performance in various market conditions.

Ticker: QBFC

BofA SECURITIES

Invesco

Flexible access to your funds

Free Withdrawal Amount

Ten percent (10%) of the Contract Value is available annually as a Free Withdrawal Amount after the first Contract Anniversary. The Free Withdrawal Amount is based on the Contract Value at the beginning of the most recent Contract Year.

RMDs may be taken without Withdrawal Charges or Market Value Adjustment (MVA) beginning in the first Contract Year. In subsequent years, RMDs are considered part of the allowed Free Withdrawal Amount.

Systematic withdrawals are available based on a specified percentage or dollar amount on a monthly, quarterly, annual or semiannual basis.

Nursing Home or Hospital Confinement and Terminal Illness Waivers

These waivers allow Contract Owners to access their funds without Withdrawal Charges or MVA if they are diagnosed with a terminal illness or confined to a Nursing Home or Hospital.

Nursing Home or Hospital Confinement Waiver

- Eligibility begins after the first Contract Anniversary for Owner or Joint Owner.
- Contract Owner must be confined to a qualified Nursing Home or Hospital for 90 consecutive days starting after the Contract Issue Date.

Terminal Illness Waiver

- Eligibility begins after the first Contract Anniversary for an Owner or Joint Owner.
- Diagnosis must have occurred after the Contract Issue Date.
- Diagnosis must be made by a certified physician that death will occur in 12 months or less following the physician's statement.

Withdrawal Charge Schedule

A Withdrawal Charge will be assessed against withdrawals in excess of the allowed Free Withdrawal Amount. The schedule below shows the applicable percentage during each year of the Withdrawal Charge Period.

Withdrawal Charge Period	Year									
	1	2	3	4	5	6	7	8	9	10
5-year	9.00%	9.00%	8.00%	7.00%	6.00%	-	-	-	-	-
7-year	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	-	-	-
10-year	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%
10-year with Premium Bonus	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%

Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2. Contract Value withdrawn from an Index Option before the end of the Crediting Term will not receive interest for that Crediting Term.

Premium Bonus Recapture

If your contract includes a Premium Bonus Rider and you take a withdrawal, surrender or annuitize your Contract Value during the Withdrawal Charge Period, the Premium Bonus will be recaptured (deducted) according to the schedule below. The Bonus Value is initially equal to the Premium Bonus Percentage multiplied by the premium and is increased by any interest credited.

Year	1	2	3	4	5	6	7	8	9	10
Recapture %	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%

Key product features

Issue Ages

0–85

Ownership

- Qualified: IRAs and Roth IRAs are accepted. Owner and Annuitant must be the same individual.
- Non-qualified: Non-qualified, Non-qualified stretches and Non-natural ownership are accepted. Joint Ownership allowed.

Market Value Adjustment (MVA)

MVA may apply to any withdrawals in excess of the allowed Free Withdrawal Amount. The MVA is applied after Withdrawal Charges are deducted. The MVA may increase or decrease the amount of the withdrawal or the Surrender Value of your contract depending on the change in the reference rate index yields. Generally, if market interest rates are higher than when you purchased your annuity, the MVA will be negative. If interest rates are lower, the MVA will be positive. If the blended reference rate yields have not changed by more than 0.25%, no MVA will apply.

MVA Reference Indices

Indices include 70% Bloomberg Barclays U.S. Corporate Index, plus 30% JPM CLOIE Index A.

Annuitization

After the first Contract Year, the full Contract Value may be annuitized under any of the available annuity options (Life Income, Joint and Survivor Income, Life Income with Cash Refund, and Life Income with a Period Certain of 10 or 20 years).

Free Look Period: (aka Notice of Right to Examine Contract)

You may return your contract to Talcott within your Free Look Period and receive a full refund of your premium, minus any withdrawals taken. Additional details can be found within your contract pages.

Death Benefit

Upon death, the greater of the Contract Value or the Minimum Value required by state law will be paid to the beneficiary. The Death Benefit is free of Withdrawal Charges or MVA.

DISCLOSURES

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EverGuard℠ Aspire Series

For a stable future with growth potential

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