

# EverGuard<sup>SM</sup> Aspire Series

Single Premium, Deferred, Fixed Indexed Annuity (FIA)

**Help your clients grow their retirement savings with confidence.**

The EverGuard<sup>SM</sup> Aspire Series provides index-linked growth potential with protection from market losses. It's a long-term solution designed to support accumulation, giving clients a way to build their savings while helping safeguard their principal along the way. And when the time comes, it can be customized to support their evolving retirement income needs.

## EverGuard<sup>SM</sup> Aspire Series: key product features developed with the client in mind

<b>Issue Ages</b>	0–85	
<b>Withdrawal Charge Periods</b>	5-, 7-, 10-years, 10-years with Premium Bonus Rider	
<b>Premium<sup>1</sup></b>	Minimum premium: \$25,000	Maximum premium: \$2,000,000
<b>Free Withdrawal Amount</b>	<ul style="list-style-type: none"> <li>• Ten percent (10%) of the Contract Value is available annually as a Free Withdrawal Amount, after the first Contract Anniversary. Free Withdrawal Amount is based on the Contract Value at the beginning of the most recent Contract Year.</li> <li>• Required Minimum Distributions (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.</li> </ul>	
<b>Ownership</b>	<ul style="list-style-type: none"> <li>• <u>Qualified</u>: IRAs and Roth IRAs are accepted. Owner and Annuitant must be the same individual.</li> <li>• <u>Non-qualified</u>: Non-qualified, Non-qualified stretches and Non-natural ownership are accepted. Joint Ownership allowed.</li> </ul>	
<b>Premium Bonus Rider</b>	<p>Available on 10-year Withdrawal Charge Period only.</p> <ul style="list-style-type: none"> <li>• <u>Ages 0–75</u>: 15.00%</li> <li>• <u>Ages 76–85</u>: 12.00%</li> <li>• Contracts with a Premium Bonus Rider may receive lower interest crediting rates compared to contracts without a Premium Bonus Rider.</li> </ul>	

<sup>1</sup> \$25,000 minimum premium to \$2,000,000. A premium of more than \$2,000,000 may be accepted with prior company approval.

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### Premium Bonus Recapture Schedule

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

<b>Model Portfolios</b>	<ul style="list-style-type: none"> <li>Model 1: Balanced Rate Guarantee (BRG)           <ul style="list-style-type: none"> <li>Rates are guaranteed for Withdrawal Charge Period.</li> </ul> </li> <li>Model 2: Equity Focused (EF)           <ul style="list-style-type: none"> <li>Offers an enhanced S&amp;P 500<sup>®</sup> cap.</li> </ul> </li> <li>Model portfolios are only available at the time of application and only one model may be selected. Premium may allocate to a model portfolio and manual allocations (below). See rate sheet for full details on current allocation percentages.</li> </ul>
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<b>Account Options</b> (manual allocations)	<ul style="list-style-type: none"> <li>S&amp;P 500 Annual Point to Point with Cap</li> <li>S&amp;P 500<sup>®</sup> Engle 15% VT TCA Annual Point to Point with Cap</li> <li>Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate</li> <li>Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate</li> <li>Fixed Interest Option</li> </ul>
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<b>Withdrawal Charge Schedule</b>	A Withdrawal Charge will be assessed against withdrawals in excess of the allowed Free Withdrawal Amount. The schedule below shows the applicable percentage for each year for each Withdrawal Charge Period Option.
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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.

<b>Market Value Adjustment</b>	MVA may apply to any withdrawals in excess of the Free Withdrawal Amount.
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<b>Nursing Home or Hospital Confinement and Terminal Illness Waivers</b>	<p><u>Nursing Home or Hospital Confinement Waiver</u></p> <ul style="list-style-type: none"> <li>• Eligibility begins after the first Contract Anniversary for Owner or Joint Owner.</li> <li>• Contract Owner must be confined to a qualified Nursing Home or Hospital for 90 consecutive days starting after the Contract Issue Date.</li> </ul> <p><u>Terminal Illness Waiver</u></p> <ul style="list-style-type: none"> <li>• Eligibility begins after the first Contract Anniversary for Owner or Joint Owner.</li> <li>• Diagnosis must have occurred after the Contract Issue Date.</li> <li>• Diagnosis must be made by a certified physician that death will occur 12 months or less following the physician's statement.</li> </ul>
<b>Annuitization</b>	<p>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).</p>
<b>Free Look Period</b>	<p>The contract may be returned to Talcott within the Free Look Period and receive a full refund of premium, minus any withdrawals taken. Additional details can be found within contract pages.</p>
<b>Death Benefit</b>	<p>Upon death, the greater of the Contract Value or the Minimum Value will be paid to the beneficiary. The Death Benefit is free of Withdrawal Charges or MVA.</p>

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