

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

Single Premium, Deferred, Fixed Indexed Annuity (FIA)

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

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.

Rates effective as of 1/5/2026

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

### Premium Bonus Percentage

Minimum premium is \$25,000

Product	10-year with Premium Bonus Rider
<b>Ages 0–75</b>	15.00%
<b>Ages 76–85</b>	12.00%

### Model 1: Balanced Rate Guarantee (BRG)\*

Product	Model Allocation Percentage	5-year		7-year		10-year		10-year with Premium Bonus Rider	
		High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)
<b>S&amp;P 500<sup>®</sup> Engle 15% VT TCA</b> Annual Point to Point with Cap 	40%	10.25%	9.25%	10.50%	9.50%	10.50%	9.50%	5.50%	4.75%
<b>Invesco BofA QQQ Balanced FC</b> Annual Point to Point with Participation Rate 	30%	70.00%	64.00%	70.00%	64.00%	70.00%	64.00%	40.00%	34.00%
<b>Goldman Sachs Enhanced Multi-Asset</b> Annual Point to Point with Participation Rate 	30%	95.00%	88.00%	95.00%	88.00%	95.00%	88.00%	60.00%	53.00%

 \* All cap and participation rates are guaranteed for the entire Withdrawal Charge Period in the BRG model.

### Model 2: Equity Focused (EF)

Product	Model Allocation Percentage	5-year		7-year		10-year		10-year with Premium Bonus Rider	
		High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)
<b>S&amp;P 500<sup>®</sup></b> Annual Point to Point with Cap	30%	12.00%	11.25%	12.00%	11.25%	12.00%	11.25%	6.50%	6.00%
<b>S&amp;P 500 Engle 15% VT TCA</b> Annual Point to Point with Cap	30%	11.25%	10.00%	11.50%	10.25%	11.50%	10.25%	6.50%	5.75%
<b>Invesco BofA QQQ Balanced FC</b> Annual Point to Point with Participation Rate	20%	75.00%	69.00%	75.00%	69.00%	75.00%	69.00%	45.00%	39.00%
<b>Goldman Sachs Enhanced Multi-Asset</b> Annual Point to Point with Participation Rate	20%	100.00%	93.00%	100.00%	93.00%	100.00%	93.00%	65.00%	58.00%

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Current rates continued								
Manual Allocation Options								
Product	5-year		7-year		10-year		10-year with Premium Bonus Rider	
Index	High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)	High-Band (\$100,000+)	Low-Band (<\$100,000)
<b>S&amp;P 500</b> Annual Point to Point with Cap	9.50%	9.00%	9.75%	9.25%	9.75%	9.25%	5.50%	5.00%
<b>S&amp;P 500 Engle 15% VT TCA</b> Annual Point to Point with Cap	11.25%	10.00%	11.50%	10.25%	11.50%	10.25%	6.50%	5.75%
<b>Invesco BofA QQQ Balanced FC</b> Annual Point to Point with Participation Rate	75.00%	69.00%	75.00%	69.00%	75.00%	69.00%	45.00%	39.00%
<b>Goldman Sachs Enhanced Multi-Asset</b> Annual Point to Point with Participation Rate	100.00%	93.00%	100.00%	93.00%	100.00%	93.00%	65.00%	58.00%
<b>Fixed Interest Option</b>	4.25%	4.00%	4.25%	4.00%	4.25%	4.00%	2.75%	2.50%

## Allocation and Reallocation Guidelines:

### With the EverGuard<sup>SM</sup> Aspire Series, you may:

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

### With the EverGuard<sup>SM</sup> Aspire Series, you may not:

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

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



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