

# EverGuard<sup>SM</sup> Assurance 10

Single Premium, Deferred, Fixed Indexed Annuity (FIA)

**Create retirement income with certainty, not guesswork.**

EverGuard<sup>SM</sup> Assurance 10 is designed to protect your client's premium from market losses while offering growth potential tied to a market index. For income needs, it features guaranteed Deferral Credits that grow their income base independent of market performance, helping ensure secure, predictable income for retirement.

## EverGuard<sup>SM</sup> Assurance 10: key product features developed with the client in mind

<b>Issue Ages</b>	40–85	
<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. After Lifetime Income Payments begin, RMDs are not considered excess withdrawals under the Guaranteed Lifetime Withdrawal Benefit (GLWB) rider.</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 and Non-natural ownership are accepted. Joint owners must be spouses.</li> </ul>	
<b>Account Options</b>	<ul style="list-style-type: none"> <li>• S&amp;P 500<sup>®</sup> 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>	

<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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Withdrawal Charge Period	Year									
	1	2	3	4	5	6	7	8	9	10
10-year	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 (MVA)</b>	MVA may apply to any withdrawals in excess of the allowed Free Withdrawal Amount.
<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 in 12 months or less following the physician's statement.</li> </ul>
<b>Annuitization</b>	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).
<b>Free Look Period</b>	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.
<b>Death Benefit</b>	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.

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### Guaranteed Lifetime Withdrawal Benefit Rider (GLWB)

#### Income activation

Can activate immediately if age 55 or older at issue. Younger issue ages can activate on the Contract Anniversary following the 55th birthday.

### Rider Options - Income Benefit Base Growth One rider option must be selected at time of issue.

The Income Benefit Base is separate from the Contract Value and cannot be withdrawn, nor is it payable upon death. It is not a real account balance—it's a reference value to calculate Lifetime Income Payments only. While the Contract Value may increase based on market performance, the Income Benefit Base increases based on a set schedule as described below, which can provide more predictable retirement income.

#### Option 1: Early Path (income now)

- 20% bonus at issue
- 4% compound interest Deferral Credits applied annually for years 1–10

#### Option 2: Future Path (income later)

- 10% compound interest Deferral Credits applied annually for years 1–10
- 5% compound interest Deferral Credits applied annually for years 11–15
- 20% Income Boost for deferrals of 10+ years

No Deferral Credits are applied after Lifetime Income Payments begin. Withdrawing more than the allowed income amount will reduce both future income payments and the Income Benefit Base in proportion to how much the Accumulation Value decreases.

#### Annual Rider Charge

0.85% based on the Income Benefit Base (assessed annually)

#### Lifetime Withdrawal Percentages

Based on attained age and vary by rider option. Joint Life Withdrawal Percentages are 0.50% less than Single Life. Please refer to the product rate sheet for current Withdrawal Percentages.

#### Enhanced Income Benefit Automatically included at no charge.

After one year, provides an Enhanced Income Benefit if a Covered Life is unable to perform two of six Activities of Daily Living. A 90-day elimination period applies. Benefit is equal to the Lifetime Income Payment multiplied by 200% for Single Life and 150% for Joint Life for up to five years or until the Contract Value is depleted, whichever occurs first.

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