

EverGuardSM Assurance 10

Single Premium, Deferred, Fixed Indexed Annuity (FIA)

Create retirement income with certainty, not guesswork.

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

Rates effective as of 1/5/2026

EverGuardSM Assurance 10 current rates

Index	\$25,000+
S&P 500[®] Annual Point to Point with Cap	3.25%
S&P 500[®] Engle 15% VT TCA Annual Point to Point with Cap	4.00%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	35.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	50.00%
Fixed Interest Option	1.75%

Guaranteed Lifetime Withdrawal Benefit Rider (GLWB)

Feature	Rider options (required, must be selected at issue)	
	Option 1: Early Path (income now)	Option 2: Future Path (income later)
Income Benefit Base Bonus	20%	–
Income Benefit Base Deferral Credits*	4% for 10 years	10% for years 1–10 5% for years 11–15
Income Boost	–	20% Income Boost for deferrals of 10+ years
Annual Rider Charge**	0.85%	0.85%

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* Rates are compound. ** Rider charge is based on the Income Benefit Base.

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Lifetime Withdrawal Percentages

Attained Age	Option 1: Early Path (income now)		Option 2: Future Path (income later)	
	Single Life	Joint Life	Single Life	Joint Life
55	5.10%	4.60%	3.65%	3.15%
56	5.20%	4.70%	3.75%	3.25%
57	5.30%	4.80%	3.85%	3.35%
58	5.50%	5.00%	3.95%	3.45%
59	5.70%	5.20%	4.10%	3.60%
60	5.90%	5.40%	4.30%	3.80%
61	6.10%	5.60%	4.45%	3.95%
62	6.30%	5.80%	4.60%	4.10%
63	6.50%	6.00%	4.75%	4.25%
64	6.70%	6.20%	4.85%	4.35%
65	6.90%	6.40%	5.00%	4.50%
66	6.95%	6.45%	5.15%	4.65%
67	7.00%	6.50%	5.30%	4.80%
68	7.05%	6.55%	5.45%	4.95%
69	7.10%	6.60%	5.50%	5.00%
70	7.20%	6.70%	5.60%	5.10%
71	7.25%	6.75%	5.70%	5.20%
72	7.30%	6.80%	5.85%	5.35%
73	7.35%	6.85%	5.90%	5.40%
74	7.40%	6.90%	6.05%	5.55%
75	7.45%	6.95%	6.15%	5.65%
76	7.50%	7.00%	6.25%	5.75%
77	7.55%	7.05%	6.25%	5.75%
78	7.60%	7.10%	6.25%	5.75%
79	7.65%	7.15%	6.25%	5.75%
80+	7.70%	7.20%	6.25%	5.75%

Enhanced Income Benefit

Automatically included at no additional cost. If a Covered Life becomes unable to perform two of six Activities of Daily Living, and meets a one-year waiting period and a 90-day elimination period, this benefit provides increased income. Payments equal 200% of the Lifetime Income Payment for Single Life and 150% for Joint Life, payable for up to five years or until the Contract Value is exhausted, whichever comes first.

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