

EverSteadSM MYGA

Single Premium, Fixed Deferred, Multi-Year Guarantee Annuity (MYGA)

Offer your clients steady growth with guaranteed certainty.

The EverSteadSM MYGA is a multi-year guaranteed annuity that offers a fixed rate of compound interest for the selected term—providing clients with steady, predictable growth and peace of mind regardless of market fluctuations.

EverSteadSM MYGA: key product features developed with the client in mind

Issue Ages	0–85 for all Guaranteed Option Periods (GOPs)	
Guaranteed Option Periods	2-, 3-, 4-, 5-, 6-, 7-, 8-, 9- and 10-year	
Premium¹	Minimum premium: \$25,000	Maximum premium: \$2,000,000
Free Withdrawal Amount	<ul style="list-style-type: none"> Ten percent (10%) of the Contract Value is available annually as a Free Withdrawal Amount. Free Withdrawal Amount is based on the Contract Value at the beginning of the most recent Contract Year. Required Minimum Distributions (RMDs) may be taken without Withdrawal Charges or Market Value Adjustment (MVA). RMDs are considered part of the allowed Free Withdrawal Amount. 	
Ownership	<ul style="list-style-type: none"> <u>Qualified</u>: IRAs and Roth IRAs are accepted. Owner and Annuitant must be the same individual. <u>Non-qualified</u>: Non-qualified, Non-qualified stretches and Non-natural ownership are accepted. Joint Ownership allowed. 	
Market Value Adjustment	MVA may apply to any withdrawals in excess of the Free Withdrawal Amount.	
Free Look Period	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.	
Death Benefit	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.	

¹ \$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 Schedule

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.

GOP	GOP year									
	1	2	3	4	5	6	7	8	9	10
2-year	9.00%	8.00%	-	-	-	-	-	-	-	-
3-year	9.00%	8.00%	7.00%	-	-	-	-	-	-	-
4-year	9.00%	8.00%	7.00%	6.00%	-	-	-	-	-	-
5-year	9.00%	8.00%	7.00%	6.00%	5.00%	-	-	-	-	-
6-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	-	-	-	-
7-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	-	-	-
8-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	-	-
9-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	-
10-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	0.50%

Renewal

At the end of the initial GOP, the funds will automatically renew into the same GOP unless specified otherwise. There will be a 30-day window following the start of the new GOP during which the client may elect to make a full or partial withdrawal without incurring Withdrawal Charges or MVA.

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).

Nursing Home or Hospital Confinement and Terminal Illness Waivers

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 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.

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INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED