



FIA Plus™ Rate Sheet

Annuity: Single Premium Deferred

NEW CONTRACT RATES | Effective 08/21/25

The FIA Plus™ is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company®. Initial premium may be allocated to the Index-Linked Strategy or the Fixed Interest Strategy, in any combination. All premium allocations are always fully downside protected from market risk. A Floor Limit will be elected at the time of application and may be adjusted on any contract anniversary. Selecting a Floor Limit less than 0% will automatically allocate the Tracking Value to the next available Floor, less than 0%, with sufficient Tracking Value Gains, and will generally provide higher upside potential.

Index-Linked Strategy

Initial premium may be allocated to the Index-Linked Strategy and any of the index options available or Annual Declared Rate, in any combination.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary. Similarly, the Floor may be adjusted by changing the Floor Limit, which is the lowest floor allowed for allocation by the policyholder.

Fixed Interest Strategy

Initial premium may be allocated to the Fixed Interest Strategy and will earn a stated annual interest rate guaranteed for one year. Interest in the Fixed Interest Strategy is compounded and credited to the Strategy Value on a daily basis.

Initial allocations and any transfers to the Fixed Interest Strategy **may not be reallocated** to the Index-Linked Strategy on any contract anniversary.

For a fixed interest strategy with flexibility, consider the Annual Declared Rate Index Option.

FIA Plus

High Band Rates (\$100,000 – \$1,500,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	9.25%	10.75%	12.50%	16.25%	20.00%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	122%	150%	171%	196%	203%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	106%	126%	151%	182%	200%
Annual Declared Rate	4.60%	4.60%	4.60%	4.60%	4.60%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	9.25%	10.75%	12.50%	16.25%	20.00%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	122%	150%	171%	196%	203%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	106%	126%	151%	182%	200%
Annual Declared Rate	4.60%	4.60%	4.60%	4.60%	4.60%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	9.50%	11.00%	12.75%	16.50%	20.25%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	122%	150%	171%	196%	203%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	106%	126%	151%	182%	200%
Annual Declared Rate	4.50%	4.50%	4.50%	4.50%	4.50%



Fixed Interest Strategy for High Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	4.40%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	4.40%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	4.30%

Low Band Rates (\$25,000 – \$99,999)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	8.25%	9.75%	11.50%	15.25%	19.00%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	115%	143%	164%	189%	196%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	99%	119%	144%	175%	193%
Annual Declared Rate	4.40%	4.40%	4.40%	4.40%	4.40%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	8.25%	9.75%	11.50%	15.25%	19.00%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	115%	143%	164%	189%	196%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	99%	119%	144%	175%	193%
Annual Declared Rate	4.40%	4.40%	4.40%	4.40%	4.40%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	8.50%	10.00%	11.75%	15.50%	19.25%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	115%	143%	164%	189%	196%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	99%	119%	144%	175%	193%
Annual Declared Rate	4.30%	4.30%	4.30%	4.30%	4.30%

Fixed Interest Strategy for Low Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	4.20%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	4.20%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	4.10%



FIA Plus with Premium Bonus

At the time of application, the Premium Bonus rider may be elected and is the initial premium multiplied by a declared percentage. If the Premium Bonus rider is elected, contract owners may receive a lower cap rate or lower participation rate compared to the Non-Bonus versions of FIA Plus as evidenced by the rates below.

Premium Bonus

FIA Plus 5	
Premium Bonus	9.50%
FIA Plus 7	
Premium Bonus	12.50%
FIA Plus 10	
Premium Bonus	17.50%

High Band Rates (\$100,000 - \$1,500,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	5.75%	7.00%	8.25%	10.75%	13.25%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	85%	113%	133%	158%	166%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	64%	90%	115%	150%	168%
Annual Declared Rate	3.15%	3.15%	3.15%	3.15%	3.15%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	5.75%	7.00%	8.25%	10.75%	13.25%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	82%	110%	130%	155%	163%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	63%	89%	115%	149%	167%
Annual Declared Rate	3.15%	3.15%	3.15%	3.15%	3.15%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	5.50%	6.50%	7.75%	10.25%	12.75%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	70%	98%	118%	143%	151%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	58%	83%	110%	144%	162%
Annual Declared Rate	3.00%	3.00%	3.00%	3.00%	3.00%

Fixed Interest Strategy for High Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	2.95%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	2.95%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.80%



FIA Plus with Premium Bonus

Low Band Rates (\$25,000 – \$99,999)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	4.75%	6.00%	7.25%	9.75%	12.25%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	78%	106%	126%	151%	159%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	57%	83%	108%	143%	161%
Annual Declared Rate	2.95%	2.95%	2.95%	2.95%	2.95%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	4.75%	6.00%	7.25%	9.75%	12.25%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	75%	103%	123%	148%	156%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	56%	82%	108%	142%	160%
Annual Declared Rate	2.95%	2.95%	2.95%	2.95%	2.95%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	4.50%	5.50%	6.75%	9.25%	11.75%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	63%	91%	111%	136%	144%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	51%	76%	103%	137%	155%
Annual Declared Rate	2.80%	2.80%	2.80%	2.80%	2.80%

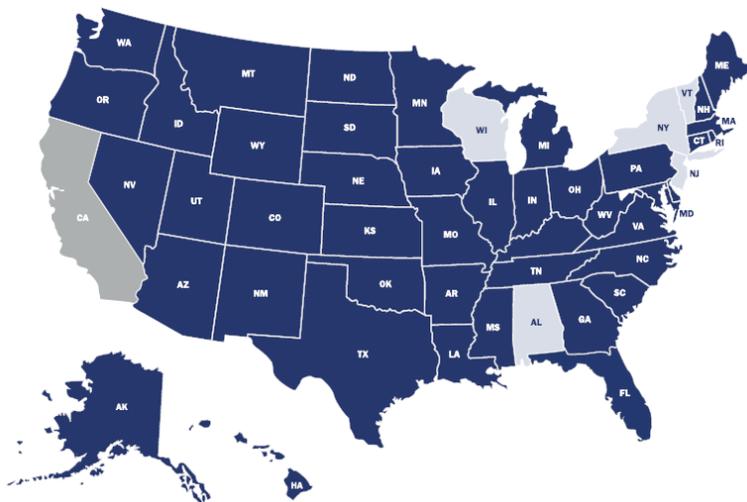
Fixed Interest Strategy for Low Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	2.75%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	2.75%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.60%



State Availability of the FIA Plus™

As of September 16, 2024



Excellent Financial Strength Rating

A- "Excellent" with a Stable Outlook



- FIA Plus 10: Ages 0-82
- FIA Plus 7: Ages 0-85
- FIA Plus 5: Ages 0-85
- Not licensed at this time
- Pending Approval

At the end of the contract surrender charge period, a client may continue the policy with no future surrender charges. They may also make a partial or full withdrawal without surrender charges. If a partial withdrawal is made, the policy will continue with no future surrender charges. The client may also choose to annuitize the contract under one of the available annuitization options.

Rate Lock

If the annuity application is received in good order within 14 days of the application signed date, the rate is locked for 45 days from the application sign date. If the contract is issued within the 45-day rate lock period as outlined, the contract will be issued with the greater of 1) the locked-in rate(s) or 2) the rate(s) effective as of the date the contract is issued. If the contract is issued beyond the 45-day rate lock period, the contract will be issued with the current rate(s) that are applicable for the Fixed Interest Strategy and Index-Linked Strategy allocations elected as of the contract issue date. If the purchase payment is funded from multiple sources, the contract is issued once all funds specified on the application are received.

FIA Plus™ may not be available in all states.

Additional benefits are available via riders to the contract and vary by state.

Withdrawal Charge

The Company will impose a Withdrawal Charge against certain withdrawals from the Fixed Interest Strategy Value and/or the Index-Linked Strategy Tracking Value. The Company will calculate Withdrawal Charges in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages. RMDs in the first year should be processed by the current carrier prior to any transfer.



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Contract rates offered are subject to change without notice. This is a summary only and all terms and condition are governed by contract. All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.

Ibexis FIA Plus is for annuity policy form number ICC22_FIA_0922 with Contract Data Pages ICC23_CDP_0124. Application form number ICC23_ILAIC_FIA_PLUS_BONUS_APP. Rider form numbers ICC23_FIA_ILIO_1223, ICC23_R_WWCR_1123, ICC23_R_MVA_1223, ICC23_PBR_1223_v1, ICC_PBR_1223_v2. It is an insurance product and not insured by the FDIC, the NCUSIF, or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All contract guarantees and annuity payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which the annuity is purchased, by the insurance agency from which the annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliates.

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AM Best Rating effective June 2025. 4th highest of 13 ratings. For latest ratings visit <http://www.ambest.com>.