



MYGA Plus™ At-a-Glance

Issue Ages

3 and 5 Year Terms: 0-85 (Florida: max age 64)

7 Year Term: 0-80 (Florida: max age 64)

If jointly owned, eligibility is based on older owner's age

Premium

Minimum Premium: \$10,000.00

Maximum Premium: \$1,500,000.00

Maximum Premium is set without prior company approval

Guaranteed Period

Select between 3, 5, or 7 Years

Minimum Renewal Rates

Fixed Option: 0.05%

Index-Linked Option: 0.50%

Allocation Options

Minimum allocation of 50% to the MYGA option is required.

- A **Multi Year Guaranteed Fixed Option (MYGA)** that pays an annual rate of simple interest (credited daily) that is guaranteed for the term of the annuity
- An **Index-Linked Option** that pays a higher rate of interest than the Fixed Option, if the selected index value is higher than the previous years value (currently S&P 500 PR) on an annual basis

Free Surrenders and Withdrawals

After the first contract anniversary, 10% of the accumulation value from the previous contract anniversary is available for withdrawal free of any surrender charges

Surrender Charge Schedule

The initial interest rate is guaranteed for the selected 3,5, or 7 Year Guarantee Period. Prior to the end of any guarantee period, contract holders will have a 30-day window to choose one of the following options:

- Renew their contract with a new rate into the same Guarantee Period (New Surrender Charge Schedule and MVA will apply)
- Withdraw some or all of their accumulated account value free of surrender charges and MVA.

This renewal process will continue until the contract is surrendered, annuitized, death of the contract owner(s), or age 95.

CONTRACT YEARS	1	2	3	4	5	6	7
3-Year Term	7.75%	7.5%	7.25%	N/A	N/A	N/A	N/A
5-Year Term	7.75%	7.5%	7.25%	7%	6%	N/A	N/A
7-Year Term	7.75%	7.5%	7.25%	7%	6%	5%	4%

Death Benefit

Prior to the Annuity Income Date, the death benefit is equal to the contract value at the time of death, free of Surrender Charges and MVA (if applicable)



Surrender Charge Schedule (cont.)

The surrender charge will be 7.75% in the first year decreasing each contract year throughout each rate guarantee period. Upon renewal into a new rate guarantee period, surrender charges will reset to 7.75%, and will follow the identical decreasing pattern through each subsequent guarantee period.

Any time a withdrawal incurs a surrender charge, an MVA will be made.

MVA is not available in all states.

Contract provisions and rider availability vary by state.

For Unexpected Health Care Costs — Access to Vested Account Value with no Surrender Charge

Extended Care Waiver

- Eligibility begins after the first contract anniversary
- Must be confined to a Hospital or certified Long Term Care facility for 90 consecutive days
- Not available in all states

Terminal Illness Waiver

- Eligibility after the first contract year, however diagnosis may have occurred prior
- Diagnosis must be by a certified physician that death will occur in 12 months or less
- Not available in all states

Minimum Surrender and Withdrawal Amount

\$500

Minimum Account Balance After Surrenders and Withdrawals

\$2,000

Systematic Withdrawal Provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.

Frequency: monthly, quarterly, semiannual or annual.

Annuitization

After the first contract year, the contracts account value can be annuitized under any annuity option outlined in the contract.

Qualified Plans

Rollovers from IRAs, 401(k), 403(b), 457(b), pension or profit sharing plans.

Free look

30 days



Excellent Financial Strength Rating

A- “Excellent” with a Stable Outlook

Based on our balance sheet strength, operating performance, management expertise and enterprise risk management.

Rated by A.M. Best, the world’s first and largest credit rating agency in the insurance industry.



Guarantees are based on the claims paying ability of Ibexis Life & Annuity Insurance Company™. Policy form number ICC22-MPC-0322.

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