



# Ibexis Life & Annuity Insurance Company<sup>®</sup>

## WealthDefender™ Series Rate Sheet

WealthDefender™ - WealthDefender™ Bonus - WealthDefender™ Bonus Plus

Fixed Index Annuity: Single Premium Deferred

NEW CONTRACT RATES | Effective 01/01/26

High Premium Band (HB): \$100,000-\$1,500,000

Low Premium Band (LB): \$25,000-\$99,999

The WealthDefender™ FIA Series is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company<sup>®</sup>. Initial premium may be allocated to the Index-Linked Strategies or the Fixed Interest Strategy, in any combination. All premium allocations are always fully downside protected from market risk.

### Index-Linked Strategy:

Initial premium may be allocated to any of the five available Indexed Interest Strategies. Interest is credited at the end of the index term (1-year and 2-year terms offered) based on positive changes in an external index. Interest credits are subject to a Cap Rate or Participation Rate, which can be reset at the end of the Index Term. Interest can never be less than 0%.

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.

### Fixed-Interest Strategy:

Initial premium may be allocated to the Fixed Interest Strategy and will earn a stated annual interest rate. Interest in the Fixed Interest Strategy is compounded and credited to the Fixed Interest Strategy Value daily. The Fixed Interest Strategy is offered in a 1-year index term.

## WealthDefender™

Fixed and Indexed Crediting Strategy Rates		10-Year		7-Year		5-Year	
		HB	LB	HB	LB	HB	LB
Fixed Interest Strategy		4.60%	4.40%	4.50%	4.30%	4.45%	4.25%
S&P 500 <sup>®</sup> 1-YR Cap Rate		9.25%	8.25%	9.25%	8.25%	9.25%	8.25%
S&P 500 <sup>®</sup> 1-YR Bailout Cap Rate		5.00%	4.00%	5.00%	4.00%	5.00%	4.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	GTD	93.00%	87.00%	90.00%	84.00%	90.00%	84.00%
Barclays Tactical Growth Index - 1-YR Par Rate	GTD	96.00%	90.00%	90.00%	84.00%	90.00%	84.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	GTD	130.00%	121.00%	125.00%	116.00%	125.00%	116.00%
Barclays Tactical Growth Index - 2-YR Par Rate	GTD	140.00%	131.00%	130.00%	121.00%	130.00%	121.00%

Strategies denoted with "GTD" guarantee Participation Rates for the Withdrawal Charge Period.



## WealthDefender™ Bonus

Premium Bonus	10-Year	7-Year	5-Year
Issue Ages: 0-70	15.50%	10.50%	8.50%
Issue Ages: 71-75	15.50%	10.50%	8.50%
Issue Ages: 76+	12.50%	8.50%	6.50%

Fixed and Indexed Crediting Strategy Rates	10-Year		7-Year		5-Year	
	HB	LB	HB	LB	HB	LB
Fixed Interest Strategy	3.25%	3.05%	3.15%	2.95%	3.05%	2.85%
S&P 500® 1-YR Cap Rate	6.00%	5.00%	6.25%	5.25%	6.50%	5.50%
S&P 500® 1-YR Bailout Cap Rate	3.00%	2.00%	3.00%	2.00%	3.00%	2.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	60.00%	54.00%	61.00%	55.00%	60.00%	54.00%
Barclays Tactical Growth Index - 1-YR Par Rate	64.00%	58.00%	64.00%	58.00%	63.00%	57.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	84.00%	75.00%	87.00%	78.00%	86.00%	77.00%
Barclays Tactical Growth Index - 2-YR Par Rate	94.00%	85.00%	96.00%	87.00%	93.00%	84.00%

Products with a premium bonus may have a lower cap rate or lower participation rate compared to products without a premium bonus.



## WealthDefender™ Bonus Plus

Premium Bonus	10-Year
Issue Ages: 0-70	22.50%
Issue Ages: 71-75	22.50%
Issue Ages: 76+	19.50%

Premium Bonus Rider Charge	10-Year
All Issue Ages	0.85%

Fixed and Indexed Crediting Strategy Rates	10-Year	
	HB	LB
Fixed Interest Strategy	3.25%	3.05%
S&P 500® 1-YR Cap Rate	6.00%	5.00%
S&P 500® 1-YR Bailout Cap Rate	3.00%	2.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	60.00%	54.00%
Barclays Tactical Growth Index - 1-YR Par Rate	64.00%	58.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	84.00%	75.00%
Barclays Tactical Growth Index - 2-YR Par Rate	94.00%	85.00%

Products with a premium bonus may have a lower cap rate or lower participation rate compared to products without a premium bonus. The Premium Bonus Rider Charge is equal to the rider charge percentage multiplied by the Contract Value and deducted each month during the Withdrawal Charge Period.





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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 WealthDefender™ series is for annuity policy form number ICC24\_FIA\_WG\_0724 with Contract Data Pages ICC24\_CDP\_WG\_0724. Application form number ICC24\_ILAIC\_WEALTHDEFENDER\_APP. Rider form numbers ICC24\_PTPPAR\_WG\_0724, ICC24\_PTTPCAP\_WG\_0724, ICC24\_BOW\_WG\_0724, ICC24\_NHHCW\_WG\_0724, ICC24\_TIW\_WG\_0724, ICC24\_ADLW\_WG\_0724, ICC24\_MVA\_WG\_0724, ICC24\_PBR\_WG\_0724, ICC24\_ENHPBR\_WG\_0724. Form numbers may vary by state. 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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