

Product Guide

Rates effective January 24, 2026



Premium Bonus	Base			Plus		
	Annual Rider Charge Rate	N/A			0.95%	
Issue Age*	0-70	71-75	76-78	0-70	71-75	76-78
Most states: AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, IL, IA, IN, KS, KY, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY	16%	14%	14%	22%	20%	20%
AK, CT, DE, ID, LA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	15%	13%	13%	20%	18%	18%
CA	14%	12%	12%	19%	17%	17%
FL (issue ages 65-78), MD	15%	13%	13%	20%	18%	18%

* The Premium Bonus rate is determined based on the oldest age of all Owners and Annuitants on the contract issue date.

Interest Crediting Rates: Strategies with and/or without a Strategy Charge are available on both Base and Plus versions	With 1.25% Strategy Charge	No Strategy Charge
2-Year Point-to-Point Strategies (No Cap)¹		
AI Powered Global Opportunities Index: AIGO (Participation Rate) ²	180%	125%
AI Powered US Equity Index: AIPEX (Participation Rate) ²	195%	140%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ²	255%	180%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{2, 3}	170%	120%
S&P 500 FC Index: SPXFCDUE (Participation Rate) ^{2, 4}	115%	80%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ²	180%	125%
1-Year Point-to-Point Strategies (No Cap)		
AI Powered Global Opportunities Index: AIGO (Participation Rate) ²	135%	95%
AI Powered US Equity Index: AIPEX (Participation Rate) ²	150%	107%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ²	185%	130%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{2, 3}	110%	77%
S&P 500 FC Index: SPXFCDUE (Participation Rate) ^{2, 4}	85%	60%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ²	135%	95%
1-Year Point-to-Point Strategy		
S&P 500® Index: SPX (Cap Rate)	8.00%	5.50%
1-Year Fixed Strategy		
Fixed Interest Rate	N/A	2.90%
CA	N/A	2.90%
Withdrawal Charge Duration	10 years	

¹ Two-year strategies not available in NH

² The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

³ The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

⁴ The full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

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<p>Ownership</p>	<p>Qualified – must be single ownership Nonqualified – joint ownership available</p>																																																																																														
<p>Premiums (Single premium only)</p>	<p>Minimum – \$10,000 (\$5,000 in AK, CT, DE, ID, LA, MN, NJ, NV, OH, OK, OR, PA, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)</p>																																																																																														
<p>Withdrawal Charge Rate Schedule</p> <p>Chart A: AL, AZ, AR, CO, DC, FL (ages 0-64), GA, HI, IL, IN, IA, KS, KY, ME, MA, MI, MS, MO, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY</p> <p>Chart B: AK, CT, DE, ID, LA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA</p> <p>Chart C: FL (ages 65-78) & MD</p> <p>Chart D: CA</p>	<p>Chart A</p> <table border="1"> <tr> <td>Contract Yr</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>Charge %</td> <td>12%</td> <td>12%</td> <td>12%</td> <td>11%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>4%</td> <td>0%</td> </tr> </table> <p>Chart B</p> <table border="1"> <tr> <td>Contract Yr</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>Charge %</td> <td>8.3%</td> <td>8.0%</td> <td>7.1%</td> <td>6.2%</td> <td>5.3%</td> <td>4.4%</td> <td>3.5%</td> <td>2.6%</td> <td>1.6%</td> <td>0.9%</td> <td>0%</td> </tr> </table> <p>Chart C</p> <table border="1"> <tr> <td>Contract Yr</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>Charge %</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </table> <p>Chart D</p> <table border="1"> <tr> <td>Contract Yr</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10+</td> </tr> <tr> <td>Charge %</td> <td>8.2%</td> <td>7.7%</td> <td>6.6%</td> <td>5.6%</td> <td>4.5%</td> <td>3.4%</td> <td>2.3%</td> <td>1.2%</td> <td>0.1%</td> <td>0%</td> </tr> </table> <p>Please reference left column for applicable states.</p>	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	8.3%	8.0%	7.1%	6.2%	5.3%	4.4%	3.5%	2.6%	1.6%	0.9%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10+	Charge %	8.2%	7.7%	6.6%	5.6%	4.5%	3.4%	2.3%	1.2%	0.1%	0%
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Strategy Charge (Not available on the Fixed Strategy)	Strategy charge options offer higher Cap and Participation Rates. The charge is calculated by multiplying the Strategy Value of the associated Strategy and an Annual Strategy Charge Rate on each contract anniversary. A portion of that charge (1/12th) is deducted from the applicable Strategy Value each month. The Initial Annual Strategy Charge Rate is set at contract issue and guaranteed for the first Index Term Period. A new Annual Strategy Charge Rate will be declared at the start of each Index Term Period.
Strategy Charge Credit	A one-time Strategy Charge Credit will be added to the Accumulated Value at the end of the Withdrawal Charge Period, if the sum of all strategy charges applied, minus the sum of all interest credits, is greater than zero. If withdrawals subject to a Withdrawal Charge are taken (including a full surrender), the Credit will not be applied.
Strategy Preset™ (Not available in NH)	Strategy Preset is a simple way to diversify across indices, which can help increase growth potential and mitigate risk. You can choose between one of three growth profiles and the renewing portion of your Accumulated Value will be automatically rebalanced each year.
Terminal Illness Waiver⁵ (Not available in CA)	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and the Annuitant meets the eligibility requirements. This waiver is available after your first Contract Anniversary. The Annuitant may not be diagnosed during the first Contract Year.
Confinement Waiver⁵ (Not available in CA & MA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. The Annuitant cannot be confined at the time the contract is issued, and confinement must begin at least one year after the Contract Date.
Death Benefit	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).
Enhanced Free Withdrawals (Plus only)	The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.
Return of Premium (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.
Enhanced Annuitization⁶ (Not Available in CA or FL) (Plus only)	After the seventh contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.
Annual Liquidity Rider Charge Rate (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.

⁵ **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

⁶ In MD, Performance Elite 10 allows Enhanced Annuitization after the sixth Contract Year.

Rates are guaranteed for the initial term and subject to change.

Index crediting strategies may be added (upon regulatory approval) or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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In calculating the performance of each of the Indices, EquBot deducts a servicing cost of 0.85% per annum for the AiGO Index, and a servicing cost of 0.50% per annum for the AiPEX Index, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the Indices and thus the amount of interest that will be credited to the fixed indexed annuity option based on each of the Indices.

The volatility control applied by EquBot may reduce the potential positive or negative change in each of the Indices and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on either of the Indices.

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In calculating the level of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

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