LEGACY
Your future is our business.

800-395-1053, Ext. 4002

OptiMark℠ Series Annuity Quick Reference

As of 12/2/2025

Insurance Carrier

Americo Financial Life and Annuity Insurance Company, Kansas City, MO

Financial Strength Rating

AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.

Rating as of 12/2/2025

Product

OptiMark Series single premium deferred fixed indexed annuities*

Product Version	Premium Bonus
OptiMark	12%
OptiMark LT	10%

Enhanced Death Benefit Rider*

Optional 8% roll-up enhanced death benefit rider with 15-year growth potential (not available in CA).

Current charge is 0.15%, deducted at the end of each contract year.

Issue Ages

Product Version	Ages (Q, NQ)
OptiMark, OptiMark LT	0–80
Enhanced death benefit	0–75

Premium

- $10,000 minimum, Q and NQ.
- $1 million maximum per owner without Home Office approval or commission reduction.

Index Dates

- 7th, 14th, 21st, or 28th of the month.

Features

- No-cost 12% premium bonus (10% in LT states) that issues through age 80.
- Market-proof index options offering growth in bull, bear, or flat markets! Includes a unique crediting method that allows participation in declining markets.
- S&P 500® IQ Index** options, offering an intelligent path to The 500™ for FIAs.
- 8% simple interest roll-up enhanced death benefit rider option with no waiting period and lump-sum payout for only 0.15%.*
- Penalty-free liquidity, starting Year 1.†
- Index gains credit at death.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*,†
- Accepts Q and NQ money; traditional, Roth, and SEP IRAs.
- Contractual Death Benefit—greatest of 100% of AV, GMV, or Return of Premium less prior gross withdrawals at death.

Withdrawals/Surrender†

Penalty-Free Withdrawals

Up to 10% of AV annually starting Year 1.

The minimum withdrawal amount is $500, with a minimum remaining accumulation value of $2,000.

Surrender Schedules (+ or – MVA)

OptiMark:
13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0%.

OptiMark LT:
11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%

OptiMark LT (FL and SC only):
10, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%

OptiMark LT (CA only):
9 Years: 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%

Bonus Recapture

Applies upon withdrawals over the penalty-free amount, rider termination, or contract surrender, according to the following schedule:

OptiMark:
100, 100, 100, 100, 100, 100, 80, 60, 40, 20, 0%

OptiMark LT:
90, 80, 70, 60, 50, 40, 30, 20, 10, 0%

Interest Crediting Options

One-Year **S&P 500®** Point-to-Point w/ Cap	6.50%
One-Year **S&P 500** Point-to-Point Inversion w/ Cap	16.40%
Two-Year **S&P 500** Point-to-Point w/ Participation Rate	58%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Cap	9.10%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Participation Rate	56%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Declared Rate on Gain	6.25%
One-Year **SG Laser Index††** Point-to-Point w/ Participation Rate	135%
Two-Year **SG Laser Index††** Point-to-Point w/ Participation Rate	185%
One-Year **SG Columbia Adaptive Risk Allocation Index** Point-to-Point w/ Participation Rate	133%
Two-Year **SG Columbia Adaptive Risk Allocation Index** Point-to-Point w/ Participation Rate	183%
Declared Interest Option	3.30%

Rates effective 12/2/2025, and subject to change.
Check LegacyNet® for updates.

60-Day Rate Lock:

- Pays the greater of the locked-in rate or the rate in effect when all premium is received.
- After 60 days from the application receipt date, current rates apply; renewals are based on the issue date.

Min. Guaranteed Rates

Guaranteed Minimum Value:
87.50% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.

Current Guaranteed Minimum Value Interest Rate:
2.85%, effective with contracts issued on or after 10/1/2025 (subject to change quarterly).

Cap:
Minimum guaranteed cap is 1%.

Participation Rate:
Minimum guaranteed participation rate is 5%.

Declared Rate on Gain:
Minimum guaranteed fixed rate on gain is 0.50%.

Declared Interest Account:
Minimum guaranteed annual interest rate is 0.15%.

Approved States

Now available in CA, DC, and OR!

OptiMark:
AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY

OptiMark LT:
AK, CA[2,3], CT, DE, FL[2], ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC[2], TX, UT, VA, WA

1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.
2. A state-specific surrender schedule applies.
3. Optional enhanced death benefit rider not available and a state-specific MVA formula applies.

OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC; ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (not available in MA):** AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. OptiMark is a service mark of Legacy Marketing Group.

The **"S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index")** are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Americo Financial Life and Annuity Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Americo's Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 IQ Index.

The **SG Columbia Adaptive Risk Allocation Index and the SG Lead Asset Select Exposure Rotation Index** (each, an "SG Index") are the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, "SG"). SG has contracted with Solactive AG ("Solactive") to maintain and calculate the SG Columbia Adaptive Risk Allocation Index and has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P") to maintain and calculate the SG Lead Asset Select Exposure Rotation Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", "SG Columbia Adaptive Risk Allocation Index", and "SG Lead Asset Select Exposure Rotation Index" (collectively, the "SG Marks") are trademarks or service marks of SG. SG has licensed use of the indices and the SG Marks to Americo Financial Life and Annuity Insurance Company ("Americo") for use in fixed indexed annuities. For the SG Columbia Adaptive Risk Allocation Index, SG has licensed use of certain marks from Columbia Management Investment Advisers, LLC or its affiliates (collectively, "Columbia Management") and sub-licensed use to Americo. Neither SG, Solactive AG, Columbia Management, S&P, nor any other third-party licensor has been authorized to act as an agent of Americo or has in any way sponsored, endorsed, sold, promoted, structured or priced any fixed indexed annuity or provided investment advice to Americo. Such parties make no representation regarding the advisability of purchasing, selling, or holding product linked to an SG Index, including Fixed Indexed Annuity, and shall not be liable for any related loss or payment thereof. Obligations to make payments under the fixed indexed annuities are solely the obligation of Americo. Neither Americo nor SG are obligated to invest annuity payments in the components of an SG Index. The Index levels are net of a 0.50% annual maintenance fee, calculated and deducted daily. Each SG Index also deducts fees to cover rebalancing, replication, and other costs. The total amount of these fees is unpredictable and depends on a number of factors. These fees and costs, which are increased by each SG Index's leverage, will reduce the potential positive change in such SG Index and increase the potential negative change in such SG Index. While the volatility control applied by each SG Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies. Additional information is available at https://www.sg-columbia-index.com and https://sg-lead-asset-select-exposure-rotation-index.com/.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.
†† Also known as the SG Lead Asset Select Exposure Rotation Index.

LEGACY
Your future is our business.
800-395-1053, Ext. 4002

LibertyMark Freedom® Series Annuity Quick Reference

As of 11/3/2025

Insurance Carrier

Americo Financial Life and Annuity Insurance Company, Kansas City, MO

Financial Strength Rating

AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.

Rating as of 11/3/2025

Product

LibertyMark Freedom Series single premium deferred fixed indexed annuities*

Product Version	Duration (Years)
10, 10 LT	10
10 LT (CA)	9
7	7

Enhanced Death Benefit (EDB) Rider*

- 8% simple roll-up for up to 15-years.
- Low cost—only 0.15% of the EDB Base Value annually.
- No waiting period.
- Lump-sum payout.
- No underwriting.
- Available through issue age 75.
- Not available in CA.

Issue Ages

Product Version	Ages (Q, NQ)
7, 10, 10 LT	0–85
With enhanced death benefit rider	0–75

Premium

- $10,000 minimum, Q and NQ.
- $2 million maximum per owner without Home Office approval or commission reduction ($1 million for issue ages 76+).

Index Dates

- 7th, 14th, 21st, or 28th of the month.

Features

- Accumulation powerhouse with freedom from mandatory fees.
- Simple yet powerful S&P 500® IQ Index** options.
- Fee/no-fee options—Buy higher caps and participation rates **for only 1%** to upgrade earnings potential.
- Index gains credit at death.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*,†
- Accepts Q and NQ money; traditional, Roth, and SEP IRAs; and non-contributory 403(b)/TSA plans.††
- Optional enhanced death benefit rider. Provides a payout of 220% of the initial premium after 15 years.
- Contract death benefit—Greatest of 100% of AV, return of premium less prior gross withdrawals,† or GMV at death.

Withdrawals/Surrender†

Penalty-Free Withdrawals

Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).

A market value adjustment (MVA) applies during the surrender charge period.

The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000.

Surrender Schedules (+/- MVA)

10:
12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%.

10 LT:
9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.

10 LT (in CA):
8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.

7:
9, 8.5, 8, 7, 6, 5, 4, 0%.

7 (in CA):
8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 0%.

Interest Crediting Options

	10, 10 LT		7	
	No Fee	1.00% Fee	No Fee	1.00% Fee
1-Yr S&P 500 PTP w/ Cap	8.70%	11.60%	8.55%	11.35%
2-Yr S&P 500 PTP w/ Par.	77%	94%	73%	90%
1-Yr S&P 500 IQ Index PTP w/ Cap** Fee option now available!	14.70%	26.35%	13.15%	21.95%
1-Yr S&P 500 IQ Index PTP w/ Par.**	75%	91%	70%	87%
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	182%	222%	170%	210%
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	249%	304%	233%	287%
1-Yr SG Laser Index§ PTP w/ Par.	178%	218%	168%	208%
2-Yr SG Laser Index§ PTP w/ Par.	245%	300%	231%	286%
Declared Interest Option	4.55%	NA	4.20%	NA

Rates effective 11/3/2025, and subject to change.
Check LegacyNet® for updates.

45-Day Rate Lock:

- Pays the greater of the locked-in rate or the rate on the index date after premium is received.
- After 45 days, current rates apply; renewals are based on the issue date.

Minimum Guarantees

Guaranteed Minimum Value (GMV)

87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.

Current Guaranteed Minimum Value Interest Rate:
2.85%, effective with contracts issued on or after 11/3/2025 (subject to change quarterly).

Guaranteed Minimum Declared Rates

Cap: 1%.

Participation Rate: 5%.

Declared Interest Option: 0.15%.

Approved States

10 and 10 Plus:
AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY

10 LT and 10 LT Plus:
AK, CA[2], CT, DE, FL, ID, MN, MO, MT, NH, NJ, NV, OH, OK, PA, SC, TX, UT, VA, WA

7:
AK, AR, AZ, CA[2], CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.
2. Enhanced death benefit rider not available.

LibertyMark Freedom Forms: Series 321-7 (12/22), 321-7 DP, 321-10 (12/22), 321-10 DP, 2509 (04/24), AAA321-7 (12/22), AAA321-7 DP, AAA321-10 (12/22), AAA321-10 DP, AAA2509 PTPP (04/24), AAA2509 PTPP WF (04/24), AAA2509 PTPC (04/24), AAA2509 PTPC WF (04/24), AAA2533, AAA2533 DP, AAA2537, AAA2537 DP; ICC22 321-7, ICC23 321-7 DP, ICC22 321-10, ICC23 321-10 DP, ICC24 2509 PTPP, ICC24 2509 PTPP WF, ICC24 2509 PTPC, ICC24 2509 PTPC WF, ICC24 2533, ICC24 2533 DP, ICC24 2537, ICC24 2537 DP. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. LibertyMark Freedom is a registered service mark of Legacy Marketing Group.

The **"S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index")** are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Americo Financial Life and Annuity Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Americo's Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 IQ Index.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.
†† Loans not available. In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.
§ Also known as the SG Lead Asset Select Exposure Rotation Index.

The SG Columbia Adaptive Risk Allocation Index and the SG Lead Asset Select Exposure Rotation Index (each, an "SG Index") are the exclusive property of SG Americas Securities, LLC (SG Americas Securities, LLC, together with its affiliates, "SG"). SG has contracted with Solactive AG ("Solactive") to maintain and calculate the SG Columbia Adaptive Risk Allocation Index and has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P") to maintain and calculate the SG Lead Asset Select Exposure Rotation Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", "SG Columbia Adaptive Risk Allocation Index", and "SG Lead Asset Select Exposure Rotation Index" (collectively, the "SG Marks") are trademarks or service marks of SG. SG has licensed use of the indices and the SG Marks to Americo Financial Life and Annuity Insurance Company ("Americo") for use in fixed indexed annuities. For the SG Columbia Adaptive Risk Allocation Index, SG has licensed use of certain marks from Columbia Management Investment Advisers, LLC or its affiliates (collectively, "Columbia Management") and sub-licensed use to Americo. Neither SG, Solactive AG, Columbia Management, S&P, nor any other third-party licensor has been authorized to act as an agent of Americo or has in any way sponsored, endorsed, sold, promoted, structured or priced any fixed indexed annuity or provided investment advice to Americo. Such parties make no representation regarding the advisability of purchasing, selling, or holding product linked to an SG Index, including Fixed Indexed Annuity, and shall not be liable for any related loss or payment thereof. Obligations to make payments under the fixed indexed annuities are solely the obligation of Americo. Neither Americo nor SG are obligated to invest annuity payments in the components of an SG Index. The Index levels are net of a 0.50% annual maintenance fee, calculated and deducted daily. Each SG Index also deducts fees to cover rebalancing, replication, and other costs. The total amount of these fees is unpredictable and depends on a number of factors. These fees and costs, which are increased by each SG Index's leverage, will reduce the potential positive change in such SG Index and increase the potential negative change in such SG Index. While the volatility control applied by each SG Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls. Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies. Additional information is available at https://www.sg-columbia-index.com and https://sg-lead-asset-select-exposure-rotation-index.com/.

LEGACY
Your future is our business.

800-395-1053, Ext. 4002

EclipseMark℠ Series Annuity Quick Reference

As of 9/25/2025

Insurance Carrier

Standard Insurance Company, Portland, OR

Financial Strength Ratings:

AM Best
"A" (Excellent), 3rd of 13 ratings.

S&P Global Ratings
A+ (Strong), 5th of 20 ratings.

Moody's
A1 (Good), 5th of 21 ratings.

Rating includes The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.

Ratings as of May 2025

Product

EclipseMark Series single premium deferred fixed index annuities*

Product Version	Duration (Years)	Ages (Q, NQ)	Premium Bonus
10	10	0–80	No
10 Plus	10	0–80	Yes
5	5	0–90	No
5 Plus	5	0–85	Yes

Premium Amounts

- $25,000 minimum, Q and NQ.
- $1 million maximum per owner without Home Office approval.

Death Benefit

- Greater of the annuity value or the guaranteed minimum value.
- Any unvested bonus amounts are available upon death.
- Index gains credit at death.

45-Day Rate Lock

Pays the greater of the locked-in rate or the rate when premium is received. Refer to the Sales Guide for details.

Features

- Interest crediting options with extended rate guarantee periods—no renewal rate guesswork.
- Generous liquidity—15% annually after Year 1.
- 5- or 10-year duration available, with or without premium bonus.
- Premium bonus up to 12%.
- Issues through age 90 with a five-year surrender schedule.
- Competitive commissions—Choose between upfront or trailing pay options.
- S&P 500® IQ Index** options: designed for FIAs, with simplicity and performance in mind.
- Duo Growth index option: Guaranteed earnings in any market with index growth plus guaranteed earnings rate—up to a cap.
- BofA Global MegaTrends Index option: Global innovation exposure with smart risk control.
- Accepts Q and NQ money; traditional, Roth, and SEP IRAs.

Premium Bonus

Premium Bonus

Available on "Plus" products to help jump-start earnings.

Product Version	Premium Bonus
10 Plus	12%
5 Plus	6% (0–80) 3% (81–85)

A premium bonus will result in a reduction in rate.

Vesting Schedules:

10 Plus
0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.

5 Plus
0, 10, 20, 30, 40, 100%.

The full bonus amount is available upon death and for withdrawals that fall within the surrender charge-free provisions.

Interest Crediting Strategies

Interest Crediting Strategy	Product Version	Current Rate	Rate Guarantee Period
S&P 500® One-Year PTP With Cap	10:	8.00%	1 Year
	10 Plus:	4.75%	
	5:	7.25%	1 Year
	5 Plus:	4.50%	
S&P 500 One-Year PTP With Cap Lock (Available only at contract issue. No transfers in/out.)	10:	6.50%	7 Years
	10 Plus:	3.50%	
	5:	5.75%	5 Years
	5 Plus:	3.25%	
S&P 500® IQ Index One-Year PTP With Cap**	10:	10.00%	10 Years
	10 Plus:	6.25%	
	5:	9.75%	5 Years
	5 Plus:	6.00%	
S&P 500 IQ Index One-Year PTP With Par. Rate**	10:	55%	10 Years
	10 Plus:	35%	
	5:	50%	5 Years
	5 Plus:	30%	
S&P 500 IQ Index One-Year PTP Duo Growth Rate** (Guaranteed Earnings Rate = GER.)	10:	5.75% Cap 2.00% GER	10 Years
	5:	5.50% Cap 2.00% GER	5 Years
BofA Global MegaTrends Index One-Year PTP With Par. Rate	10:	105%	10 Years
	10 Plus:	60%	
	5:	100%	5 Years
	5 Plus:	55%	
Fixed Interest Account	10:	4.00%	10 Years
	10 Plus	2.20%	
	5:	3.75%	5 Years
	5 Plus:	2.15%	

Rates effective 9/25/2025, and subject to change.
Check LegacyNet® for updates.

Withdrawals/Surrender†

Penalty-Free Withdrawals

Up to 15% of AV annually after the first contract year.

The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000.

Surrender Charge Waivers

- Nursing Home.
- Terminal Condition.
- Required Minimum Distributions.
- Annuitization.
- Death.

Surrender Charge Schedules (+/- MVA)

10, 10 Plus
9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0%.

5, 5 Plus
9.4, 8.5, 7.5, 6.5, 5.5, 0%.

Minimum Guaranteed Rates

Guaranteed Minimum Value

The greater of:

- The annuity value less surrender charges and MVA.
- Minimum nonforfeiture value equal to 87.50% of premium less surrenders (not including any surrender charges or MVA), accrued at no less than 1.00% for the life of the contract.

Current Nonforfeiture Rate:

- 1.75%, effective with contracts issued on or after 9/25/2025.

Minimum Guaranteed Interest Crediting Rates:

- Cap: 1.00%.
- Participation Rate: 10%.
- Guaranteed Earnings Rate: 0.10%.
- Fixed Interest Account: 0.10%.

Approved States

EclipseMark Series:

Approved in all states *except* CA and NY.

EclipseMark is a product of Standard Insurance Company, Portland, OR. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and distributor and are solely the responsibility of Standard Insurance Company. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent agency. Legacy Marketing Group is not an affiliate of The Standard or its affiliates. EclipseMark is a service mark of Legacy Marketing Group. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)FL. Riders: ICC24 R-VPB, ICC24 R-PTP-GPR, ICC24 R-PTP-TIR, ICC17-R-PTP, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-VPB, R-PTP-GPR, R-PTP-TIR, R-PTP, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other governmental agency. Some annuities may go down in value. Guarantees are based on the financial strength and claims-paying ability of Standard Insurance Company.

The **"S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index")** are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Standard Insurance Company (The Standard). S&P®, S&P 500®, US 500™, The 500™, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Standard's Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® and S&P 500 IQ Index.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Surrender charges and market value adjustment may apply to withdrawals taken during the surrender period. A 10% IRS penalty may apply to withdrawals taken prior to age 59½.

BofA Securities, Inc. and its Affiliates ("BofAS"), BofA Global MegaTrends Index (the "Index") and related information, the name "BofAS", and related trademarks, are intellectual property of BofAS, licensed from BofAS to Standard Insurance Company ("Licensee"). In connection with the Index, BofAS has licensed the use of certain marks and data from Salt Financial LLC (collectively with BofAS, the "Licensors"). Neither the Licensee nor any fixed index annuity product ("Product") referencing the Index is sponsored, operated, endorsed, sold or promoted by the Licensors. Obligations to make payments under any Product are solely the obligation of Licensee pursuant to the term of the contract between Licensee and you, and are not the responsibility of the Licensors. The Licensors, the Index and related information, the names of the Licensors, and related trademarks may not be copied, used, or distributed without the relevant Licensors' prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by the Licensors. The Licensors' only relationship to Licensee is the licensing (or sub-licensing) of certain trademarks and trade names and the Index or components thereof and the Licensors are not party to any transaction contemplated herein. **THE LICENSORS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE INDEX, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).**

MSCI indexes are the exclusive property of MSCI Inc. ("MSCI"). MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by BofA Securities, Inc. The fixed index annuity product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to such fixed index annuity product. The annuity contract contains a more detailed description of the limited relationship MSCI has with BofA Securities, Inc. and any related fixed index annuity product. No purchaser, seller or holder of this fixed index annuity product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote this fixed index annuity product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without the prior written permission of MSCI. Additional information about MSCI Inc. with respect to, among other matters, licensing, trademarks and limitation of liability can be found at MSCIDisclaimer.pdf (ml.com).

LEGACY
Your future is our business.

800-395-1053, Ext. 4002

ApexAdvantage® Annuity Quick Reference

As of 11/5/2025

Insurance Carrier	Product	Features	Income Riders	Interest Crediting Options††	Liquidity	Available States
Ameritas Life Insurance Corp., Lincoln, NE **Financial Strength Ratings** **AM Best:** "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 5/15/2024. **S&P Global Ratings:** "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 4/30/2025. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.	10-year modified single premium deferred fixed index annuity* **Issue Ages** 0–85 (Q and NQ) **Premium Amounts** • $25K minimum Year 1. • $5K minimum additional (Year 1 only). • $2M maximum per owner without Home Office approval or commission reduction. **Sweep (Allocation) Dates** 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.	• Competitive, income-focused FIA designed to rank among the top products for guaranteed immediate income. • Income payouts can begin after just one month, starting at age 50. • Choice of level or increasing income and covered lives when income begins, not at issue. • Spousal income designed to top the charts. • Optional booster upgrade that provides double income upon impairment—no confinement required. • Diverse interest crediting options, including the S&P 500® IQ Index,** a "smart" path to The 500™ for FIAs, and two options powered by BNP Paribas. • Death benefit equal to greater of accumulation value or MGSV. • Fast policy issue—under three business days on most cash with apps in good order.	Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow Rider℠ or FutureNow Rider With Booster. **FutureNow Rider** • Competitive early income for clients who want to start enjoying their future now. • Powered by: ○ 28% benefit base bonus. ○ 5% roll-up rate for up to three years. • Choice of single or spousal and level or increasing income payouts upon income election: ○ **Level**—Consistent, predictable payouts for life. ○ **Increasing**—Benefit base increases by 100% of policy earnings. • Payouts available after the first contract month, starting at age 50. • 1.25% annual charge.† **FutureNow Rider With Booster** • Same as FutureNow Rider, plus **double payouts** for impairment in two of six ADLs. • Double payouts available upon qualification after Year 2. • 1.35% annual charge.†	**NEW!** One-Year **S&P 500** Point-to-Point w/ Cap: **5.70%** One-Year **S&P 500** Point-to-Point w/ Par. Rate: **37%** **NEW!** One-Year **S&P 500 IQ Index**** Point-to-Point w/ Cap: **8.75%** **NEW!** One-Year **S&P 500 IQ Index**** Point-to-Point w/ Par. Rate: **50%** One-Year **BNPP US Governance Multi Asset Index** Point-to-Point w/ Par. Rate: **145%** **NEW!** One-Year **US Innovative Leaders 5 Index** Point-to-Point w/ Par. Rate *(Powered by BNP Paribas)*: **135%** One-Year **Fixed Account**: **3.60%** Rates effective 11/5/2025, and subject to change. Check LegacyNet® for updates.	**Penalty-Free Withdrawals** 10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy. **Surrender Schedule** Most States (+/- MVA): 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% California Only (No MVA): 8.00, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0% **Waiver of Surrender Charge Riders*** Included at no additional cost: • Confinement. • Terminal Illness. • Home Health Care. **Minimum Guaranteed Surrender Value (MGSV)** 87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently **2.55%**.	Available in all states *except* NY. **ApexAdvantage:** AK, AL, AR, AZ, CA[1], CO, CT, DC, DE, FL[2], GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY 1. No Market Value Adjustment and 9-year surrender schedule applies. 2. Waiver for Home Health Care not approved.

In approved states, ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or 2707 with 2707-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas) located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group are separate, independent entities. ApexAdvantage Index Annuities are modified single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. ApexAdvantage is a registered service mark, and FutureNow Rider is a service mark, of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp.

Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Ameritas and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

The **"S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index")** are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Ameritas Life Insurance Corp. ("Ameritas"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Ameritas Fixed Index Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 and S&P 500 IQ Index.

The BNPP US Governance Multi Asset Index (launched on 5/25/2022) and the US Innovative Leaders 5 Index (launched on 1/28/2020) are new indexes with limited historical information. For index information, visit https://governance-multi-asset-index.bnpparibas.com and https://innovativeleaders.bnpparibas.com. The BNPP US Governance Multi Asset Index and the US Innovative Leaders 5 Index (each, a "BNPP Index") are the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates are hereinafter referred to as "BNPP"). The BNP Paribas Index is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP US Governance Multi Asset Index", and "US Innovative Leaders 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and are licensed by Ameritas Life Insurance Corp. (the "Company") for use in a fixed index annuity (the "Company Product") offered by the Company. The Company Product is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any third party licensor of information to BNPP. BNPP's only relationship to the Company is the licensing of the BNPP Index and the BNPP Marks for certain purposes as well as acting as a hedge provider to the Company with respect to the Company Product. BNPP shall not have any liability with respect to a Company Product, and is not liable for any loss relating to the Company Product, whether arising directly or indirectly from the use of the BNPP Index, its methodology, any third party information used in the BNPP Index or its methodology, any BNPP Mark or otherwise. BNPP and any third party licensor of information to BNPP make no representations or warranties regarding the Company Product.

* May vary by state and may not be available in all states. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.
†† The minimum participation rate is 10% for all index options; the minimum cap is 1%; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.00%.

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.

LEGACY
Your future is our business.

800-395-1053, Ext. 4002

FlexMark Select® Series Annuity Quick Reference

As of 11/5/2025

Insurance Carrier

Ameritas Life Insurance Corp., Lincoln, NE

Financial Strength Ratings

AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.

Standard & Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.

Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

Product

FlexMark Select Series 10-year single premium deferred fixed index annuities*

Issue Ages

0–85 (Q and NQ)

Premium

- $25K min. Year 1.
- $5K min. additional (Year 1 only).
- $2M max. per owner without Home Office approval or commission reduction ($1M on bonus products for issue ages 75+).

Sweep (Allocation) Dates

5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.

Product Features

- No-cost income rider (guaranteed lifetime withdrawal benefit rider).**
- Optional upgraded income rider** with:
  - Level or lifestyle payout.
  - Income booster for declining health.*
- Vesting premium bonus on "Plus" products.*
- Rate banding offers upgraded rates for larger Accumulation Values (AV).
- Choice to "buy up" the rates on fee strategies.†
- Two proprietary indices allow for broad diversification and limited volatility.
- Extra one-time 10% emergency withdrawal after Year 1.*
- Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals, plus interest credited at the Standard Non-Forfeiture Interest Rate, currently 2.55%.
- Death benefit is greater of AV plus any bonus account or MGSV.

Income Riders**

Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue:

Basic GLWB Income Rider

- Automatically included at **no cost**!
- 4% Premium Accumulation Rate (PAR) compounded for up to 10 years.
- Payouts can start after Year 1 and age 50.
- No restart.

MyFit Income Rider®

- 7% PAR compounded for up to 10 years.
- Optional 10-year restart.
- Choice of level or lifestyle payout option when payouts begin.
- The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start.
- Payouts can start after Year 1 and age 50.
- 1.15% annual charge.

MyFit Income Rider With Booster*

- Same as MyFit Income Rider, plus **double payouts** for impairment in 2 of 6 activities of daily living (ADLs).
- 1.25% annual charge.

Premium Bonus

Vesting Premium Bonus*

Select Plus:
- 6%.

LT Plus:
- 4%.
- 2% (CA, IN, and MO).

10-Year Vesting Schedule*

(% vested at end of year)

Select Plus:
0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100%

LT Plus:
0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100%

Vested *and* non-vested values are included in the death benefit.

Interest Crediting Options†,††

AV:	Standard Band $0–$199,999 No Fee	Standard Band $0–$199,999 Fee†	Upgraded Band $200,000+ No Fee	Upgraded Band $200,000+ Fee†
S&P 500® 1Y PTP w/ Cap:				
Select and LT:	5.85%	7.80%	6.20%	8.15%
Plus and LT Plus:	5.40%	7.30%	5.70%	7.65%
Russell 2000® 1Y PTP w/ Cap:				
Select and LT:	6.80%	9.20%	6.95%	9.45%
Plus and LT Plus:	6.35%	8.60%	6.50%	8.85%
BNPP Momentum 5 Index§ 1Y PTP w/ Par. Rate:				
Select and LT:	135%	180%	145%	185%
Plus and LT Plus:	125%	170%	135%	175%
US Innovative Leaders 5 Index§ 1Y PTP w/ Par. Rate:				
Select and LT:	130%	170%	140%	175%
Plus and LT Plus:	120%	160%	130%	165%
S&P 500 2Y PTP w/ Par. Rate:*				
Select and LT:	47%	61%	49%	63%
Plus and LT Plus:	44%	58%	46%	60%
BNPP Momentum 5 Index§ 2Y PTP w/ Par. Rate:*				
Select and LT:	175%	220%	180%	235%
Plus and LT Plus:	160%	205%	165%	220%
US Innovative Leaders 5 Index§ 2Y PTP w/ Par. Rate:*				
Select and LT:	175%	220%	180%	230%
Plus and LT Plus:	160%	205%	165%	215%
1-Year Fixed Account:				
Select and LT:	3.45%		3.60%	
Plus and LT Plus:	3.20%		3.35%	

Rates effective 11/5/2025, and subject to change. Check LegacyNet® for updates.

Liquidity

Penalty-Free Withdrawals

Years 2–10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy.

Additional Emergency Access*

Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1.

Surrender Schedule (+/- MVA)*

Select and Plus:
10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%

LT and LT Plus:
9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%

LT and LT Plus (CA, IN, and MO):
8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%

Waiver of Surrender Charge Riders*

- Confinement.
- Terminal Illness.
- Home Health Care.

Available States

Select and Plus:

AL, AR, AZ, CO, DC, FL[1] (0–64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY

LT and LT Plus:

AK, CA[1,2,3,4,5,6,7], CT, DE, FL[1] (65+), HI, ID, IN[3], MA[1,5], MN[8], MO[3], NH[9], NJ[9], NM, NV, OH, OK, OR[8], PA[8], SC, TX, UT[8], WA[8]

1. No Home Health Care Waiver.
2. No Income Booster.
3. 2% bonus and 9-year surrender schedule apply.
4. No MVA.
5. No Confinement Waiver.
6. No Terminal Illness Waiver.
7. No extra 10% emergency w/d.
8. Fee interest crediting options not available.
9. No 2-year strategies.

* May vary by state and may not be available in all states. Check current State Approval Matrix.
** GLWB income riders are not available with all tax-qualified plan types. See Income Riders column for cost.
† Fee and multi-year options are not available in all states. On the 1-year fee options, a 1% fee is deducted at the beginning of each 1-year index period. On the 2-year fee options, a 2% fee is deducted at the beginning of each 2-year index period. Indexes not in existence for at least 10 years may not be illustrated in some states.
†† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.00%.
§ **The BNP Paribas Momentum Multi-Asset 5 Index, also known as the BNP Momentum 5 Index, launched on 1/27/2017. The US Innovative Leaders 5 Index launched on 1/28/2020. They are new indexes with limited historical information.** For index information, visit https://momentum5index.bnpparibas.com and https://innovativeleaders.bnpparibas.com.

LEGACY
Your future is our business.

800-395-1053, Ext. 4002

JourneyMark® Series Annuity Quick Reference

As of 11/15/2025

Insurance Carrier

Integrity Life Insurance Company, Cincinnati, OH

A proud member of Western & Southern Financial Group

Financial Strength Ratings*

AM Best: A+
Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).

Comdex Ranking:**
95 out of 100

Ratings are correct as of 11/15/2025, and are subject to change.

Product

JourneyMark Series modified single premium deferred fixed indexed annuity products

Product Versions

Base Product	Years	Issue Ages
JourneyMark	10	0–85
JourneyMark 7	7	0–85
JourneyMark 5	5	86–90
With Cascade Rider		
JourneyMark	10	0–80
JourneyMark 7	7	0–80
With Expanse Rider		
JourneyMark	10	45–80
JourneyMark 7	7	45–80

Premium
- $10K min., Q and NQ.
- $5K+ additional premium payments allowed during first contract year.
- $1.5M max., ages 0–75.
- $1M max., ages 76+.

Contract Guarantee
Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is 2.60%.

Death Benefit
Greater of 100% of account value (AV)—110% with Expanse Rider—plus interest credited as of the date of death, or the nonforfeiture value.

Features

- Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products.
- Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs.
- The option to issue to age 90 with a short, 5-year duration.
- Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA.
- Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch.

Cascade Rider

Enhanced Liquidity and Growth Rider
Optional upgrade with 7- and 10-year products.

Return of Premium benefit:
- Available after Year 3 with full premium, less any withdrawals.

Guaranteed Minimum Account Value benefit:
- One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product).
- Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges.
- Not available in CA.

Premium bonus:
- Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA.

Liquidity:
- 10% free withdrawals each index year after the first.

Cascade Rider charge:
- JourneyMark: 1%.
- JourneyMark 7: 0.35%.
- Assessed annually during the withdrawal charge period based on the AV.

Expanse Rider

Guaranteed Lifetime Withdrawal Benefit Rider
Optional upgrade with 7- and 10-year products.

Guaranteed Lifetime Withdrawal Benefit:
- Performance-driven benefit base that rolls up by:
  - 10% benefit base bonus (applied to each premium).
  - 200% of rate of interest credited for up to 15 years **(capped at 15% per index year)**.
- Income available in first year (must be age 60+).
- Choice of level or increasing payouts.

Income Doubler:
- 200% income payment for impairment in 2 of 6 ADLs.
- Available after 3 index years.

Enhanced Death Benefit:
- 110% of AV, including any interest paid on death.
- Payable as a lump sum after the third index year if income isn't activated.

Liquidity:
- 10% free withdrawals each index year after the first.

Expanse Rider charge: 1%
- Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.

Allocation Options

Current Par. Rates†	Base Product	With Cascade Rider	With Expanse Rider
Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point			
JourneyMark:	145%	145%	177%
JourneyMark 7:	155%	155%	187%
JourneyMark 5:	155%	NA	NA
Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point			
JourneyMark:	205%	205%	250%
JourneyMark 7:	220%	220%	265%
JourneyMark 5:	220%	NA	NA
Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark			
JourneyMark:	185%	185%	222%
JourneyMark 7:	197%	197%	235%
JourneyMark 5:	197%	NA	NA
Goldman Sachs Pathfinder, 1Y Point-to-Point			
JourneyMark:	67%	67%	82%
Goldman Sachs Pathfinder, 2Y Point-to-Point			
JourneyMark:	109%	109%	133%
Goldman Sachs Mariner, 1Y Point-to-Point			
JourneyMark 7:	142%	142%	172%
JourneyMark 5:	142%	NA	NA
Goldman Sachs Mariner, 2Y Point-to-Point			
JourneyMark 7:	200%	200%	242%
JourneyMark 5:	200%	NA	NA
S&P 500®, 1Y Point-to-Point			
JourneyMark:	38%	38%	47%
JourneyMark 7:	41%	41%	49%
JourneyMark 5:	41%	NA	NA
Fixed Interest Option (current declared rates):†			
JourneyMark:	3.65%	3.65%	4.45%
JourneyMark 7:	3.90%	3.90%	4.70%
JourneyMark 5:	3.90%	NA	NA

Rates effective 11/15/2025, and subject to change. Check LegacyNet® for updates.

Liquidity

Penalty-Free Withdrawals

Annual withdrawals are available after the first index year without a withdrawal charge or MVA (noncumulative; $250 minimum):
- 5% with base product.
- 10% with Cascade or Expanse Rider.

Withdrawal Charges (+/- MVA)

Base Product:
- JourneyMark: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 3, 2, 1, 0%
- JourneyMark 7: 9, 8.75, 7.75, 6.75, 5.75, 4.75, 3.75, 0%
- JourneyMark 5: 5, 4, 3, 2, 1, 0%

With Cascade Rider or Expanse Rider:
- JourneyMark: 9, 9, 8.25, 7.25, 6.25, 5, 4, 3, 2, 1, 0%
- JourneyMark 7: 9, 9, 8.25, 7.25, 6.25, 5, 4, 0%

Check Sales Guide for details and CA variations.

Approved States

Availability:
Approved in DC and all states *except* NY.

CA Variations:
In California, state-specific withdrawal charges, MVA, and premium bonus vesting schedule apply, and Waiver of Withdrawal Charge and Market Value Adjustment Rider and Guaranteed Minimum Account Value Benefit are not approved.

JourneyMark is issued by Integrity Life Insurance Company, Cincinnati, OH, which operates in DC and all states except NY. W&S Financial Group Distributors, Inc. (doing business as W&S Financial Insurance Services in CA) is an affiliated life insurance agency of the issuer. All companies are members of Western & Southern Financial Group. For use with Modified Single Premium Deferred Annuity Contract With Indexed Interest Options and Market Value Adjustment Feature series ICC20 INT-17 2004, ICC20 IR.39 GLWB 2004, ICC20 IR.40 ELG 2004, ICC20 IR.41 AB 2004, ICC20 IR.42 2004 WWC, ICC20 IE.47 SI-OY-PTP 2004, ICC20 IE.46 SI-MY-PTP 2004, ICC20 IE.48 SI-MY-HWM 2004. Product and feature availability, as well as benefit provisions, vary by state. JourneyMark products are designed and exclusively marketed by Legacy Marketing Group, an independent agency. JourneyMark is a registered service mark of Legacy Marketing Group. Issuer has sole financial responsibility for its products.

No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Integrity Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Integrity Life. JourneyMark is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Citi and Citi and Arc design are trademarks and service marks of Citigroup Inc. or its affiliates, are used and registered throughout the world, and are used under license for certain purposes by Integrity Life Insurance Company ("Integrity") or its affiliates (the "Licensee"). Citigroup Global Markets Limited ("Citigroup") has licensed the Citi Flexi-Beta 5 ER Index (the "Index") to the Licensee for its sole benefit. Neither the Licensee nor JourneyMark (the "Product") is sponsored, endorsed, sold or promoted by Citigroup or any of its affiliates. Citigroup makes no representation or warranty, express or implied, to persons investing in the Product. Such persons should seek appropriate advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by Citigroup without regard to Licensee, the Product or any investor in the Product. Citigroup is under no obligation to continue sponsoring or calculating the Index. CITIGROUP DOES NOT GUARANTEE THE ACCURACY OR PERFORMANCE OF THE INDEX, THE INDEX METHODOLOGY, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY CITIGROUP FOR USE IN CONNECTION WITH THE PRODUCT AND DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. Please see https://investmentstrategies.citi.com/cis/us for additional important information about the Citi Flexi-Beta 5 ER Index.

The Goldman Sachs Mariner Index and Goldman Sachs Pathfinder Index (the "Indexes"), and related trademarks and service marks are the exclusive property of Goldman Sachs and such Indexes are licensed to Integrity for use in insurance product(s) (each, a "Product"). The Product is not sponsored, endorsed, recommended, promoted or sold by Goldman Sachs or by any third party provider of market data. Goldman Sachs and its affiliates, and any third party data provider disclaim to the full extent legally permitted all representations, third-party-beneficiary obligations, and warranties, including concerning warranty, advisability, suitability, and data and methodology accuracy and errors. Neither the Indexes nor any of the assets comprising them are guaranteed to yield specific results. There are no third-party beneficiaries of any agreements between third party providers and Goldman Sachs. Visit https://www.goldmansachsindices.com/products/GSMARINR and https://www.goldmansachsindices.com/products/GSPATFDR for complete disclosures.

* Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

** The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.75%.