

As of 12/12/2025

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Options	Min. Guaranteed Rates	Approved States																						
Americo Financial Life and Annuity Insurance Company, Kansas City, MO	OptiMark Series single premium deferred fixed indexed annuities*	<ul style="list-style-type: none">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.	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually starting Year 1.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining accumulation value of \$2,000.</p> <p>Surrender Schedules (+ or – MVA)</p> <p>OptiMark: 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0%.</p> <p>OptiMark LT: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>OptiMark LT (FL and SC only): 10, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>OptiMark LT (CA only): 9 Years: 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%</p> <p>Bonus Recapture Applies upon withdrawals over the penalty-free amount, rider termination, or contract surrender, according to the following schedule:</p> <p>OptiMark: 100, 100, 100, 100, 100, 100, 80, 60, 40, 20, 0%</p> <p>OptiMark LT: 90, 80, 70, 60, 50, 40, 30, 20, 10, 0%</p>	<table><tr><td>One-Year S&P 500® Point-to-Point w/ Cap</td><td>5.75%</td></tr><tr><td>One-Year S&P 500 Point-to-Point Inversion w/ Cap</td><td>12.30%</td></tr><tr><td>Two-Year S&P 500 Point-to-Point w/ Participation Rate</td><td>49%</td></tr><tr><td>One-Year S&P 500 IQ Index** Point-to-Point w/ Cap</td><td>7.65%</td></tr><tr><td>One-Year S&P 500 IQ Index** Point-to-Point w/ Participation Rate</td><td>50%</td></tr><tr><td>One-Year S&P 500 IQ Index** Point-to-Point w/ Declared Rate on Gain</td><td>5.30%</td></tr><tr><td>One-Year SG Laser Index†† Point-to-Point w/ Participation Rate</td><td>122%</td></tr><tr><td>Two-Year SG Laser Index†† Point-to-Point w/ Participation Rate</td><td>168%</td></tr><tr><td>One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate</td><td>121%</td></tr><tr><td>Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate</td><td>166%</td></tr><tr><td>Declared Interest Option</td><td>2.85%</td></tr></table> <p>Rates effective 12/12/2025, and subject to change. Check LegacyNet® for updates.</p> <p>60-Day Rate Lock:</p> <ul style="list-style-type: none">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.	One-Year S&P 500® Point-to-Point w/ Cap	5.75%	One-Year S&P 500 Point-to-Point Inversion w/ Cap	12.30%	Two-Year S&P 500 Point-to-Point w/ Participation Rate	49%	One-Year S&P 500 IQ Index** Point-to-Point w/ Cap	7.65%	One-Year S&P 500 IQ Index** Point-to-Point w/ Participation Rate	50%	One-Year S&P 500 IQ Index** Point-to-Point w/ Declared Rate on Gain	5.30%	One-Year SG Laser Index†† Point-to-Point w/ Participation Rate	122%	Two-Year SG Laser Index†† Point-to-Point w/ Participation Rate	168%	One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate	121%	Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate	166%	Declared Interest Option	2.85%	<p>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.</p> <p>Current Guaranteed Minimum Value Interest Rate: 2.85%, effective with contracts issued on or after 10/1/2025 (subject to change quarterly).</p> <p>Cap: Minimum guaranteed cap is 1%.</p> <p>Participation Rate: Minimum guaranteed participation rate is 5%.</p> <p>Declared Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%.</p> <p>Declared Interest Account: Minimum guaranteed annual interest rate is 0.15%.</p>	<p>Now available in CA, DC, and OR!</p> <p>OptiMark: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY</p> <p>OptiMark LT: AK, CA²³, CT, DE, FL², ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC², TX, UT, VA, WA</p> <ol style="list-style-type: none">Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.A state-specific surrender schedule applies.Optional enhanced death benefit rider not available and a state-specific MVA formula applies.
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LibertyMark Freedom® Series Annuity Quick Reference

As of 1/1/2026

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Options	Minimum Guarantees	Approved States																																																												
Americo Financial Life and Annuity Insurance Company, Kansas City, MO	LibertyMark Freedom Series single premium deferred fixed indexed annuities [*]	<ul style="list-style-type: none">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.	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%. Z: 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%.	<table><tr><th></th><th colspan="2">10, 10 LT</th><th colspan="2">7</th></tr><tr><th></th><th>No Fee</th><th>1.00% Fee</th><th>No Fee</th><th>1.00% Fee</th></tr><tr><td>1-Yr S&P 500 PTP w/ Cap</td><td>8.05%</td><td>10.55%</td><td>8.00%</td><td>10.50%</td></tr><tr><td>2-Yr S&P 500 PTP w/ Par.</td><td>69%</td><td>85%</td><td>67%</td><td>83%</td></tr><tr><td>1-Yr S&P 500 IQ Index[™] PTP w/ Cap</td><td>13.15%</td><td>21.65%</td><td>12.40%</td><td>19.95%</td></tr><tr><td colspan="5">Fee option now available!</td></tr><tr><td>1-Yr S&P 500 IQ Index[™] PTP w/ Par.</td><td>70%</td><td>87%</td><td>68%</td><td>84%</td></tr><tr><td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>172%</td><td>212%</td><td>165%</td><td>204%</td></tr><tr><td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td><td>237%</td><td>291%</td><td>226%</td><td>281%</td></tr><tr><td>1-Yr SG Laser Index[§] PTP w/ Par.</td><td>169%</td><td>209%</td><td>163%</td><td>203%</td></tr><tr><td>2-Yr SG Laser Index[§] PTP w/ Par.</td><td>232%</td><td>287%</td><td>224%</td><td>280%</td></tr><tr><td>Declared Interest Option</td><td>4.25%</td><td>NA</td><td>4.00%</td><td>NA</td></tr></table> Rates effective 1/1/2026, and subject to change. Check LegacyNet® for updates. 60-Day Rate Lock: <ul style="list-style-type: none">Pays the greater of the locked-in rate or the rate on the index date after premium is received.After 60 days from the application receipt date, current rates apply; renewals are based on the issue date.		10, 10 LT		7			No Fee	1.00% Fee	No Fee	1.00% Fee	1-Yr S&P 500 PTP w/ Cap	8.05%	10.55%	8.00%	10.50%	2-Yr S&P 500 PTP w/ Par.	69%	85%	67%	83%	1-Yr S&P 500 IQ Index[™] PTP w/ Cap	13.15%	21.65%	12.40%	19.95%	Fee option now available!					1-Yr S&P 500 IQ Index[™] PTP w/ Par.	70%	87%	68%	84%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	172%	212%	165%	204%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	237%	291%	226%	281%	1-Yr SG Laser Index[§] PTP w/ Par.	169%	209%	163%	203%	2-Yr SG Laser Index[§] PTP w/ Par.	232%	287%	224%	280%	Declared Interest Option	4.25%	NA	4.00%	NA	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: 2.65% , effective with contracts issued on or after 1/1/2026 (subject to change quarterly). Guaranteed Minimum Declared Rates Cap: 1%. Participation Rate: 5%. Declared Interest Option: 0.15%.	10 and 10 Plus: AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA [†] , MD, ME, MI, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY 10 LT and 10 LT Plus: AK, CA [‡] , CT, DE, FL, ID, MN, MO, MT, NH, NJ, NV, OH, OK, PA, SC, TX, UT, VA, WA Z: AK, AR, AZ, CA [‡] , CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA [†] , 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.
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Financial Strength Rating AM Best “A” (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 1/1/2026	<table><tr><th>Product Version</th><th>Duration (Years)</th></tr><tr><td>10, 10 LT</td><td>10</td></tr><tr><td>10 LT (CA)</td><td>9</td></tr><tr><td>7</td><td>7</td></tr></table> Enhanced Death Benefit (EDB) Rider[‡] <ul style="list-style-type: none">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. <table><tr><th>Issue Ages</th><th>Ages (Q, NQ)</th></tr><tr><td>Product Version</td><td>7, 10, 10 LT</td></tr><tr><td>With enhanced death benefit rider</td><td>0–85</td></tr><tr><td></td><td>0–75</td></tr></table> Premium <ul style="list-style-type: none">\$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 <ul style="list-style-type: none">7th, 14th, 21st, or 28th of the month.	Product Version	Duration (Years)	10, 10 LT	10	10 LT (CA)	9	7	7	Issue Ages	Ages (Q, NQ)	Product Version	7, 10, 10 LT	With enhanced death benefit rider	0–85		0–75																																																	
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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), AAA321-10 (12/22), AAA321-10 DP, AAA2509 PTPP WF (04/24), AAA2509 PTPC (04/24), AAA2509 PTPC WF (04/24), AAA2533, AAA2533 DP, 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.

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* 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/>.

EclipseMarkSM Series Annuity Quick Reference

As of 2/3/2026

Insurance Carrier	Product	Features	Premium Bonus	Interest Crediting Strategies	Withdrawals/ Surrender [†]	Minimum Guaranteed Rates	Approved States																																																																																																								
<p>Standard Insurance Company, Portland, OR</p> <p>Financial Strength Ratings:</p> <p>AM Best "A" (Excellent), 3rd of 13 ratings.</p> <p>S&P Global Ratings A+ (Strong), 5th of 20 ratings.</p> <p>Moody's A1 (Good), 5th of 21 ratings.</p> <p>Rating includes The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.</p> <p>Ratings as of May 2025</p>	<p>EclipseMark Series single premium deferred fixed index annuities*</p> <table><tr><th>Product Version</th><th>Duration (Years)</th><th>Ages (Q, NQ)</th><th>Premium Bonus</th></tr><tr><td>10</td><td>10</td><td>0–80</td><td>No</td></tr><tr><td>10 Plus</td><td>10</td><td>0–80</td><td>Yes</td></tr><tr><td>5</td><td>5</td><td>0–90</td><td>No</td></tr><tr><td>5 Plus</td><td>5</td><td>0–85</td><td>Yes</td></tr></table> <p>Premium Amounts</p> <ul style="list-style-type: none">\$25,000 minimum, Q and NQ.\$1 million maximum per owner without Home Office approval. <p>Death Benefit</p> <ul style="list-style-type: none">Greater of the annuity value or the guaranteed minimum value.Any unvested bonus amounts are available upon death.Index gains credit at death. <p>45-Day Rate Lock</p> <p>Pays the greater of the locked-in rate or the rate when premium is received. Refer to the Sales Guide for details.</p>	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	<ul style="list-style-type: none">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.	<p>Premium Bonus</p> <p>Available on "Plus" products to help jump-start earnings.</p> <table><tr><th>Product Version</th><th>Premium Bonus</th></tr><tr><td>10 Plus</td><td>12%</td></tr><tr><td>5 Plus</td><td>6% (0–80) 3% (81–85)</td></tr></table> <p>A premium bonus will result in a reduction in rate.</p> <p>Vesting Schedules:</p> <p>10 Plus 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.</p> <p>5 Plus 0, 10, 20, 30, 40, 100%.</p> <p>The full bonus amount is available upon death and for withdrawals that fall within the surrender charge-free provisions.</p>	Product Version	Premium Bonus	10 Plus	12%	5 Plus	6% (0–80) 3% (81–85)	<table><tr><th>Interest Crediting Strategy</th><th>Product Version</th><th>Current Rate</th><th>Rate Guarantee Period</th></tr><tr><td rowspan="3">S&P 500® One-Year PTP With Cap</td><td>10:</td><td>8.00%</td><td rowspan="2">1 Year</td></tr><tr><td>10 Plus:</td><td>4.75%</td></tr><tr><td>5:</td><td>7.00%</td><td rowspan="2">1 Year</td></tr><tr><td rowspan="3">S&P 500 One-Year PTP With Cap Lock (Available only at contract issue. No transfers in/out.)</td><td>5 Plus:</td><td>4.50%</td></tr><tr><td>10:</td><td>6.50%</td><td rowspan="2">7 Years</td></tr><tr><td>10 Plus:</td><td>3.50%</td></tr><tr><td rowspan="3">S&P 500® IQ Index** One-Year PTP With Cap</td><td>5:</td><td>5.50%</td><td rowspan="2">5 Years</td></tr><tr><td>5 Plus:</td><td>3.25%</td></tr><tr><td>10:</td><td>10.00%</td><td rowspan="2">10 Years</td></tr><tr><td rowspan="3">S&P 500 IQ Index** One-Year PTP With Par. 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Rate	10:	105%	10 Years	10 Plus:	60%	5:	100%	5 Years	Fixed Interest Account	5 Plus:	55%	10:	4.00%	10 Years	10 Plus:	2.20%	Fixed Interest Account	5:	3.75%	5 Years	5 Plus:	2.15%	<p>Penalty-Free Withdrawals</p> <p>Up to 15% of AV annually after the first contract year.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Charge Waivers</p> <ul style="list-style-type: none">Nursing Home.Terminal Condition.Required Minimum Distributions.Annuitization.Death. <p>Surrender Charge Schedules (+/- MVA)</p> <p>10, 10 Plus 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0%.</p> <p>5, 5 Plus 9.4, 8.5, 7.5, 6.5, 5.5, 0%.</p>	<p>Guaranteed Minimum Value</p> <p>The greater of:</p> <ul style="list-style-type: none">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. <p>Current Nonforfeiture Rate:</p> <ul style="list-style-type: none">1.40%, effective with contracts issued on or after 2/3/2026. <p>Minimum Guaranteed Interest Crediting Rates:</p> <ul style="list-style-type: none">Cap: 1.00%.Participation Rate: 10%.Guaranteed Earnings Rate: 0.10%.Fixed Interest Account: 0.10%.	<p>EclipseMark Series:</p> <p>Approved in all states <i>except</i> CA and NY.</p>
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* 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.

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ApexAdvantage® Annuity Quick Reference

As of 1/5/2026

Insurance Carrier	Product	Features	Income Riders	Interest Crediting Options††		Liquidity	Available States													
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings</p> <p>AM Best: “A” (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 5/15/2024.</p> <p>S&P Global Ratings: “A+” (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 4/30/2025.</p> <p>Ameritas Mutual Holding Company’s ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>10-year modified single premium deferred fixed index annuity*</p> <p>Issue Ages 0–85 (Q and NQ)</p> <p>Premium Amounts</p> <ul style="list-style-type: none">• \$25K minimum Year 1.• \$5K minimum additional (Year 1 only).• \$2M maximum per owner without Home Office approval or commission reduction. <p>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.</p>	<ul style="list-style-type: none">• 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.	<p>Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow RiderSM or FutureNow Rider With Booster.</p> <p>FutureNow Rider</p> <ul style="list-style-type: none">• Competitive early income for clients who want to start enjoying their future now.• Powered by:<ul style="list-style-type: none">○ 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:<ul style="list-style-type: none">○ 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.† <p>FutureNow Rider With Booster</p> <ul style="list-style-type: none">• 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.†	<table><tr><td>One-Year S&P 500 Point-to-Point w/ Cap</td><td>5.95%</td></tr><tr><td>One-Year S&P 500 Point-to-Point w/ Par. Rate</td><td>40%</td></tr><tr><td>One-Year S&P 500 IQ Index** Point-to-Point w/ Cap</td><td>8.75%</td></tr><tr><td>One-Year S&P 500 IQ Index** Point-to-Point w/ Par. Rate</td><td>53%</td></tr><tr><td>One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate</td><td>150%</td></tr><tr><td>One-Year US Innovative Leaders 5 Index Point-to-Point w/ Par. Rate (Powered by BNP Paribas)</td><td>140%</td></tr><tr><td>One-Year Fixed Account</td><td>3.70%</td></tr></table>	One-Year S&P 500 Point-to-Point w/ Cap	5.95%	One-Year S&P 500 Point-to-Point w/ Par. Rate	40%	One-Year S&P 500 IQ Index** Point-to-Point w/ Cap	8.75%	One-Year S&P 500 IQ Index** Point-to-Point w/ Par. Rate	53%	One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	150%	One-Year US Innovative Leaders 5 Index Point-to-Point w/ Par. Rate (Powered by BNP Paribas)	140%	One-Year Fixed Account	3.70%	<p>Penalty-Free Withdrawals 10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy.</p> <p>Surrender Schedule</p> <p>Most States (+/- MVA): 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>California Only (No MVA): 8.00, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p>Waiver of Surrender Charge Riders* Included at no additional cost:</p> <ul style="list-style-type: none">• Confinement.• Terminal Illness.• Home Health Care. <p>Minimum Guaranteed Surrender Value (MGSV) 87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently 2.40%.</p>	<p>Available in all states <i>except</i> NY.</p> <p>ApexAdvantage:</p> <p>AK, AL, AR, AZ, CA¹, CO, CT, DC, DE, FL², 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</p> <p>1. No Market Value Adjustment and 9-year surrender schedule applies.</p> <p>2. Waiver for Home Health Care not approved.</p>
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<p>Rates effective 1/5/2026, and subject to change. Check LegacyNet® for updates.</p>																				

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.

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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%.

FlexMark Select® Series Annuity Quick Reference

As of 1/5/2026

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†,††	Liquidity	Available States																																																																																																																																	
Ameritas Life Insurance Corp., Lincoln, NE	FlexMark Select Series 10-year single premium deferred fixed index annuities*	<ul style="list-style-type: none">No-cost income rider (guaranteed lifetime withdrawal benefit rider).**Optional upgraded income rider** with:<ul style="list-style-type: none">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 2.40%.Death benefit is greater of AV plus any bonus account or MGSV.	Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue: Basic GLWB Income Rider <ul style="list-style-type: none">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® <ul style="list-style-type: none">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* <ul style="list-style-type: none">Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 activities of daily living (ADLs).1.25% annual charge.	Vesting Premium Bonus* Select Plus: <ul style="list-style-type: none">6%. LT Plus: <ul style="list-style-type: none">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 <i>and</i> non-vested values are included in the death benefit.	<table><tr><th rowspan="2">AV:</th><th colspan="2">Standard Band \$0-\$199,999</th><th colspan="2">Upgraded Band \$200,000+</th></tr><tr><th>No Fee</th><th>Fee†</th><th>No Fee</th><th>Fee†</th></tr><tr><td>S&P 500® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>6.00%</td><td>7.95%</td><td>6.35%</td><td>8.30%</td></tr><tr><td>Plus and LT Plus:</td><td>5.55%</td><td>7.45%</td><td>5.85%</td><td>7.80%</td></tr><tr><td>Russell 2000® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>6.95%</td><td>9.25%</td><td>7.10%</td><td>9.50%</td></tr><tr><td>Plus and LT Plus:</td><td>6.50%</td><td>8.65%</td><td>6.65%</td><td>8.90%</td></tr><tr><td>BNPP Momentum 5 Index[§] 1Y PTP w/ Par. 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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 <ol style="list-style-type: none">No Home Health Care Waiver.No Income Booster.2% bonus and 9-year surrender schedule apply.No MVA.No Confinement Waiver.No Terminal Illness Waiver.No extra 10% emergency w/d.Fee interest crediting options not available.No 2-year strategies.
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In approved states, FlexMark Select Index Annuities (Form 2705 with 2705-SCH or 2705-SCH-L) 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. FlexMark Select Index Annuities are 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. FlexMark Select and MyFit Income Rider are registered service marks of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates.

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* 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>.

JourneyMark® Series Annuity Quick Reference

As of 1/15/2026

Insurance Carrier	Product	Features	Cascade Rider	Expense Rider	Allocation Options				Liquidity	Approved States																																																																																								
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western & Southern Financial Group</p> <p>Financial Strength Ratings*</p> <p>AM Best: A+ Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p>Comdex Ranking:** 95 out of 100</p> <p>Ratings are correct as of 1/15/2026, and are subject to change.</p>	JourneyMark Series modified single premium deferred fixed indexed annuity products	<ul style="list-style-type: none">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.	Enhanced Liquidity and Growth Rider Optional upgrade with 7- and 10-year products.	Guaranteed Lifetime Withdrawal Benefit Rider Optional upgrade with 7- and 10-year products.					Penalty-Free Withdrawals Annual withdrawals are available after the first index year without a withdrawal charge or MVA (noncumulative; \$250 minimum): <ul style="list-style-type: none">5% with base product.10% with Cascade or Expense Rider.	Availability: Approved in DC and all states <i>except</i> NY.																																																																																								
	Product Versions									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.																																																																																								
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			Return of Premium benefit: <ul style="list-style-type: none">Available after Year 3 with full premium, less any withdrawals.	Guaranteed Lifetime Withdrawal Benefit: <ul style="list-style-type: none">Performance-driven benefit base that rolls up by:<ul style="list-style-type: none">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.	Citi Flexi-Beta 5 Excess Return, 1Y Point-to-Point <table><tr><td>JourneyMark:</td><td>147%</td><td>147%</td><td>180%</td></tr><tr><td>JourneyMark 7:</td><td>157%</td><td>157%</td><td>190%</td></tr><tr><td>JourneyMark 5:</td><td>157%</td><td>NA</td><td>NA</td></tr></table>	JourneyMark:	147%	147%	180%	JourneyMark 7:	157%	157%	190%	JourneyMark 5:	157%	NA	NA	Citi Flexi-Beta 5 Excess Return, 2Y Point-to-Point <table><tr><td>JourneyMark:</td><td>210%</td><td>210%</td><td>252%</td></tr><tr><td>JourneyMark 7:</td><td>222%</td><td>222%</td><td>267%</td></tr><tr><td>JourneyMark 5:</td><td>222%</td><td>NA</td><td>NA</td></tr></table>	JourneyMark:	210%	210%	252%	JourneyMark 7:	222%	222%	267%	JourneyMark 5:	222%	NA	NA	Citi Flexi-Beta 5 Excess Return, 5Y High Water Mark <table><tr><td>JourneyMark:</td><td>190%</td><td>190%</td><td>227%</td></tr><tr><td>JourneyMark 7:</td><td>202%</td><td>202%</td><td>237%</td></tr><tr><td>JourneyMark 5:</td><td>202%</td><td>NA</td><td>NA</td></tr></table>	JourneyMark:	190%	190%	227%	JourneyMark 7:	202%	202%	237%	JourneyMark 5:	202%	NA	NA	Goldman Sachs Pathfinder, 1Y Point-to-Point <table><tr><td>JourneyMark:</td><td>68%</td><td>68%</td><td>83%</td></tr></table>	JourneyMark:	68%	68%	83%	Goldman Sachs Pathfinder, 2Y Point-to-Point <table><tr><td>JourneyMark:</td><td>111%</td><td>111%</td><td>134%</td></tr></table>	JourneyMark:	111%	111%	134%	Goldman Sachs Mariner, 1Y Point-to-Point <table><tr><td>JourneyMark 7:</td><td>145%</td><td>145%</td><td>175%</td></tr><tr><td>JourneyMark 5:</td><td>145%</td><td>NA</td><td>NA</td></tr></table>	JourneyMark 7:	145%	145%	175%	JourneyMark 5:	145%	NA	NA	Goldman Sachs Mariner, 2Y Point-to-Point <table><tr><td>JourneyMark 7:</td><td>202%</td><td>202%</td><td>242%</td></tr><tr><td>JourneyMark 5:</td><td>202%</td><td>NA</td><td>NA</td></tr></table>	JourneyMark 7:	202%	202%	242%	JourneyMark 5:	202%	NA	NA	S&P 500®, 1Y Point-to-Point <table><tr><td>JourneyMark:</td><td>41%</td><td>41%</td><td>50%</td></tr><tr><td>JourneyMark 7:</td><td>44%</td><td>44%</td><td>52%</td></tr><tr><td>JourneyMark 5:</td><td>44%</td><td>NA</td><td>NA</td></tr></table>	JourneyMark:	41%	41%	50%	JourneyMark 7:	44%	44%	52%	JourneyMark 5:	44%	NA	NA	Fixed Interest Option (current declared rates):† <table><tr><td>JourneyMark:</td><td>3.70%</td><td>3.70%</td><td>4.50%</td></tr><tr><td>JourneyMark 7:</td><td>3.95%</td><td>3.95%</td><td>4.75%</td></tr><tr><td>JourneyMark 5:</td><td>3.95%</td><td>NA</td><td>NA</td></tr></table>	JourneyMark:	3.70%	3.70%	4.50%	JourneyMark 7:	3.95%	3.95%	4.75%	JourneyMark 5:	3.95%	NA	NA	Withdrawal Charges (+/- MVA) Base Product: <ul style="list-style-type: none">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 Expense Rider: <ul style="list-style-type: none">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% <p>Check Sales Guide for details and CA variations.</p>
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JourneyMark 5:	145%	NA	NA																																																																																															
JourneyMark 7:	202%	202%	242%																																																																																															
JourneyMark 5:	202%	NA	NA																																																																																															
JourneyMark:	41%	41%	50%																																																																																															
JourneyMark 7:	44%	44%	52%																																																																																															
JourneyMark 5:	44%	NA	NA																																																																																															
JourneyMark:	3.70%	3.70%	4.50%																																																																																															
JourneyMark 7:	3.95%	3.95%	4.75%																																																																																															
JourneyMark 5:	3.95%	NA	NA																																																																																															
			Guaranteed Minimum Account Value benefit: <ul style="list-style-type: none">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.	Income Doubler: <ul style="list-style-type: none">200% income payment for impairment in 2 of 6 ADLs.Available after 3 index years.																																																																																														
			Premium bonus: <ul style="list-style-type: none">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.	Enhanced Death Benefit: <ul style="list-style-type: none">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: <ul style="list-style-type: none">10% free withdrawals each index year after the first.	Liquidity: <ul style="list-style-type: none">10% free withdrawals each index year after the first.																																																																																														
			Cascade Rider charge: <ul style="list-style-type: none">JourneyMark: 1%.JourneyMark 7: 0.35%.Assessed annually during the withdrawal charge period based on the AV.	Expense Rider charge: 1% <ul style="list-style-type: none">Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.																																																																																														

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† 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 2.50%.