FOR IMMEDIATE RELEASE

Legacy Marketing Group® and Malibu Life Launch Two New Fixed Indexed Annuities for Performance-Driven Income Planning

PETALUMA, CA, October 21, 2026—Legacy today announced the release of two new fixed indexed annuities (FIAs) with carrier partner Malibu Life. Issued by Malibu Life's Texas-domiciled insurance company TruSpire Retirement Insurance Company, **PillarMark℠ with MultiRider℠** offers competitive lifetime income with a 10-year wait (or age 85, whichever comes first), while **SpireMark℠ with MultiRider Max℠** provides greater retirement planning flexibility with the potential to begin income earlier.

"PillarMark and SpireMark were both developed with the goal of addressing a wide variety of client needs—starting with the potential for increasing income for life," said Legacy President Preston Pitts. "But, whether clients are looking for a way to lay a foundation for their future down the road, start taking early income, or address other retirement concerns such as paying for unexpected health care costs or leaving a larger legacy, these FIAs offer the potential for powerful solutions."

To help address a myriad of needs that are top of mind for retirees, PillarMark and SpireMark offer a lifetime income source, benefits that can enhance quality of life, and an Enhanced Death Benefit to help support beneficiaries. These products include a Benefit Base Bonus to kick-start income and benefit potential. The Benefit Base has the potential to increase for life, based on interest credited to the annuity, with roll-ups both *before* and *after* income activation. The higher the Benefit Base grows, the greater the income and benefits.

PillarMark and SpireMark include 10 available allocation options, including the Bloomberg Bitcoin US 100 10% Index, the Nasdaq-100 HiCap™ Index, the Solactive Nasdaq-100 DART 10% Index, a fixed account, and more. Pre-bundled Allocation Blueprints provide simplified diversification and may offer higher rates and caps than individually selected options. The preset Allocation Blueprints are designed to align with a client's preferred earnings approach, from conservative to aggressive.

"Retirement looks different for every individual, and we believe the products we bring to market should reflect that," said Todd Shriber, Chief Executive Officer of Malibu Life. "PillarMark and SpireMark combine compelling income potential with the flexibility and choice clients need to plan for retirement on their terms. Both products reflect our focus on building innovative solutions that deliver meaningful value and help clients approach retirement with greater confidence."

"Partnering with Malibu Life is an important step as we expand our carrier relationships and enhance the retirement planning solutions we offer," Pitts added. "Together, we're focused on delivering value to consumers while simplifying the experience for independent advisors."

PillarMark and SpireMark are issued by TruSpire, which has been rated “A-” by KBRA and B++ by AM Best for financial strength.* For more information about PillarMark and SpireMark, please visit the Legacy Marketing Group website.

###

About Legacy Marketing Group

Legacy Marketing Group works with well-respected insurance companies to design and market proprietary products that provide financial stability to generations of Americans. These products are sold exclusively through the company’s nationwide network of independent marketing organizations and insurance agents. With more than three decades of industry experience and a full-service, relationship-focused business model, Legacy is a recognized leader in the independent Producer distribution channel. Since the company’s inception in 1993, Legacy’s vision has been to create value for consumers, Producers, and IMOs by providing unique and innovative products designed to help consumers reach their retirement goals. Legacy’s passion for innovation and service is the bedrock of the company.

About Malibu Life

Malibu Life is the marketing name for Malibu Life Holdings Ltd. and its operating subsidiaries, including TruSpire Retirement Insurance Company, a U.S.-domiciled life and retirement insurance company focused on the retail annuity market. TruSpire is expected to serve as Malibu Life’s direct U.S. annuity origination platform. The platform is focused on delivering retirement solutions through independent distribution channels with an emphasis on product value, service quality, and long-term policyholder security.

Legacy Marketing Group Media Contact

Jennaca M. Markoe
jennaca.markoe@legacynet.com
800-395-1053, Ext. 5808

Malibu Life Media Contact

Ryan Whittington
Rwhittington@Prosek.com
(909) 770-2952

Malibu Life Investor Contact

Investor Relations
ir@malibulifeinsurance.com
(212) 715-6707

Malibu Life is the marketing name for Malibu Life Holdings Ltd. and its operating subsidiaries, including TruSpire Retirement Insurance Company. Malibu Life Holdings Ltd. does not offer products for sale in the United States. All annuities are issued by and solely the financial responsibility of TruSpire Retirement Insurance Company (TruSpire). TruSpire is headquartered in Irving, Texas. Product series ICC23-FIA-TS is an Individual Modified Single Premium Deferred Fixed Indexed Annuity. Product, features, riders, and availability may vary by state. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. TruSpire is licensed to conduct business in 43 states and the District of Columbia. TruSpire does not do business in New York and certain other states. For more information about where TruSpire is licensed, please visit www.malibulifeusa.com. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to

withdrawals taken before age 59½. Products are designed and exclusively marketed by Legacy Marketing Group, an independent agency. PillarMark, SpireMark, MultiRider, and MultiRider Max are service marks of Legacy Marketing Group.

* Rated A- (Strong) by KBRA, 7th highest of 22 ratings and B++ (Good) by AM Best, 5th highest of 13 ratings for financial strength. Ratings are current as of August 2026.

ML1113v0626