

LibertyMark Freedom 10 and 10 LT

Single Premium Deferred Fixed Indexed Annuity

| Interest Crediting Option | Rate Type | No Fee | With Fee |
|--|------------|--------|----------|
| One-Year S&P 500 [®] Point-to-Point With Cap | Cap | 8.80% | 14.65% |
| Two-Year S&P 500 Point-to-Point With Participation Rate | Par. Rate | 78% | 107% |
| One-Year S&P 500 IQ Index* Point-to-Point With Cap | Cap | 15.20% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate | Par. Rate | 76% | 105% |
| One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | Par. Rate | 186% | 255% |
| Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | Par. Rate | 255% | 351% |
| One-Year SG Laser Index** Point-to-Point With Participation Rate | Par. Rate | 182% | 252% |
| Two-Year SG Laser Index** Point-to-Point With Participation Rate | Par. Rate | 251% | 348% |
| Declared Interest Option | Fixed Rate | 4.65% | N/A |

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax,[†] plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page. The current Guaranteed Minimum Value Interest Rate is 2.80%, effective with contracts issued on or after 7/1/2025.

Caps and rates effective 7/29/2025, and subject to change.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE LIBERTYMARK FREEDOM CONSUMER BROCHURE AND INTEREST CREDITING OPTIONS BROCHURE.

See important
disclosures at end.

LibertyMark Freedom 10 Plus and 10 LT Plus

Single Premium Deferred Fixed Indexed Annuity

| Interest Crediting Option | Rate Type | No Fee | With Fee |
|--|------------|--------------|---------------|
| One-Year S&P 500 [®] Point-to-Point With Cap | Cap | 6.70% | 11.00% |
| Two-Year S&P 500 Point-to-Point With Participation Rate | Par. Rate | 58% | 88% |
| One-Year S&P 500 IQ Index* Point-to-Point With Cap | Cap | 9.15% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate | Par. Rate | 56% | 86% |
| One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | Par. Rate | 136% | 205% |
| Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | Par. Rate | 186% | 282% |
| One-Year SG Laser Index** Point-to-Point With Participation Rate | Par. Rate | 136% | 206% |
| Two-Year SG Laser Index** Point-to-Point With Participation Rate | Par. Rate | 187% | 283% |
| Declared Interest Option | Fixed Rate | 3.35% | N/A |

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[See important disclosures at end.](#)

LibertyMark Freedom 7

Single Premium Deferred Fixed Indexed Annuity

| Interest Crediting Option | Rate Type | No Fee | With Fee |
|--|------------|--------|----------|
| One-Year S&P 500 [®] Point-to-Point With Cap | Cap | 8.65% | 13.30% |
| Two-Year S&P 500 Point-to-Point With Participation Rate | Par. Rate | 74% | 99% |
| One-Year S&P 500 IQ Index* Point-to-Point With Cap | Cap | 13.55% | N/A |
| One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate | Par. Rate | 71% | 97% |
| One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | Par. Rate | 174% | 233% |
| Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate | Par. Rate | 239% | 321% |
| One-Year SG Laser Index** Point-to-Point With Participation Rate | Par. Rate | 172% | 232% |
| Two-Year SG Laser Index** Point-to-Point With Participation Rate | Par. Rate | 237% | 320% |
| Declared Interest Option | Fixed Rate | 4.30% | N/A |

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In Oregon: ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF; AOR2181.

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* Also known as the S&P 500 IQ 0.5% Decrement Index.

** Also known as the SG Lead Asset Select Exposure Rotation Index.

† Premium tax does not apply in Oregon.

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