

LibertyMark Freedom® Series Annuity Quick Reference

As of 11/3/2025

Insurance Carrier	Product		Features	Withdrawals/ Surrender [†]	Interest Crediting Options				Minimum Guarantees	Approved States	
	LibertyMark Freedom Series single premium deferred fixed indexed annuities' Product Version (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		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.		==	ing Opt	0, LT 1.00% Fee 11.60%	No Fee 8.55% 73%	1.00% Fee 11.35% 90% 21.95% 87% 210%	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%.	• • •
	Product Version 7, 10, 10 LT With enhanced death benefit rider Premium • \$10,000 minimum, Q and • \$2 million maximum per o without Home Office approxommission reduction (\$1 for issue ages 76+). Index Dates • 7th, 14th, 21st, or 28th of	owner roval or 1 million	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.	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%.	w/ Par. 2-Yr SG Laser Index [§] PTP w/ Par. Declared Interest Option Rates effective 11/3/2025, and Check LegacyNet [®] for updates. 45-Day Rate Lock: Pays the greater of the locked after premium is received. After 45 days, current rates a issue date.	245% 4.55% subject to	300% NA o change.	231% 4.20% on the inde	286% NA	Participation Rate: 5%. Declared Interest Option: 0.15%.	Confinement Endorsement not available. 2. Enhanced death benefit rider not available.

LibertyMark Freedom Forms: Series 321-7 (12/22), 321-10 (12/22), 321-10 DP, 2509 (04/24), AAA321-7 (12/22), AAA321-7 DP, AAA321-10 DP, AAA2509 PTPP (04/24), AAA2503 DP, AAA

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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

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