

NEW! PillarMarkSM Annuity Quick Reference

 Information is current
as of 9/30/2026.

Insurance Carrier	Product	Features	MultiRider SM	Interest Crediting Allocations	Liquidity	Available States																																																																																																							
Issued by TruSpire Retirement Insurance Company, a Malibu Life USA Company, headquartered in Irving, TX. Financial Strength Ratings AM Best B++ (Good) 5th highest of 13 ratings. Rating as of 8/12/2026. KBRA A- (Strong), 7th highest of 22 ratings. Rating as of 7/15/2026.	PillarMark 10-year modified single premium deferred fixed indexed annuity* Issue Ages 50–85 (Q and NQ) Premium \$25K min. \$2K min. additional (allowed in Year 1 only). \$2M maximum per owner without prior Home Office approval. Contractual Death Benefit - Greater of the Account Value (AV) or Guaranteed Minimum Value, paid as lump sum or annuity payments.	- Performance-driven deferred income at no additional cost. - Designed for fee-averse clients who have time to grow their Benefit Base. - Two ADL-triggered benefits available for life’s “what ifs.” 225% income booster for qualified confinement or impairment in 2 of 6 ADLs. 10% first-year access, plus stacking penalty-free withdrawals up to 20% starting Year 2. - Preset Allocation Blueprints for simplified diversification. - S&P 500®—Widely regarded as the best single gauge of U.S. large cap equities. - S&P 500 IQ Index**—S&P 500 and cash components, with 15% volatility control overlay. - Bloomberg Bitcoin US 100 10% Index—Bridges traditional equity growth with digital innovation for “crypto-plus-growth” exposure. - Nasdaq-100 HiCap™ Index—Reorients the Nasdaq-100 risk profile to attempt to maximize upside potential while maintaining benchmark-like characteristics. - Solactive Nasdaq-100 DART 10% Index—Diverse asset mix: U.S. large-cap equities, U.S. treasuries, and gold. - Trailing comp options available.	No-cost Guaranteed Lifetime Withdrawal Benefit rider with a Benefit Base trifecta—one Benefit Base, three significant benefits. Guaranteed Lifetime Income 50% Benefit Base Bonus. 200% Roll-Up Rate prior to income activation. - Income can begin after 10 years or at age 85, whichever comes first. - Increasing payout opportunity: 100% Roll-Up Rate after income activation, even after AV reaches \$0. ADL-Triggered Benefits Available upon confinement or impairment in 2 of 6 ADLs (two-year wait from issue). 1. Activities Of Daily Living Benefit: - Available prior to income activation.† - Equals the Benefit Base or AV multiplied by a Benefit Base Cap, if lower, paid monthly over 7 years. 2. Enhanced Income Benefit - Available after income activation. - Pays 225% of the Withdrawal Benefit Amount. - Available until AV hits \$0, then Withdrawal Benefit Amount reverts to 100%. Enhanced Death Benefit:* - Available upon death after 2 years if AV is > \$0 and if elected by the beneficiary.† - Equals the Benefit Base or AV multiplied by a Benefit Base Cap, if lower, paid monthly over 5 years.	Allocation Blueprints (Bundled Allocation) <table><tr><th rowspan="2">Interest Crediting Allocation</th><th>Foundation (Conservative)</th><th>Keystone (Moderate)</th><th>Pinnacle (Aggressive)</th><th rowspan="2">RATE</th></tr><tr><th colspan="3">WEIGHT</th></tr><tr><td>1Y S&P 500 PTP w/ Cap</td><td>15%</td><td>15%</td><td>15%</td><td>7.50%</td></tr><tr><td>1Y S&P 500 IQ Index PTP w/ Cap</td><td>12.50%</td><td>12.50%</td><td>15%</td><td>5.50%</td></tr><tr><td>1Y S&P 500 IQ Index PTP w/ Par.</td><td>12.50%</td><td>12.50%</td><td>15%</td><td>32%</td></tr><tr><td>1Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.</td><td>N/A</td><td>10%</td><td>15%</td><td>34%</td></tr><tr><td>1Y Nasdaq-100 HiCap Index PTP w/ Cap</td><td>20%</td><td>20%</td><td>20%</td><td>5.25%</td></tr><tr><td>1Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.</td><td>20%</td><td>20%</td><td>20%</td><td>34%</td></tr><tr><td>1Y Fixed Account</td><td>20%</td><td>10%</td><td>N/A</td><td>2.60%</td></tr><tr><td>Total:</td><td>100%</td><td>100%</td><td>100%</td><td></td></tr></table> <table><tr><th colspan="4">Individual Interest Crediting Allocations</th><th>RATE</th></tr><tr><td>1Y S&P 500 PTP w/ Cap</td><td></td><td></td><td></td><td>5.00%</td></tr><tr><td>1Y S&P 500 IQ Index PTP w/ Cap</td><td></td><td></td><td></td><td>5.25%</td></tr><tr><td>1Y S&P 500 IQ Index PTP w/ Par.</td><td></td><td></td><td></td><td>30%</td></tr><tr><td>2Y S&P 500 IQ Index PTP w/ Par.</td><td></td><td></td><td></td><td>50%</td></tr><tr><td>1Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.</td><td></td><td></td><td></td><td>32%</td></tr><tr><td>2Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.</td><td></td><td></td><td></td><td>65%</td></tr><tr><td>1Y Nasdaq-100 HiCap Index PTP w/ Cap</td><td></td><td></td><td></td><td>5.00%</td></tr><tr><td>1Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.</td><td></td><td></td><td></td><td>32%</td></tr><tr><td>2Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.</td><td></td><td></td><td></td><td>60%</td></tr><tr><td>1Y Fixed Account</td><td></td><td></td><td></td><td>2.50%</td></tr></table> Rates shown are indicative for product launch and subject to change. Check LegacyNet® for updates.	Interest Crediting Allocation	Foundation (Conservative)	Keystone (Moderate)	Pinnacle (Aggressive)	RATE	WEIGHT			1Y S&P 500 PTP w/ Cap	15%	15%	15%	7.50%	1Y S&P 500 IQ Index PTP w/ Cap	12.50%	12.50%	15%	5.50%	1Y S&P 500 IQ Index PTP w/ Par.	12.50%	12.50%	15%	32%	1Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.	N/A	10%	15%	34%	1Y Nasdaq-100 HiCap Index PTP w/ Cap	20%	20%	20%	5.25%	1Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.	20%	20%	20%	34%	1Y Fixed Account	20%	10%	N/A	2.60%	Total:	100%	100%	100%		Individual Interest Crediting Allocations				RATE	1Y S&P 500 PTP w/ Cap				5.00%	1Y S&P 500 IQ Index PTP w/ Cap				5.25%	1Y S&P 500 IQ Index PTP w/ Par.				30%	2Y S&P 500 IQ Index PTP w/ Par.				50%	1Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.				32%	2Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.				65%	1Y Nasdaq-100 HiCap Index PTP w/ Cap				5.00%	1Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.				32%	2Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.				60%	1Y Fixed Account				2.50%	Free Partial Surrenders 10% available in Year 1. - Starting in Year 2, cumulative free withdrawals up to a maximum 20% if no withdrawals are taken in prior year. - Or, required minimum distribution (RMD) associated with the contract. Surrender Schedule Contract Years 1 through 11+: 10, 9.40, 8.40, 7.35, 6.35, 5.30, 4.25, 3.20, 2.15, 1.05, 0%. Market Value Adjustment (MVA)* - MVA Period starts on contract date and lasts 10 years. - A new 10-year MVA Period begins every 10th contract anniversary. - Doesn't apply during the 30-day window before each new MVA Period. Waiver of Surrender Charge Riders - Nursing Home. - Terminal Illness. - Home Health Care. Guaranteed Minimum Value - The GMV Factor of 87.50% multiplied by premium, less withdrawals, less a \$50 annual contract charge, plus interest credited at the Annual GMV Rates shown on the contract schedule.	Approved In: AL, AK, AZ, AR, CO, CT, DC, FL, GA, HI¹, IL, IN, IA, KS, KY, LA, ME, MD, MN¹, MS, MO, MT, NE, NV, NH, NM, NC, OH¹, PA¹, SD, TN, TX, UT¹, VA, VT, WA, WV, and WY 1. Enhanced Death Benefit calculation varies. See Sales Guide or refer to the rider for details.
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* 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.

† Terminates all other contract benefits once elected.

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