TruSpire Retirement Insurance Company, a Malibu Life Company

RATE SHEET

PillarMark℠ Modified Single Premium
Deferred Fixed Indexed Annuity

Rates are effective as of 10/21/2026.
Rates are for new applications only, are guaranteed only for the applicable crediting period, and are subject to change.

INDIVIDUAL ALLOCATIONS

Interest Crediting Allocation Option		Rate
S&P 500®	One-Year Point-to-Point With Cap	5.00%
S&P 500 IQ Index*	One-Year Point-to-Point With Cap	5.25%
	One-Year Point-to-Point With Participation Rate	30%
	Two-Year Point-to-Point With Participation Rate	50%
Bloomberg Bitcoin US 100 10% Index	One-Year Point-to-Point With Participation Rate	32%
	Two-Year Point-to-Point With Participation Rate	65%
Nasdaq-100 HiCap™ Index	One-Year Point-to-Point With Cap	5.00%
Solactive Nasdaq-100 DART 10% Index	One-Year Point-to-Point With Participation Rate	32%
	Two-Year Point-to-Point With Participation Rate	60%
Fixed Account**	One-Year Crediting Period	2.50%

KEY TERMS

Cap—A cap is a maximum rate of interest that can be credited during a crediting period for a particular index allocation. Caps can change for each new crediting period.

Crediting Period—The crediting period begins when funds are allocated and ends after a designated length of time. PillarMark offers one- and two-year crediting periods.

Participation Rate—A participation rate is a percentage of the total index growth over a crediting period for a particular index allocation, used to calculate the index interest we credit to your contract. Participation rates can change for each crediting period.

Point-to-Point—At the end of each crediting period, the ending index value is compared to the beginning index value. Interest credited is determined by applying a cap or participation rate to any percentage increase. If the percentage change is zero or negative, 0% interest is earned for that crediting period. Credited interest will never be less than $0.

ALLOCATION BLUEPRINTS

As an alternative to selecting among the individual allocations, you can choose one of three preset Allocation Blueprints. Each Allocation Blueprint offers a diversified allocation using set percentage allocations to a variety of one-year allocation options offered for your contract. Allocation Blueprints are available only at contact issue. For more information about the Allocation Blueprints, please review the Product Disclosure Statement.

Allocation Blueprint: Foundation

Interest Crediting Allocation Option		Allocation Percentage	Rate
S&P 500	One-Year Point-to-Point With Cap	15%	7.50%
S&P 500 IQ Index	One-Year Point-to-Point With Cap	12.50%	5.50%
	One-Year Point-to-Point With Participation Rate	12.50%	32%
Nasdaq-100 HiCap Index	One-Year Point-to-Point With Cap	20%	5.25%
Solactive Nasdaq-100 DART 10% Index	One-Year Point-to-Point With Participation Rate	20%	34%
Fixed Account**	One-Year Crediting Period	20%	2.60%

Allocation Blueprint: Keystone

Interest Crediting Allocation Option		Allocation Percentage	Rate
S&P 500	One-Year Point-to-Point With Cap	15%	7.50%
S&P 500 IQ Index	One-Year Point-to-Point With Cap	12.50%	5.50%
	One-Year Point-to-Point With Participation Rate	12.50%	32%
Bloomberg Bitcoin US 100 10% Index	One-Year Point-to-Point With Participation Rate	10%	34%
Nasdaq-100 HiCap Index	One-Year Point-to-Point With Cap	20%	5.25%
Solactive Nasdaq-100 DART 10% Index	One-Year Point-to-Point With Participation Rate	20%	34%
Fixed Account**	One-Year Crediting Period	10%	2.60%

Allocation Blueprint: Pinnacle

Interest Crediting Allocation Option		Allocation Percentage	Rate
S&P 500	One-Year Point-to-Point With Cap	15%	7.50%
S&P 500 IQ Index	One-Year Point-to-Point With Cap	15%	5.50%
	One-Year Point-to-Point With Participation Rate	15%	32%
Bloomberg Bitcoin US 100 10% Index	One-Year Point-to-Point With Participation Rate	15%	34%
Nasdaq-100 HiCap Index	One-Year Point-to-Point With Cap	20%	5.25%
Solactive Nasdaq-100 DART 10% Index	One-Year Point-to-Point With Participation Rate	20%	34%

MULTIRIDER℠

Guaranteed Lifetime Withdrawal Benefit Rider	Current Percentage
Benefit Base Bonus Percentage	50%
Benefit Base Roll-Up Rate	200%
Income Payout Roll-Up Rate	100%
Enhanced Income Factor	225%

The MultiRider rates are set at contract issue and are guaranteed for the life of the contract.

S&P Dow Jones Indices

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Bloomberg Bitcoin US 100 10% Index

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* Also known as the S&P 500 IQ 0.5% Decrement Index.
** The annual fixed rate also applies to the Interim Allocation for additional premium payments made during the first contract year.