

OptiMarkSM Series Annuity Quick Reference

As of 2/13/2026

Insurance Carrier	Product	Features	Withdrawals/ Surrender†	Interest Crediting Options	Min. Guaranteed Rates	Approved States																																		
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating</p> <p>AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 2/13/2026</p>	<p>OptiMark Series single premium deferred fixed indexed annuities*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Premium Bonus</th> </tr> </thead> <tbody> <tr> <td>OptiMark</td> <td>12%</td> </tr> <tr> <td>OptiMark LT</td> <td>10%</td> </tr> </tbody> </table> <p>Enhanced Death Benefit Rider*</p> <p>Optional 8% roll-up enhanced death benefit rider with 15-year growth potential (not available in CA).</p> <p>Current charge is 0.15%, deducted at the end of each contract year.</p> <p>Issue Ages</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>OptiMark, OptiMark LT</td> <td>0-80</td> </tr> <tr> <td>Enhanced death benefit</td> <td>0-75</td> </tr> </tbody> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$1 million maximum per owner without Home Office approval or commission reduction. <p>Index Dates</p> <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 	Product Version	Premium Bonus	OptiMark	12%	OptiMark LT	10%	Product Version	Ages (Q, NQ)	OptiMark, OptiMark LT	0-80	Enhanced death benefit	0-75	<ul style="list-style-type: none"> No-cost 12% premium bonus (10% in LT states) that issues through age 80. Market-proof index options offering growth in bull, bear, or flat markets! Includes a unique crediting method that allows participation in declining markets. S&P 500® IQ Index** options, offering an intelligent path to The 500™ for FIAs. 8% simple interest roll-up enhanced death benefit rider option with no waiting period and lump-sum payout for only 0.15%.* Penalty-free liquidity, starting Year 1.† Index gains credit at death. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*,† Accepts Q and NQ money; traditional, Roth, SEP, and Inherited IRAs. Contractual Death Benefit—greatest of 100% of AV, GMV, or Return of Premium less prior gross withdrawals at death. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually starting Year 1.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining accumulation value of \$2,000.</p> <p>Surrender Schedules (+ or – MVA)</p> <p>OptiMark: 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0%.</p> <p>OptiMark LT: 11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>OptiMark LT (FL and SC only): 10, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%</p> <p>OptiMark LT (CA only): 9 Years: 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%</p> <p>Bonus Recapture</p> <p>Applies upon withdrawals over the penalty-free amount, rider termination, or contract surrender, according to the following schedule:</p> <p>OptiMark: 100, 100, 100, 100, 100, 100, 80, 60, 40, 20, 0%</p> <p>OptiMark LT: 90, 80, 70, 60, 50, 40, 30, 20, 10, 0%</p>	<table border="1"> <tbody> <tr> <td>One-Year S&P 500® Point-to-Point w/ Cap</td> <td>5.75%</td> </tr> <tr> <td>One-Year S&P 500 Point-to-Point Inversion w/ Cap</td> <td>12.30%</td> </tr> <tr> <td>Two-Year S&P 500 Point-to-Point w/ Participation Rate</td> <td>49%</td> </tr> <tr> <td>One-Year S&P 500 IQ Index** Point-to-Point w/ Cap</td> <td>7.65%</td> </tr> <tr> <td>One-Year S&P 500 IQ Index** Point-to-Point w/ Participation Rate</td> <td>50%</td> </tr> <tr> <td>One-Year S&P 500 IQ Index** Point-to-Point w/ Declared Rate on Gain</td> <td>5.30%</td> </tr> <tr> <td>One-Year SG Laser Index†† Point-to-Point w/ Participation Rate</td> <td>122%</td> </tr> <tr> <td>Two-Year SG Laser Index†† Point-to-Point w/ Participation Rate</td> <td>168%</td> </tr> <tr> <td>One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate</td> <td>121%</td> </tr> <tr> <td>Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate</td> <td>166%</td> </tr> <tr> <td>Declared Interest Option</td> <td>2.85%</td> </tr> </tbody> </table> <p>Rates effective 2/13/2026, and subject to change. Check LegacyNet® for updates.</p> <p>60-Day Rate Lock:</p> <ul style="list-style-type: none"> Pays the greater of the locked-in rate or the rate in effect when all premium is received. After 60 days from the application receipt date, current rates apply; renewals are based on the issue date. 	One-Year S&P 500® Point-to-Point w/ Cap	5.75%	One-Year S&P 500 Point-to-Point Inversion w/ Cap	12.30%	Two-Year S&P 500 Point-to-Point w/ Participation Rate	49%	One-Year S&P 500 IQ Index** Point-to-Point w/ Cap	7.65%	One-Year S&P 500 IQ Index** Point-to-Point w/ Participation Rate	50%	One-Year S&P 500 IQ Index** Point-to-Point w/ Declared Rate on Gain	5.30%	One-Year SG Laser Index†† Point-to-Point w/ Participation Rate	122%	Two-Year SG Laser Index†† Point-to-Point w/ Participation Rate	168%	One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate	121%	Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point w/ Participation Rate	166%	Declared Interest Option	2.85%	<p>Guaranteed Minimum Value: 87.50% 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.</p> <p>Current Guaranteed Minimum Value Interest Rate: 2.65%, effective with contracts issued on or after 1/1/2026 (subject to change quarterly).</p> <p>Cap: Minimum guaranteed cap is 1%.</p> <p>Participation Rate: Minimum guaranteed participation rate is 5%.</p> <p>Declared Rate on Gain: Minimum guaranteed fixed rate on gain is 0.50%.</p> <p>Declared Interest Account: Minimum guaranteed annual interest rate is 0.15%.</p>	<p>OptiMark: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY</p> <p>OptiMark LT: AK, CA^{2,3}, CT, DE, FL², ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC², TX, UT, VA, WA</p> <ol style="list-style-type: none"> Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. A state-specific surrender schedule applies. Optional enhanced death benefit rider not available and a state-specific MVA formula applies.
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OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC, ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (not available in MA):** AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. OptiMark is a service mark of Legacy Marketing Group.

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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.

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

LibertyMark Freedom® Series Annuity Quick Reference

As of 2/13/2026

Insurance Carrier	Product	Features	Withdrawals/ Surrender [†]	Interest Crediting Options	Minimum Guarantees	Approved States																																																																									
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating</p> <p>AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 2/13/2026</p>	<p>LibertyMark Freedom Series single premium deferred fixed indexed annuities*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Duration (Years)</th> </tr> </thead> <tbody> <tr> <td>10, 10 LT</td> <td>10</td> </tr> <tr> <td>10 LT (CA)</td> <td>9</td> </tr> <tr> <td>7</td> <td>7</td> </tr> </tbody> </table> <p>Enhanced Death Benefit (EDB) Rider[‡]</p> <ul style="list-style-type: none"> 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. <p>Issue Ages</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <tr> <td>7, 10, 10 LT</td> <td>0–85</td> </tr> <tr> <td>With enhanced death benefit rider</td> <td>0–75</td> </tr> </tbody> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10,000 minimum, Q and NQ. \$2 million maximum per owner without Home Office approval or commission reduction (\$1 million for issue ages 76+). <p>Index Dates</p> <ul style="list-style-type: none"> 7th, 14th, 21st, or 28th of the month. 	Product Version	Duration (Years)	10, 10 LT	10	10 LT (CA)	9	7	7	Product Version	Ages (Q, NQ)	7, 10, 10 LT	0–85	With enhanced death benefit rider	0–75	<ul style="list-style-type: none"> 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, SEP, and Inherited IRAs; and non-contributory 403(b)/TSA plans.^{††} Optional enhanced death 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. 	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).</p> <p>A market value adjustment (MVA) applies during the surrender charge period.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules (+/- MVA)</p> <p>10: 12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%.</p> <p>10 LT: 9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.</p> <p>10 LT (in CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.</p> <p>Z: 9, 8.5, 8, 7, 6, 5, 4, 0%.</p> <p>Z (in CA): 8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 0%.</p>	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">10, 10 LT</th> <th colspan="2">7</th> </tr> <tr> <th>No Fee</th> <th>1.00% Fee</th> <th>No Fee</th> <th>1.00% Fee</th> </tr> </thead> <tbody> <tr> <td>1-Yr S&P 500 PTP w/ Cap</td> <td>8.05%</td> <td>10.55%</td> <td>8.00%</td> <td>10.50%</td> </tr> <tr> <td>2-Yr S&P 500 PTP w/ Par.</td> <td>69%</td> <td>85%</td> <td>67%</td> <td>83%</td> </tr> <tr> <td>1-Yr S&P 500 IQ Index™ PTP w/ Cap</td> <td>13.15%</td> <td>21.65%</td> <td>12.40%</td> <td>19.95%</td> </tr> <tr> <td>Fee option now available!</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1-Yr S&P 500 IQ Index™ PTP w/ Par.</td> <td>70%</td> <td>87%</td> <td>68%</td> <td>84%</td> </tr> <tr> <td>1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>172%</td> <td>212%</td> <td>165%</td> <td>204%</td> </tr> <tr> <td>2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.</td> <td>237%</td> <td>291%</td> <td>226%</td> <td>281%</td> </tr> <tr> <td>1-Yr SG Laser Index[§] PTP w/ Par.</td> <td>169%</td> <td>209%</td> <td>163%</td> <td>203%</td> </tr> <tr> <td>2-Yr SG Laser Index[§] PTP w/ Par.</td> <td>232%</td> <td>287%</td> <td>224%</td> <td>280%</td> </tr> <tr> <td>Declared Interest Option</td> <td>4.25%</td> <td>NA</td> <td>4.00%</td> <td>NA</td> </tr> </tbody> </table> <p>Rates effective 2/13/2026, and subject to change. Check LegacyNet® for updates.</p> <p>60-Day Rate Lock:</p> <ul style="list-style-type: none"> Pays the greater of the locked-in rate or the rate on the index date after premium is received. After 60 days from the application receipt date, current rates apply; renewals are based on the issue date. 		10, 10 LT		7		No Fee	1.00% Fee	No Fee	1.00% Fee	1-Yr S&P 500 PTP w/ Cap	8.05%	10.55%	8.00%	10.50%	2-Yr S&P 500 PTP w/ Par.	69%	85%	67%	83%	1-Yr S&P 500 IQ Index™ PTP w/ Cap	13.15%	21.65%	12.40%	19.95%	Fee option now available!					1-Yr S&P 500 IQ Index™ PTP w/ Par.	70%	87%	68%	84%	1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	172%	212%	165%	204%	2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	237%	291%	226%	281%	1-Yr SG Laser Index[§] PTP w/ Par.	169%	209%	163%	203%	2-Yr SG Laser Index[§] PTP w/ Par.	232%	287%	224%	280%	Declared Interest Option	4.25%	NA	4.00%	NA	<p>Guaranteed Minimum Value (GMV)</p> <p>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.</p> <p>Current Guaranteed Minimum Value Interest Rate: 2.65%, effective with contracts issued on or after 1/1/2026 (subject to change quarterly).</p> <p>Guaranteed Minimum Declared Rates</p> <p>Cap: 1%.</p> <p>Participation Rate: 5%.</p> <p>Declared Interest Option: 0.15%.</p>	<p>10 and 10 Plus: AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY</p> <p>10 LT and 10 LT Plus: AK, CA², CT, DE, FL, ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA</p> <p>Z: AL, AK, AR, AZ, CA², CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA¹, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</p> <ol style="list-style-type: none"> Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. Enhanced death benefit rider not available.
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LibertyMark Freedom Forms: Series 321-7 (12/22), 321-7 DP, 321-10 (12/22), 321-10 DP, 2509 (04/24), AAA321-7 (12/22), AAA321-7 DP, AAA321-10 (12/22), AAA321-10 DP, AAA2509 PTPP WF (04/24), AAA2509 PTPP WF (04/24), AAA2509 PTPC (04/24), AAA2533, AAA2533 DP, AAA2537, AAA2537 DP, ICC22 321-7, ICC23 321-7 DP, ICC22 321-10, ICC23 321-10 DP, ICC24 2509 PTPP, ICC24 2509 PTPP WF, ICC24 2509 PTPC, ICC24 2509 PTPC WF, ICC24 2533, ICC24 2533 DP, ICC24 2537, ICC24 2537 DP, **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA); AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. LibertyMark Freedom is a registered service mark of Legacy Marketing Group.

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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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EclipseMarkSM Series Annuity Quick Reference

As of 2/3/2026

Insurance Carrier	Product	Features	Premium Bonus	Interest Crediting Strategies	Withdrawals/Surrender [†]	Minimum Guaranteed Rates	Approved States																																																																																			
Standard Insurance Company, Portland, OR	EclipseMark Series single premium deferred fixed index annuities*	<ul style="list-style-type: none"> Interest crediting options with extended rate guarantee periods—no renewal rate guesswork. Generous liquidity—15% annually after Year 1. 5- or 10-year duration available, with or without premium bonus. Premium bonus up to 12%. Issues through age 90 with a five-year surrender schedule. Competitive commissions—Choose between upfront or trailing pay options. S&P 500[®] IQ Index** options: designed for FIAs, with simplicity and performance in mind. Duo Growth index option: Guaranteed earnings in any market with index growth plus guaranteed earnings rate—up to a cap. BofA Global MegaTrends Index option: Global innovation exposure with smart risk control. Accepts Q and NQ money; traditional, Roth, and SEP IRAs. 	<p>Premium Bonus</p> <p>Available on "Plus" products to help jump-start earnings.</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Premium Bonus</th> </tr> </thead> <tbody> <tr> <td>10 Plus</td> <td>12%</td> </tr> <tr> <td>5 Plus</td> <td>6% (0–80) 3% (81–85)</td> </tr> </tbody> </table> <p>A premium bonus will result in a reduction in rate.</p> <p>Vesting Schedules:</p> <p>10 Plus 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.</p> <p>5 Plus 0, 10, 20, 30, 40, 100%.</p> <p>The full bonus amount is available upon death and for withdrawals that fall within the surrender charge-free provisions.</p>	Product Version	Premium Bonus	10 Plus	12%	5 Plus	6% (0–80) 3% (81–85)	<table border="1"> <thead> <tr> <th>Interest Crediting Strategy</th> <th>Product Version</th> <th>Current Rate</th> <th>Rate Guarantee Period</th> </tr> </thead> <tbody> <tr> <td rowspan="3">S&P 500[®] One-Year PTP With Cap</td> <td>10:</td> <td>8.00%</td> <td rowspan="2">1 Year</td> </tr> <tr> <td>10 Plus:</td> <td>4.75%</td> </tr> <tr> <td>5:</td> <td>7.00%</td> <td rowspan="2">1 Year</td> </tr> <tr> <td>5 Plus:</td> <td>4.50%</td> </tr> <tr> <td rowspan="3">S&P 500 One-Year PTP With Cap Lock <small>(Available only at contract issue. 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No transfers in/out.)</small>	10:	6.50%	7 Years	10 Plus:	3.50%	5:	5.50%	5 Years	5 Plus:	3.25%	S&P 500[®] IQ Index** One-Year PTP With Cap	10:	10.00%	10 Years	10 Plus:	6.25%	5:	9.75%	5 Years	5 Plus:	6.00%	S&P 500 IQ Index** One-Year PTP With Par. Rate	10:	55%	10 Years	10 Plus:	35%	5:	50%	5 Years	5 Plus:	30%	S&P 500 IQ Index** One-Year PTP Duo Growth Rate <small>(Guaranteed Earnings Rate = GER.)</small>	10:	5.75% Cap 2.00% GER	10 Years	5:	5.50% Cap 2.00% GER	5 Years	BofA Global MegaTrends Index One-Year PTP With Par. Rate	10:	105%	10 Years	10 Plus:	60%	5:	100%	5 Years	5 Plus:	55%	Fixed Interest Account	10:	4.00%	10 Years	10 Plus:	2.20%	5:	3.75%	5 Years	5 Plus:	2.15%	<p>Penalty-Free Withdrawals</p> <p>Up to 15% of AV annually after the first contract year.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Charge Waivers</p> <ul style="list-style-type: none"> Nursing Home. Terminal Condition. Required Minimum Distributions. Annuitization. Death. <p>Surrender Charge Schedules (+/- MVA)</p> <p>10, 10 Plus 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0%.</p> <p>5, 5 Plus 9.4, 8.5, 7.5, 6.5, 5.5, 0%.</p>	<p>Guaranteed Minimum Value</p> <p>The greater of:</p> <ul style="list-style-type: none"> The annuity value less surrender charges and MVA. Minimum nonforfeiture value equal to 87.50% of premium less surrenders (not including any surrender charges or MVA), accrued at no less than 1.00% for the life of the contract. <p>Current Nonforfeiture Rate:</p> <ul style="list-style-type: none"> 1.40%, effective with contracts issued on or after 2/3/2026. <p>Minimum Guaranteed Interest Crediting Rates:</p> <ul style="list-style-type: none"> Cap: 1.00%. Participation Rate: 10%. Guaranteed Earnings Rate: 0.10%. Fixed Interest Account: 0.10%. 	<p>EclipseMark Series:</p> <p>Approved in all states <i>except</i> CA and NY.</p>
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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.

† Surrender charges and market value adjustment may apply to withdrawals taken during the surrender period. A 10% IRS penalty may apply to withdrawals taken prior to age 59½.

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ApexAdvantage® Annuity Quick Reference

As of 3/5/2026

Insurance Carrier	Product	Features	Income Riders	Interest Crediting Options††	Liquidity	Available States														
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings</p> <p>AM Best: "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 5/22/2025.</p> <p>S&P Global Ratings: "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 4/30/2025.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>10-year modified single premium deferred fixed index annuity*</p> <p>Issue Ages 0–85 (Q and NQ)</p> <p>Premium Amounts</p> <ul style="list-style-type: none"> \$25K minimum Year 1. \$5K minimum additional (Year 1 only). \$2M maximum per owner without Home Office approval or commission reduction. <p>Sweep (Allocation) Dates 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.</p>	<ul style="list-style-type: none"> Competitive, income-focused FIA designed to rank among the top products for guaranteed immediate income. Income payouts can begin after just one month, starting at age 50. Choice of level or increasing income and covered lives when income begins, not at issue. Spousal income designed to top the charts. Optional booster upgrade that provides double income upon impairment—no confinement required. Diverse interest crediting options, including the S&P 500® IQ Index,** a "smart" path to The 500® for use in FIAs, and two options powered by BNP Paribas. Death benefit equal to greater of accumulation value or MGSV. Fast policy issue—under three business days on most cash with apps in good order. 	<p>Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow RiderSM or FutureNow Rider With Booster.</p> <p>FutureNow Rider</p> <ul style="list-style-type: none"> Competitive early income for clients who want to start enjoying their future now. Powered by: <ul style="list-style-type: none"> 34% benefit base bonus. 5% roll-up rate for up to three years. Choice of single or spousal and level or increasing income payouts upon income election: <ul style="list-style-type: none"> Level—Consistent, predictable payouts for life. Increasing—Benefit base increases by 100% of policy earnings. Payouts available after the first contract month, starting at age 50. 1.25% annual charge.† <p>FutureNow Rider With Booster</p> <ul style="list-style-type: none"> Same as FutureNow Rider, plus double payouts for impairment in two of six ADLs. Double payouts available upon qualification after Year 2. 1.35% annual charge.† 	<table border="1"> <tr> <td>One-Year S&P 500 Point-to-Point w/ Cap</td> <td>5.95%</td> </tr> <tr> <td>One-Year S&P 500 Point-to-Point w/ Par. Rate</td> <td>40%</td> </tr> <tr> <td>One-Year S&P 500 IQ Index** Point-to-Point w/ Cap</td> <td>8.75%</td> </tr> <tr> <td>One-Year S&P 500 IQ Index** Point-to-Point w/ Par. Rate</td> <td>53%</td> </tr> <tr> <td>One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate</td> <td>150%</td> </tr> <tr> <td>One-Year US Innovative Leaders 5 Index Point-to-Point w/ Par. Rate (Powered by BNP Paribas)</td> <td>140%</td> </tr> <tr> <td>One-Year Fixed Account</td> <td>3.70%</td> </tr> </table> <p>Rates effective 3/5/2026, and subject to change. Check LegacyNet® for updates.</p>	One-Year S&P 500 Point-to-Point w/ Cap	5.95%	One-Year S&P 500 Point-to-Point w/ Par. Rate	40%	One-Year S&P 500 IQ Index** Point-to-Point w/ Cap	8.75%	One-Year S&P 500 IQ Index** Point-to-Point w/ Par. Rate	53%	One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	150%	One-Year US Innovative Leaders 5 Index Point-to-Point w/ Par. Rate (Powered by BNP Paribas)	140%	One-Year Fixed Account	3.70%	<p>Penalty-Free Withdrawals 10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy.</p> <p>Surrender Schedule</p> <p>Most States (+/- MVA): 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>California Only (No MVA): 8.00, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p>Waiver of Surrender Charge Riders* Included at no additional cost:</p> <ul style="list-style-type: none"> Confinement. Terminal Illness. Home Health Care. <p>Minimum Guaranteed Surrender Value (MGSV) 87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently 2.45%.</p>	<p>Available in all states <i>except</i> NY.</p> <p>ApexAdvantage:</p> <p>AK, AL, AR, AZ, CA¹, CO, CT, DC, DE, FL², GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</p> <ol style="list-style-type: none"> No Market Value Adjustment and 9-year surrender schedule applies. Waiver for Home Health Care not approved.
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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.

† Multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.

†† The minimum participation rate is 10% for all index options; the minimum cap is 1%; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.00%.

JourneyMark® Series Annuity Quick Reference

Insurance Carrier	Product	Features	Cascade Rider	Expense Rider	Allocation Options	Liquidity	Approved States																																																																																																																																																										
<p>Integrity Life Insurance Company, Cincinnati, OH</p> <p>A proud member of Western & Southern Financial Group</p> <p>Financial Strength Ratings*</p> <p>AM Best: A+ Superior ability to meet ongoing insurance obligations (second highest of 13 ratings; rating held since June 2009).</p> <p>Comdex Ranking:** 95 out of 100</p> <p>Ratings are correct as of 2/15/2026, and are subject to change.</p>	<p>JourneyMark Series modified single premium deferred fixed indexed annuity products</p> <p>Product Versions</p> <table border="1"> <thead> <tr> <th>Base Product</th> <th>Years</th> <th>Issue Ages</th> </tr> </thead> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>0-85</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> <tr> <td>JourneyMark 5</td> <td>5</td> <td>86-90</td> </tr> </tbody> </table> <p>With Cascade Rider</p> <table border="1"> <thead> <tr> <th>Product</th> <th>Years</th> <th>Issue Ages</th> </tr> </thead> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>0-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td></td> </tr> </tbody> </table> <p>With Expense Rider</p> <table border="1"> <thead> <tr> <th>Product</th> <th>Years</th> <th>Issue Ages</th> </tr> </thead> <tbody> <tr> <td>JourneyMark</td> <td>10</td> <td>0-80</td> </tr> <tr> <td>JourneyMark 7</td> <td>7</td> <td>45-80</td> </tr> </tbody> </table> <p>Premium</p> <ul style="list-style-type: none"> \$10K min., Q and NQ. \$5K+ additional premium payments allowed during first contract year. \$1.5M max., ages 0-75. \$1M max., ages 76+. <p>Contract Guarantee Nonforfeiture value on 87.5% of the contract's premium minus withdrawals. The current nonforfeiture value is 2.45%.</p> <p>Death Benefit Greater of 100% of account value (AV)—110% with Expense Rider—plus interest credited as of the nonforfeiture value.</p>	Base Product	Years	Issue Ages	JourneyMark	10	0-85	JourneyMark 7	7		JourneyMark 5	5	86-90	Product	Years	Issue Ages	JourneyMark	10	0-80	JourneyMark 7	7		Product	Years	Issue Ages	JourneyMark	10	0-80	JourneyMark 7	7	45-80	<ul style="list-style-type: none"> Choice of accumulation-focused base product without a rider charge or an optional rider upgrade on 7- and 10-year products. Competitive index options with participation rate and no cap, based on indices developed by some of the industry's biggest names—Citi and Goldman Sachs. The option to issue to age 90 with a short, 5-year duration. Waiver of Withdrawal Charge and Market Value Adjustment Rider upon confinement or limited life expectancy. Not available in CA. Accepts Inherited (Stretch) IRA, Inherited Roth IRA, and NQ Stretch. 	<p>Enhanced Liquidity and Growth Rider Optional upgrade with 7- and 10-year products.</p> <p>Return of Premium benefit:</p> <ul style="list-style-type: none"> Available after Year 3 with full premium, less any withdrawals. <p>Guaranteed Minimum Account Value benefit:</p> <ul style="list-style-type: none"> One-time boost that guarantees the AV to be at least 110% at the end of the withdrawal charge period (107% on 7-year product). Percentage is multiplied by premium and premium bonus, minus withdrawals, withdrawal charges, MVA and rider charges. Not available in CA. <p>Premium bonus:</p> <ul style="list-style-type: none"> Available exclusively with 10-year product—6.5%, applied to each premium payment. Vests at 10% per year over 10 years. Vesting schedule varies in CA. <p>Liquidity:</p> <ul style="list-style-type: none"> 10% free withdrawals each index year after the first. <p>Cascade Rider charge:</p> <ul style="list-style-type: none"> JourneyMark: 1%. JourneyMark 7: 0.35%. Assessed annually during the withdrawal charge period based on the AV. 	<p>Guaranteed Lifetime Withdrawal Benefit Rider Optional upgrade with 7- and 10-year products.</p> <p>Guaranteed Lifetime Withdrawal Benefit:</p> <ul style="list-style-type: none"> Performance-driven benefit base that rolls up by: <ul style="list-style-type: none"> 10% benefit base bonus (applied to each premium). 200% of rate of interest credited for up to 15 years (capped at 15% per index year). Income available in first year (must be age 60+). Choice of level or increasing payouts. <p>Income Doubler:</p> <ul style="list-style-type: none"> 200% income payment for impairment in 2 of 6 ADLs. Available after 3 index years. <p>Enhanced Death Benefit:</p> <ul style="list-style-type: none"> 110% of AV, including any interest paid on death. Payable as a lump sum after the third index year if income isn't activated. <p>Liquidity:</p> <ul style="list-style-type: none"> 10% free withdrawals each index year after the first. <p>Expense Rider charge: 1%</p> <ul style="list-style-type: none"> Assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base. 	<table border="1"> <thead> <tr> <th>Current Par. 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Check LegacyNet® for updates.</p>	Current Par. 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** The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† The minimum participation rate is 4% for the S&P 500 index option and 10% for all other index options. The guaranteed minimum interest rate for the Fixed Interest Option is 2.50%.