



Ibexis Life & Annuity Insurance Company®

FIA Plus™

Ibexis® FIA Plus™ is a deferred fixed-index annuity that provides the benefits of traditional Fixed Indexed Annuities, plus it adds flexibility to allow contract owners to manage their risk preferences over time. It has the familiar S&P 500® crediting strategy, along with two proprietary indexes from Bank of America and HSBC. Additional Floor options give clients accumulation potential above and beyond traditional FIAs.

Hypothetical 10-Year FIA Plus Illustrated Performance

The examples below show the hypothetical performance of the FIA Plus 10™ annuity. The return calculations assume the FIA Plus was held for a continuous 10-year period in each Best, Average and Worst scenario. The “Floor Limit” shown represents an elected Floor Limit at contract issue and remains the same on each contract anniversary. Lower Floor Limits, and the associated higher rates, are applied to the return calculations as they become available. All rates assume premium qualifies for high band (\$100,000 to \$1,500,000).

S&P 500® Annual Point to Point with Cap, Ticker: SPX

The S&P 500® is one of the most followed equity indices in the world.

It includes 500 large-cap companies that are traded domestically and captures approximately 80% of the market capitalization of United States’ equity markets.

S&P 500®	Cap Rate	Best	Average	Worst
0% Floor Limit	11.0%	8.53%	7.40%	6.66%
-2.5% Floor Limit	13.0%	9.30%	7.68%	6.94%
-5% Floor Limit	15.5%	10.18%	8.04%	7.20%
-10% Floor Limit	18.5%	11.01%	8.24%	7.48%
-15% Floor Limit	23.5%	11.92%	8.54%	7.92%

BofA U.S. Strength Fast Convergence Index with Participation Rate, Ticker: BOFARFCC

Developed in collaboration with Bank of America, this index applies BofA’s patented Fast Convergence technology to the Russell 1000® Total Return Index, an equity index tracking the 1,000 largest U.S. listed stocks by market cap.

The Index is designed to provide access to U.S. equity growth while rebalancing during the trading day to target 12.5% annualized volatility.

BofA US Strength Fast Convergence Index	Participation Rate	Best	Average	Worst
0% Floor Limit	113%	12.64%	11.66%	7.35%
-2.5% Floor Limit	138%	14.52%	12.66%	8.01%
-5% Floor Limit	163%	16.32%	13.58%	8.63%
-10% Floor Limit	194%	17.39%	14.02%	9.55%
-15% Floor Limit	212%	18.41%	14.35%	10.20%



HSBC AI Global Tactical Index with Participation Rate | Ticker: HSIEAIGT

Developed in partnership with HSBC, this index utilizes the advanced techniques of Artificial Intelligence powered by Amazon Web Services (AWS) to gain an informational advantage in the investment process.

HSBC AIGT analyzes and learns from data thousands of times faster than humans, enabling the index to automatically adapt its approach as market dynamics change and new information becomes available.

HSBC AI Global Tactical Index with Participation Rate	Participation Rate	Best	Average	Worst
0% Floor Limit	136%	12.89%	10.69%	10.33%
-2.5% Floor Limit	166%	14.55%	12.09%	11.48%
-5% Floor Limit	188%	15.68%	12.83%	12.24%
-10% Floor Limit	215%	16.98%	14.03%	13.28%
-15% Floor Limit	223%	17.48%	14.50%	13.67%

IMPORTANT INFORMATION: The FIA Plus 10, BOARFCC and HSBC AIGT were not available during these time periods. Information presented utilizes back-tested methodology and market data based on factors that may have affected actual performance. This is not actual investment performance. The returns reflect how the indices may have performed if they were available. These examples assumes the crediting rate, cap or participation rate would remain consistent throughout the entire 10-year contract term. All cap and participation rates are hypothetical only. This is not a contract. These hypothetical cap and participation rates are not an indication of the annuity's past or future performance. All information is hypothetical and intended to solely show how difference crediting options might affect your annuity. Interest rates, caps, participation rates, charges and other values are subject to change by the insurer and are not guaranteed unless clearly labeled as guaranteed. Actual results will be higher or lower than what is shown in this hypothetical, but will not be less than any minimum guarantee.

These hypotheticals demonstrate the 10-year period using the dates January 1, 2002 to December 31, 2012. The illustrative information assumes the annuity's current non-guaranteed elements will not change. It is likely that they will change and actual values will be higher or lower than those shown. The values are not guarantees or even estimates of the amounts you can expect from your annuity. Please review the Disclosure Document and the Buyer's Guide provided with your Annuity Contact.

Excellent Financial Strength Rating

A- "Excellent" with a Stable Outlook

Based on our balance sheet strength, operating performance, management expertise and enterprise risk management.

Rated by A.M. Best, the world's first and largest credit rating agency in the insurance industry.





Disclosures

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