



## FIA Plus with Premium Bonus

At the time of application, the Premium Bonus rider may be elected and is the initial premium multiplied by a declared percentage. If the premium bonus rider is elected, contract owners may receive a lower cap rate or lower participation rate compared to the Non-Bonus versions of FIA Plus as evidenced by the rates below.

### Premium Bonus

| FIA Plus 5    |     |
|---------------|-----|
| Premium Bonus | 8%  |
| FIA Plus 7    |     |
| Premium Bonus | 11% |
| FIA Plus 10   |     |
| Premium Bonus | 16% |

### High Band Rates (\$100,000 - \$1,500,000)

|  | 0% Floor | -2.5% Floor | -5% Floor | -10% Floor | -15% Floor |
|--|----------|-------------|-----------|------------|------------|
| FIA Plus 5   |          |             |           |            |            |
| S&P 500® Annual PTP with Cap Rate  | 8.50%    | 10.00%      | 12.00%    | 16.00%     | 21.00%     |
| Bailout Cap Rate   | 4.75%    | 6.25%       | 7.75%     | 10.25%     | 12.75%     |
| HSBC AI Global Tactical Index with Participation Rate                        | 108%     | 136%        | 158%      | 182%       | 192%       |
| BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate | 93%      | 115%        | 142%      | 175%       | 194%       |
| Annual Declared Rate   | 4.10%    | 4.10%       | 4.10%     | 4.10%      | 4.10%      |
| FIA Plus 7   |          |             |           |            |            |
| S&P 500® Annual PTP with Cap Rate  | 8.25%    | 9.75%       | 11.75%    | 15.25%     | 20.75%     |
| Bailout Cap Rate   | 4.75%    | 6.25%       | 7.75%     | 10.25%     | 12.75%     |
| HSBC AI Global Tactical Index with Participation Rate                        | 105%     | 134%        | 156%      | 180%       | 188%       |
| BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate | 90%      | 113%        | 140%      | 173%       | 190%       |
| Annual Declared Rate   | 4%       | 4%          | 4%        | 4%         | 4%         |
| FIA Plus 10  |          |             |           |            |            |
| S&P 500® Annual PTP with Cap Rate  | 7.50%    | 9.00%       | 11.00%    | 14.50%     | 19.50%     |
| Bailout Cap Rate   | 4.75%    | 6.25%       | 7.75%     | 10.25%     | 12.75%     |
| HSBC AI Global Tactical Index with Participation Rate                        | 90%      | 119%        | 141%      | 165%       | 173%       |
| BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate | 75%      | 99%         | 125%      | 160%       | 175%       |
| Annual Declared Rate   | 3.50%    | 3.50%       | 3.50%     | 3.50%      | 3.50%      |

### Fixed Interest Strategy for High Band Rates

| FIA Plus 5                       |       |
|----------------------------------|-------|
| Fixed Rate With 1-Year Guarantee | 3.90% |
| FIA Plus 7                       |       |
| Fixed Rate With 1-Year Guarantee | 3.80% |
| FIA Plus 10                      |       |
| Fixed Rate With 1-Year Guarantee | 3.30% |



## FIA Plus with Premium Bonus

### Low Band Rates (\$25,000 – \$99,999)

|  | 0% Floor | -2.5% Floor | -5% Floor | -10% Floor | -15% Floor |
|--|----------|-------------|-----------|------------|------------|
| <b>FIA Plus 5</b>  |          |             |           |            |            |
| S&P 500® Annual PTP with Cap Rate  | 7.50%    | 9.00%       | 11.00%    | 15.00%     | 20.00%     |
| Bailout Cap Rate   | 3.75%    | 5.25%       | 6.75%     | 9.25%      | 11.75%     |
| HSBC AI Global Tactical Index with Participation Rate                        | 101%     | 129%        | 151%      | 175%       | 185%       |
| BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate | 87%      | 110%        | 136%      | 169%       | 188%       |
| Annual Declared Rate   | 3.90%    | 3.90%       | 3.90%     | 3.90%      | 3.90%      |
| <b>FIA Plus 7</b>  |          |             |           |            |            |
| S&P 500® Annual PTP with Cap Rate  | 7.25%    | 8.75%       | 10.75%    | 14.25%     | 19.75%     |
| Bailout Cap Rate   | 3.75%    | 5.25%       | 6.75%     | 9.25%      | 11.75%     |
| HSBC AI Global Tactical Index with Participation Rate                        | 99%      | 128%        | 150%      | 174%       | 182%       |
| BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate | 85%      | 108%        | 135%      | 168%       | 185%       |
| Annual Declared Rate   | 3.80%    | 3.80%       | 3.80%     | 3.80%      | 3.80%      |
| <b>FIA Plus 10</b>   |          |             |           |            |            |
| S&P 500® Annual PTP with Cap Rate  | 6.50%    | 8.00%       | 10.00%    | 13.50%     | 18.50%     |
| Bailout Cap Rate   | 3.75%    | 5.25%       | 6.75%     | 9.25%      | 11.75%     |
| HSBC AI Global Tactical Index with Participation Rate                        | 83%      | 113%        | 134%      | 158%       | 166%       |
| BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate | 70%      | 94%         | 119%      | 154%       | 169%       |
| Annual Declared Rate   | 3.30%    | 3.30%       | 3.30%     | 3.30%      | 3.30%      |

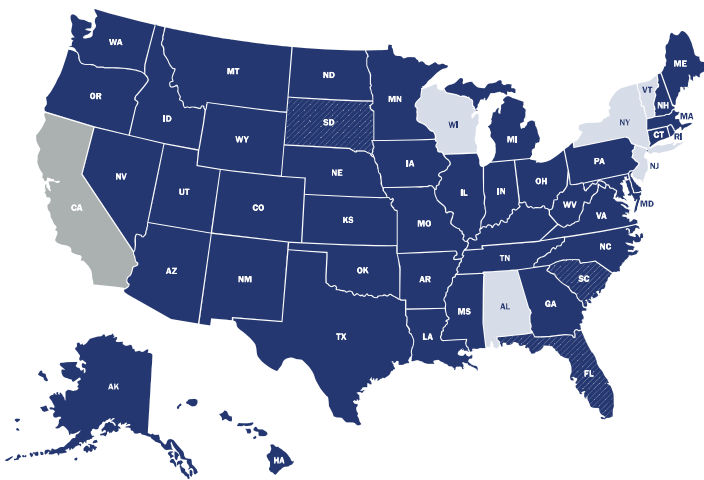
### Fixed Interest Strategy for Low Band Rates

|                                  |       |
|----------------------------------|-------|
| <b>FIA Plus 5</b>                |       |
| Fixed Rate With 1-Year Guarantee | 3.70% |
| <b>FIA Plus 7</b>                |       |
| Fixed Rate With 1-Year Guarantee | 3.60% |
| <b>FIA Plus 10</b>               |       |
| Fixed Rate With 1-Year Guarantee | 3.10% |



# State Availability of the FIA Plus™

As of April 08, 2024



- FIA Plus 10: Ages 0-82
- FIA Plus 7: Ages 0-85
- FIA Plus 5: Ages 0-85
- Not licensed at this time
- Pending Approval
- Pending Premium Bonus, Bailout Feature and Annual Declared Rate Approval

## Excellent Financial Strength Rating

A- “Excellent” with a Stable Outlook



At the end of the contract surrender charge period, a client may continue the policy with no future surrender charges. They may also make a partial or full withdrawal without surrender charges. If a partial withdrawal is made, the policy will continue with no future surrender charges. The client may also choose to annuitize the contract under one of the available annuitization options.

## Rate Lock

If the annuity application is received in good order within 14 days of the application signed date, the rate is locked for 45 days from the application sign date. If the contract is issued within the 45-day rate lock period as outlined, the contract will be issued with the greater of 1) the locked-in rate(s) or 2) the rate(s) effective as of the date the contract is issued. If the contract is issued beyond the 45-day rate lock period, the contract will be issued with the current rate(s) that are applicable for the Fixed Interest Strategy and Index-Linked Strategy allocations elected as of the contract issue date. If the purchase payment is funded from multiple sources, the contract is issued once all funds specified on the application are received.

FIA Plus™ may not be available in all states.

Additional benefits are available via riders to the contract and vary by state.

## Withdrawal Charge

The Company will impose a Withdrawal Charge against certain withdrawals from the Fixed Interest Strategy Value and/or the Index-Linked Strategy Tracking Value. The Company will calculate Withdrawal Charges in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages. RMDs are not permitted in the first year and should be processed prior to transferring any funds to Ibeis.