ANNUITY FACT SHEET

Trinity Life Insurance Company
FAMILY BENEFIT LIFE INSURANCE CO.

Effective June 1, 2024
Subject to change without notice.

Product Name	FLEX I	MAX I	MAX III
Annuity Type	Flexible Premium	Single Premium	Single Premium
Initial Interest Rate	**5.75%**	**5.75%**	**5.00%**
Rate Guarantee Period	1 Year	5 Years	3 Years
Minimum Lifetime Guarantee	3.00%	3.00%	3.00%
Non-Qualified / Qualified*	Non-Qualified / Qualified*	Non-Qualified / Qualified*	Non-Qualified / Qualified*
Free Annual Withdrawal	15% of Account Value	15% of Account Value	None
Monthly Interest Option	Yes	Yes	No
Maximum Issue Age	84 Age Last Birthday	90 Age Last Birthday	90 Age Last Birthday
Minimum Deposit	$5,000	$5,000	$5,000
Maximum Deposit	**$500,000**	**$500,000**	**$500,000**
Additional Deposits	Allowed up to a maximum of $500,000	Not Allowed	Not Allowed
Surrender Charges Year Percentage Charge (%)	1 2 3 4 5 6 7 8+ 8% 7% 6% 5% 4% 3% 2% 0%	1 2 3 4 5 6+ 7% 6% 5% 4% 3% 0%	1 2 3 4+ 5% 5% 5% 0%

Riders: Extended Care Endorsement, Waiver of Surrender Charges / Fees. No premium charged for this rider: Automatically included on all contracts. Provides for waiver of surrender charges if the owner (75 or younger) is confined to a hospital or extended care facility exceeding 30 consecutive days. Amount available for any one period of confinement or in any calendar year shall not exceed the lesser of $10,000 or 25% of the account value. If the account value is less than $10,000 the amount available shall not exceed the account value.

Annuity Date: The annuity date is the date at which payments from the annuity value will begin. The normal annuity date is age 70 for annuitant's under age 60 at time of issue. For annuitant's over age 60 at time of issue the annuity date is the contract's 10th anniversary.

Exchanges/Transfers: Non-Qualified: TL-FB NQA-TR (04-2015). Qualified: TL-FB QA-TR (04-2015). If rate goes up while waiting for premium deposit transfers, the client gets the new higher rate. If the rate goes down while waiting for premium deposit transfers, we will hold the higher rate open for up to 60 days from the date of the application. If Client is submitting the exchanged/transferred funds themselves within IRS guidelines: TL-FB IRARO-CERT (08-2015).

***For Qualified Annuities, we accept Traditional IRAs, ROTHs and SEPs.** We currently do not accept SIMPLEs, or TSA 403(b).

INITIAL INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CALL 1.866.211.0811 WITH QUESTIONS.