



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	6.75%	8.25%	9.75%	12.25%	15.25%
Bailout Cap Rate	3.75%	5.25%	6.75%	9.25%	11.75%
HSBC AI Global Tactical Index with Participation Rate	91%	120%	144%	171%	179%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	78%	108%	132%	166%	185%
Annual Declared Rate	3.45%	3.45%	3.45%	3.45%	3.45%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	6.50%	8.00%	9.50%	12.00%	15.00%
Bailout Cap Rate	3.75%	5.25%	6.75%	9.25%	11.75%
HSBC AI Global Tactical Index with Participation Rate	89%	117%	139%	165%	173%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	75%	102%	128%	161%	179%
Annual Declared Rate	3.40%	3.40%	3.40%	3.40%	3.40%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	5.75%	7.25%	8.75%	11.25%	14.25%
Bailout Cap Rate	3.75%	5.25%	6.75%	9.25%	11.75%
HSBC AI Global Tactical Index with Participation Rate	70%	101%	123%	147%	156%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	62%	87%	112%	148%	164%
Annual Declared Rate	2.90%	2.90%	2.90%	2.90%	2.90%

Fixed Interest Strategy for High Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	3.25%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	3.20%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.70%



FIA Plus with Premium Bonus

Low Band Rates (\$25,000 – \$99,999)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	5.75%	7.25%	8.75%	11.25%	14.25%
Bailout Cap Rate	2.75%	4.25%	5.75%	8.25%	10.75%
HSBC AI Global Tactical Index with Participation Rate	84%	95%	137%	164%	172%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	72%	102%	126%	160%	179%
Annual Declared Rate	3.25%	3.25%	3.25%	3.25%	3.25%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	5.50%	7.00%	8.50%	11.00%	14.00%
Bailout Cap Rate	2.75%	4.25%	5.75%	8.25%	10.75%
HSBC AI Global Tactical Index with Participation Rate	82%	102%	133%	158%	167%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	69%	96%	122%	155%	173%
Annual Declared Rate	3.20%	3.20%	3.20%	3.20%	3.20%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	4.75%	6.25%	7.75%	10.25%	13.25%
Bailout Cap Rate	2.75%	4.25%	5.75%	8.25%	10.75%
HSBC AI Global Tactical Index with Participation Rate	63%	94%	117%	140%	149%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	56%	81%	106%	142%	158%
Annual Declared Rate	2.70%	2.70%	2.70%	2.70%	2.70%

Fixed Interest Strategy for Low Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	3.05%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	3.00%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.50%