

Effective 01/15/26  
Last Updated 01/15/26

	5-Year Withdrawal Charge Period	7-Year Withdrawal Charge Period	10-Year Withdrawal Charge Period
<b>S&amp;P 500® Index: (Interest Rate Cap)</b>			
<b>1-Year Point-to-Point</b>	7.25%	7.25%	7.50%

<b>S&amp;P 500® Index: Cap Lock (Interest Rate Cap)*</b>			
<b>1-Year Point-to-Point</b>	6.00%	6.00%	6.00%

\* Cap rate locked for entire withdrawal charge period.

<b>S&amp;P 500® Index: Performance Triggered (Trigger Rate)</b>			
<b>1-Year Point-to-Point</b>	7.00%	7.15%	7.25%

<b>GS Momentum Builder® Multi-Asset Class Index (Participation Rate)</b>			
<b>3-Year Point-to-Point</b>	N/A	250%	260%
<b>2-Year Point-to-Point</b>	180%	195%	200%
<b>1-Year Point-to-Point</b>	130%	135%	135%

<b>J.P. Morgan Strategic Balanced<sup>SM</sup> Index (Participation Rate)</b>			
<b>3-Year Point-to-Point</b>	N/A	185%	192%
<b>2-Year Point-to-Point</b>	145%	155%	157%
<b>1-Year Point-to-Point</b>	107%	112%	115%

<b>Fixed Interest Option: 1 Year (Interest Rate)</b>			
<b>1-Year</b>	4.00%	4.05%	4.10%

<b>Fixed Interest Option: Multi-Year (Interest Rate)**</b>			
<b>1-Year</b>	3.75%	3.75%	3.75%

\*\* Rate guaranteed for entire withdrawal charge period.

Interest rate caps, trigger rates, participation rates and interest rates are subject to change. The guarantee minimum interest rate for the Fixed Interest Option is 2.50% and the minimum participation rate for the Indexed Interest Options is 10%. The minimum interest rate caps, and trigger rate for the S&P 500 is 1.00%.

After the contract is issued, the account value remains in a holding account receiving the guaranteed minimum interest rate, until it is transferred to the allocation options on a sweep date (currently the 14th and 27th of each month). **Paperwork and all premium must be received in good order one business day before the closest applicable sweep date for the account value to be transferred on that sweep date** (two business days before the sweep date if it falls on a weekend). Otherwise, the account value remains in the holding account until the following sweep date.

To receive the quoted interest rates, interest rate caps, trigger rates and participation rates in effect on the app sign date:

- For cash with application, the premium and app must be received in good order within 10 calendar days of the app sign date.
- For 1035 exchanges/qualified transfers, all paperwork (app, transfer forms, replacement, signed annuity disclosures, etc.) must be received in good order and all premiums must be received within 60 calendar days of the app sign date.

If these deadlines are not met, the interest rates, interest rate caps, trigger rates and participation rates will be those in effect on the contract's sweep date.

# Indextra® Series

## Single Premium Deferred Fixed Indexed Annuity (contd.)

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