

**BUFFERED & FLOOR ANNUITIES (BFA)**

Rate Summary

Last Updated On: January 1, 2026

**Balancing Protection And Growth**

		Tax-Deferred Buffered & Floor Annuities*				
1-Year Term Performance Cap		10% Buffer	15% Buffer	20% Buffer	100% Buffer	-10% Floor
Rating		A	A	A	A	A
<b>S&amp;P 500 Index</b>		<b>15.50%</b>	<b>15.50%</b>	<b>10.25%</b>	<b>5.95%</b>	<b>11.50%</b>
<b>Nasdaq-100 Index</b>		<b>18.75%</b>		<b>12.75%</b>	<b>6.50%</b>	<b>13.75%</b>
<b>Russell 2000 Index</b>		<b>22.50%</b>	-	<b>13.75%</b>	<b>7.10%</b>	<b>17.00%</b>
1-Year Term Performance Trigger Rate		10% Buffer	15% Buffer	20% Buffer	100% Buffer	-10% Floor
Rating		A	A	A	A	A
<b>S&amp;P 500 Index</b>		<b>10.50%</b>	<b>10.50%</b>	-	<b>5.35%</b>	<b>9.00%</b>
<b>Nasdaq-100 Index</b>		<b>13.40%</b>		-	<b>5.90%</b>	<b>10.90%</b>
<b>Russell 2000 Index</b>		<b>14.20%</b>	-	-	<b>6.25%</b>	<b>12.10%</b>
1-Year Term Performance Boost Cap Rate		10% Buffer	15% Buffer	20% Buffer	100% Buffer	-10% Floor
Rating		A	A	A	A	A
<b>S&amp;P 500 Index</b>		<b>9.50%</b>	-	-	-	-
<b>Nasdaq-100 Index</b>		<b>12.25%</b>	-	-	-	-
<b>Russell 2000 Index</b>		<b>12.75%</b>	-	-	-	-

**\*Disclosure:**

Buffered And Floor Annuities ("BFA") are index-linked variable annuity products.

The rates shown are for illustrative purposes, not an offer or contract. They are not intended to predict or project future performance.

Index performance, downside buffer protection options, downside floor protection levels, upside performance caps, upside performance trigger rates and performance boost cap rates available at the time of investment may not be the same as illustrated.

Buffered and floor protection levels vary based on the index and term selected, are subject to change, and may not be available with every option. Buffered and floor annuity values will fluctuate and are subject to investment risk and loss of principal.

The index portion of a buffered and floor annuity has a risk of loss that occurs each time you move into a new indexed account option after the end of an indexed term. However, the buffer protection option or floor protection option selected in the indexed account helps protect you from some (not all) downside risk.

Buffered Protection Option: If the negative return is in excess of the buffered protection option selected and advisor fee, then there is a risk of loss of principal during the selected term.

Floor Protection Option: A risk of loss of principal can be incurred up to the stated floor percentage option and advisor fee during the selected term.

A surrender charge may apply if there is a surrender period. A 10% IRS early withdrawal penalty may apply to withdrawals prior to age 59 1/2 and, in addition, investors may be liable for payment of federal income tax on the taxable portion of the withdrawal.

The values reflect the deduction of applicable charges and expenses. The values do not reflect the deduction of a 1/2 percent (0.50%) advisor fee.

**Downside Protection Options\*****Buffer** - Downside protection from loss up to a stated amount. Loss is incurred if the index declines more than the buffer percentage during the selected term. The insurance company protects against loss within the buffer.**Floor** - Downside protection from loss after a stated threshold. Loss can be incurred up to the stated floor percentage during the selected term. The insurance company protects against losses below the floor.**Upside Crediting Method Components****Performance Cap** - The stated maximum amount of potential gain, if the index return is positive, that could be credited for the selected term.**Performance Trigger Rate** - A stated rate of return, which may be greater than or less than the actual return of the index, that will be credited to the contract if the ending index value is equal to or greater than the initial index value during the selected term.**Performance Boost Cap Rate** - The stated maximum amount of potential gain, if the index return is positive, flat, or within the buffer, that could be credited for the selected term.**Participation Rate** - The percentage of any positive index performance credited to your account at the end of the selected term.

Buffered and floor annuity contract provisions are available upon request. Please request a Personalized Hypothetical Illustration and Product Prospectus for more detailed information before considering the purchase of a buffered and floor annuity.

The information above is obtained from sources considered reliable, but it is not necessarily complete and its accuracy is not guaranteed. The rates shown are as of the date indicated in the table. Buffered and floor annuities are subject to change in ratings, rates and availability at any time.