

CapLock FIA Rates + Commissions

AGENT USE ONLY

Effective: December 19, 2025

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	8.00%	8.25%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
S&P 500 Monthly Average w/ Cap Rate	5.00%	5.00%
Participation Rates		
S&P 500 Annual Point-to-Point w/ Par Rate	45.00%	50.00%
S&P 500 2-Year Point-to-Point w/ Par Rate	55.00%	60.00%
S&P 500 DRC 5% Excess Return Annual Point-to-Point w/ Par Rate	140.00%	140.00%
S&P 500 DRC 10% Excess Return Annual Point-to-Point w/ Par Rate	70.00%	70.00%
Fixed Rate	3.50%	3.50%
Agent Street Commission	4.50%	5.25%

Disclosures: Guarantees are based on the financial strength of the issuing carrier. For most states, this annuity contract is issued on FIA Policy Form: ICC19OLASPSA and is a single premium deferred annuity. Policy form numbers and provisions may vary. Product features, options, form numbers and availability may also vary by state. This is a brief description of the FIA contract and is meant for informational purposes only. It is not individualized to address any specific investment objective. It is not intended as investment or financial advice.

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