

**ANNUITY FACT SHEET**



Effective June 1, 2026  
Subject to change without

	FLEX I	MAX I	MAX III
<b>Product Name</b>	FLEX I	MAX I	MAX III
<b>Annuity Type</b>	Flexible Premium	Single Premium	Single Premium
<b>Initial Interest Rate</b>	<b>5.75%</b>	<b>5.75%</b>	<b>4.75%</b>
<b>Rate Guarantee Period</b>	1 Year	5 Years	3 Years
<b>Minimum Lifetime Guarantee</b>	3.00%	3.00%	3.00%
<b>Non-Qualified / Qualified*</b>	Non-Qualified / Qualified*	Non-Qualified / Qualified*	Non-Qualified / Qualified*
<b>Free Annual Withdrawal</b>	15% of Account Value	15% of Account Value	None
<b>Monthly Interest Option</b>	Yes	Yes	No
<b>Maximum Issue Age</b>	84 Age Last Birthday	90 Age Last Birthday	90 Age Last Birthday
<b>Minimum Deposit</b>	\$5,000	\$5,000	\$5,000
<b>Maximum Deposit</b>	<b>\$500,000</b>	<b>\$500,000</b>	<b>\$500,000</b>
<b>Additional Deposits</b>	Allowed up to a maximum of \$500,000	Not Allowed	Not Allowed
<b>Surrender Charges</b>			
Year	1 2 3 4 5 6 7 8+	1 2 3 4 5 6+	1 2 3 4+
Percentage Charge (%)	8% 7% 6% 5% 4% 3% 2% 0%	7% 6% 5% 4% 3% 0%	5% 5% 5% 0%

**Sometimes a higher rate isn't the best option: Trinity Life and Family Benefit Offer: End of surrender penalty period--100% liquid forever with a minimum lifetime 3.00% guarantee. Non-MVA. Surrender charges waived upon death. Flex I & Max I have 15% free annual withdrawals!**

**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:** TL/FB-1035/TRANS/RO (5-2019). 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 (01-2023).

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

**Inherited Annuities:** We accept Spousal Inherited annuities. We do not accept Non-Spousal Inherited annuities.

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