



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	9.50%
FIA Plus 7	
Premium Bonus	12.50%
FIA Plus 10	
Premium Bonus	17.50%

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	5.75%	7.00%	8.25%	10.75%	13.25%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	85%	113%	133%	158%	166%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	64%	90%	115%	150%	168%
Annual Declared Rate	3.15%	3.15%	3.15%	3.15%	3.15%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	5.75%	7.00%	8.25%	10.75%	13.25%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	82%	110%	130%	155%	163%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	63%	89%	115%	149%	167%
Annual Declared Rate	3.15%	3.15%	3.15%	3.15%	3.15%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	5.50%	6.50%	7.75%	10.25%	12.75%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	70%	98%	118%	143%	151%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	58%	83%	110%	144%	162%
Annual Declared Rate	3.00%	3.00%	3.00%	3.00%	3.00%

Fixed Interest Strategy for High Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	2.95%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	2.95%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.80%



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	4.75%	6.00%	7.25%	9.75%	12.25%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	78%	106%	126%	151%	159%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	57%	83%	108%	143%	161%
Annual Declared Rate	2.95%	2.95%	2.95%	2.95%	2.95%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	4.75%	6.00%	7.25%	9.75%	12.25%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	75%	103%	123%	148%	156%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	56%	82%	108%	142%	160%
Annual Declared Rate	2.95%	2.95%	2.95%	2.95%	2.95%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	4.50%	5.50%	6.75%	9.25%	11.75%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	63%	91%	111%	136%	144%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	51%	76%	103%	137%	155%
Annual Declared Rate	2.80%	2.80%	2.80%	2.80%	2.80%

Fixed Interest Strategy for Low Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	2.75%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	2.75%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	2.60%