

# TruMax<sup>®</sup> Fixed Index Annuity Rates

Current as of 05/01/2026

TruMax<sup>®</sup> fixed index annuity is an insurance product that offers protection for your money against market downturns—with opportunities to capture gains during market upturns. With TruMax<sup>®</sup>, you can earn interest based on the performance of one index or a combination of indexes.

## Contracts speak louder than words

### Guaranteed Minimum Account Value (GMAV)

Take protection and growth to the next level.

- Guarantees a minimum amount of credited interest at the end of the surrender charge period.
- Assures your money will grow regardless of how markets perform.

### Locked Index Strategies

Create a secure, long-term level of interest rate protection with rate lock strategies:

- 5-year or 7-year Rate Lock Period options.<sup>1</sup>
- Available on both Cap and Performance Trigger strategies.

No cost features

### Choice and Flexibility

Valuable features that make TruMax<sup>®</sup> a difference-maker.

- Additions can be made anytime and **will not extend** the surrender charge schedule.
- Individual index and portfolio options offer flexibility to choose how your money grows.

### Bailout Provision

An additional form of interest rate protection.

- Provides renewal rate protection.
- Offers additional liquidity up to the full account value should original rates fall below the Bailout Cap Rate.<sup>2</sup>

# Guaranteed Minimum Account Value

Two levels of extra protection with guaranteed upside

## Build-your-own-portfolio

### GMAV

- **5-year surrender period**—guarantees your account value will be at least **115%** of the initial premium, less withdrawals, at the **5th anniversary**.<sup>4</sup>
- **7-year surrender period**—guarantees your account value will be at least **121%** of the initial premium, less withdrawals, at the **7th anniversary**.<sup>4</sup>

## Precision Portfolios

### Enhanced GMAV<sup>3</sup>

- **5-year surrender period**—guarantees your account value will be at least **118%** of the initial premium, less withdrawals, at the **5th anniversary**.<sup>4,5</sup>
- **7-year surrender period**—guarantees your account value will be at least **125%** of the initial premium, less withdrawals, at the **7th anniversary**.<sup>4,5</sup>

## TruMax<sup>®</sup> Fixed Index Annuity

with 5-year and 7-year Surrender Charge Schedules

Index	Term/Index Strategy	TruMax <sup>®</sup> 5		TruMax <sup>®</sup> 7	
		Less than \$100,000	\$100,000 and over	Less than \$100,000	\$100,000 and over
S&P 500 <sup>®</sup>	1-year Point-to-Point with Cap	<b>6.80%</b>	<b>9.30%</b>	<b>7.05%</b>	<b>9.55%</b>
	<i>Bailout Cap Rate</i>	<b>3.00%</b>		<b>3.00%</b>	
	1-year Point-to-Point with Cap and Rate Lock <sup>2</sup>	<b>5.95%</b>	<b>7.45%</b>	<b>6.05%</b>	<b>7.55%</b>
	1-year Performance Trigger	<b>5.65%</b>	<b>7.40%</b>	<b>5.90%</b>	<b>7.65%</b>
	1-year Performance Trigger with Rate Lock <sup>2</sup>	<b>5.30%</b>	<b>6.30%</b>	<b>5.50%</b>	<b>6.50%</b>
	1-year Point-to-Point w/Participation Rate	<b>40%</b>	<b>50%</b>	<b>45%</b>	<b>55%</b>
Invesco QQQ ETF	1-year Point-to-Point with Cap	<b>6.15%</b>	<b>8.55%</b>	<b>6.40%</b>	<b>8.80%</b>
	1-year Point-to-Point with Cap and Rate Lock <sup>6</sup>	<b>5.00%</b>	<b>6.50%</b>	<b>5.50%</b>	<b>7.00%</b>
Morgan Stanley Global Opportunities Index	1-year Point-to-Point w/Participation Rate	<b>115%</b>	<b>130%</b>	<b>120%</b>	<b>135%</b>
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	1-year Point-to-Point w/Participation Rate	<b>135%</b>	<b>150%</b>	<b>140%</b>	<b>155%</b>
1-year Fixed Rate	1-year Term	<b>4.00%</b>	<b>4.55%</b>	<b>4.05%</b>	<b>4.60%</b>

All rates are for new applications only. Rates are subject to change at any time.

# Precision Portfolios

## A one-step, tailored approach to allocating your savings

With TruMax<sup>®</sup>, you have the option to choose an individual index or build a customized portfolio by combining index strategies. You also have access to two diversified multi-index portfolios called **Precision Portfolios**. They are constructed using set percentage allocations to the individual index strategies we offer from S&P, Invesco, First Trust, and Morgan Stanley, coupled with an allocation to the fixed account. They are designed to provide a one-step, tailored approach to meeting your retirement savings goals.<sup>7</sup>

Precision Portfolio Option 1	
Index Strategy	Allocation
S&P 500 <sup>®</sup> 1-year Point-to-Point with Cap	15%
S&P 500 <sup>®</sup> 1-year Performance Trigger	15%
Invesco QQQ ETF	15%
Morgan Stanley Global Opportunities Index	15%
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	15%
Fixed Account	25%

Precision Portfolio Option 2	
Index Strategy	Allocation
S&P 500 <sup>®</sup> 1-year Point-to-Point with Cap	20%
S&P 500 <sup>®</sup> 1-year Performance Trigger	15%
Invesco QQQ ETF	20%
Morgan Stanley Global Opportunities Index	15%
First Trust Capital Strength <sup>®</sup> Barclays 5% Index	20%
Fixed Account	10%

<sup>1</sup> Crediting strategies with a Rate Lock Period are only available at issue. You must wait until the end of the Lock Period to reallocate.

<sup>2</sup> Allows for full or partial withdrawals from your annuity contract, without surrender charges, if the renewal cap rate for the S&P 500<sup>®</sup> 1-year point-to-point with cap strategy falls below the bailout cap rate, regardless of your current allocations.

<sup>3</sup> To be eligible for the Enhanced GMAV, you must allocate 100% of your initial premium payment to a Precision Portfolio option and your Account Value must remain allocated to that preset allocation option until the end of the Benefit Holding Period (currently 5 or 7 years) and matches your Surrender Charge Period. Reallocations will result in a reduced GMAV Factor of either 115% after 5 years or 121% after 7 years, respectively.

<sup>4</sup> Please refer to the disclosure statement for more details.

<sup>5</sup> Premium must remain in the Precision Portfolio you select for the entire 5-year or 7-year surrender charge period to be eligible to receive the Enhanced GMAV.

<sup>6</sup> Crediting strategies with a Rate Lock Period are only available at issue. You must wait until the end of the Lock Period to reallocate. The Rate Lock Period is 5 years for TruMax<sup>®</sup> 5 and 7 years for TruMax<sup>®</sup> 7.

<sup>7</sup> Please note that you may only select one Precision Portfolio to allocate 100% of your premium payment. Precision Portfolios are only available at contract issue, and the allocation percentages will not change over time. If you select a Precision Portfolio allocation at contract issue, any additional premium payment you make will be allocated to the Fixed Account. At renewal, you will have the option to transfer the entirety of that amount to the same Precision Portfolio allocation previously elected or keep it in the Fixed Account.



**Product Snapshot**

**Click or scan  
to view**



**Index Information**

### **S&P Dow Jones Indices**

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