



MYGA Plus™ Rate Sheet

Annuity: Single Premium Deferred

NEW CONTRACT RATES: Effective 02/19/2026

The MYGA Plus™ is a multi-year guaranteed, single-premium deferred fixed annuity with an Index-Linked Option offered by Ibexis Life & Annuity Insurance Company®. At its core, the MYGA Plus™ functions like a traditional multi-year guaranteed annuity (MYGA) product: it offers a Fixed Option that credits a simple guaranteed interest for a specific time (known as a Guaranteed Option Period or GOP). In addition, the MYGA Plus™ offers an additional premium allocation option. In the same contract, the client may also allocate up to 50% of their premium to an Index-Linked Option, which credits a guaranteed fixed amount if the S&P 500® increases during any annual period.

Fixed Option

Pays simple interest as stated as an annual rate and this interest is credited to the contract value daily. This interest rate is locked in for the Guaranteed Option Period (GOP) selected and will not change during that time.

Fixed Option

GOP	3 Years	5 Years	7 Years
Guaranteed rate for low band GOP (10,000 - 99,999)	4.90%	5.45%	5.60%
Guaranteed rate for high band GOP (100,000 - 1,500,000)	5.20%	5.75%	5.95%
Guaranteed rate for low band GOP (10,000 - 99,999) CA Only	4.80%	5.35%	5.50%
Guaranteed rate for high band GOP (100,000 - 1,500,000) CA Only	5.10%	5.65%	5.85%

Index-Linked Option

Offers a fixed annual rate that will be credited only if the tracked index (currently the S&P 500®) is higher than the previous year on a point-to-point basis. This is evaluated each year on the contract anniversary. If the index is higher than the previous year's value in any amount on the anniversary, the Index-Linked Option rate will be credited to the client's contract value based on the amount of premium allocated to the Index-Linked Option. Allocation can be between 0% to 50% of the total premium.

Index-Linked Option

GOP	3 Years	5 Years	7 Years
Guaranteed rate for low band GOP (10,000 - 99,999)	7.10%	7.35%	7.60%
Guaranteed rate for high band GOP (100,000 - 1,500,000)	7.50%	7.75%	8.00%
Guaranteed rate for low band GOP (10,000 - 99,999) CA Only	7.00%	7.25%	7.50%
Guaranteed rate for high band GOP (100,000 - 1,500,000) CA Only	7.40%	7.65%	7.90%

At the end of the GOP, the client has a 30 day window to either renew into the same GOP with new guaranteed rates, surrender charge schedule, and market value adjustment period (if applicable) or take their funds out via surrender, 1035 exchange, or Qualified Transfer without penalty.



Rate Lock

If the annuity application is received in good order within 14 days of the application signed date, the rate is locked for 45 days from the application sign date. If the contract is issued within the 45-day rate lock period as outlined, the contract will be issued with the greater of 1) the locked-in rate(s) or 2) the rate(s) effective as of the date the contract is issued. If the contract is issued beyond the 45-day rate lock period, the contract will be issued with the current rate(s) that are applicable for the Fixed and Index-Linked Account(s) elected as of the contract issue date. If the purchase payment is funded from multiple sources, the contract is issued once all funds specified on the application are received.

MYGA Plus™ is not available in all states.

Additional benefits are available via riders to the contract and vary by state.

Withdrawal Charge

The Company may impose a Withdrawal Charge against certain withdrawals from the Fixed Option Account Value(s) and/or the Index-Linked Option(s) Account Value(s). The Company will calculate Withdrawal Charges in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages.

Excellent Financial Strength Rating

A- "Excellent" with a Stable Outlook

Based on our balance sheet strength, operating performance, management expertise and enterprise risk management.

Rated by A.M. Best, the world's first and largest credit rating agency in the insurance industry.



Allocations to the Index-Linked Option are not invested directly in an index. Contract rates offered are subject to change without notice. This is a summary only and all terms and condition are governed by contract. All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Interest is calculated on a simple basis.

Ibexis MYGA Plus™ is for annuity policy form number ICC22-MPC-0322 and is an insurance product and not insured by the FDIC, the NCUSIF, or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All contract guarantees and annuity payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which the annuity is purchased, by the insurance agency from which the annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliates.

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AM Best Rating effective June 2025. 4th highest of 13 ratings. For latest ratings visit www.ambest.com.



FIA Plus™ Rate Sheet

Annuity: Single Premium Deferred

NEW CONTRACT RATES | Effective 08/21/25

The FIA Plus™ is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company®. Initial premium may be allocated to the Index-Linked Strategy or the Fixed Interest Strategy, in any combination. All premium allocations are always fully downside protected from market risk. A Floor Limit will be elected at the time of application and may be adjusted on any contract anniversary. Selecting a Floor Limit less than 0% will automatically allocate the Tracking Value to the next available Floor, less than 0%, with sufficient Tracking Value Gains, and will generally provide higher upside potential.

Index-Linked Strategy

Initial premium may be allocated to the Index-Linked Strategy and any of the index options available or Annual Declared Rate, in any combination.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary. Similarly, the Floor may be adjusted by changing the Floor Limit, which is the lowest floor allowed for allocation by the policyholder.

Fixed Interest Strategy

Initial premium may be allocated to the Fixed Interest Strategy and will earn a stated annual interest rate guaranteed for one year. Interest in the Fixed Interest Strategy is compounded and credited to the Strategy Value on a daily basis.

Initial allocations and any transfers to the Fixed Interest Strategy **may not be reallocated** to the Index-Linked Strategy on any contract anniversary.

For a fixed interest strategy with flexibility, consider the Annual Declared Rate Index Option.

FIA Plus

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	9.25%	10.75%	12.50%	16.25%	20.00%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	122%	150%	171%	196%	203%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	106%	126%	151%	182%	200%
Annual Declared Rate	4.60%	4.60%	4.60%	4.60%	4.60%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	9.25%	10.75%	12.50%	16.25%	20.00%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	122%	150%	171%	196%	203%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	106%	126%	151%	182%	200%
Annual Declared Rate	4.60%	4.60%	4.60%	4.60%	4.60%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	9.50%	11.00%	12.75%	16.50%	20.25%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	122%	150%	171%	196%	203%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	106%	126%	151%	182%	200%
Annual Declared Rate	4.50%	4.50%	4.50%	4.50%	4.50%



Fixed Interest Strategy for High Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	4.40%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	4.40%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	4.30%

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	8.25%	9.75%	11.50%	15.25%	19.00%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	115%	143%	164%	189%	196%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	99%	119%	144%	175%	193%
Annual Declared Rate	4.40%	4.40%	4.40%	4.40%	4.40%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	8.25%	9.75%	11.50%	15.25%	19.00%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	115%	143%	164%	189%	196%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	99%	119%	144%	175%	193%
Annual Declared Rate	4.40%	4.40%	4.40%	4.40%	4.40%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	8.50%	10.00%	11.75%	15.50%	19.25%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	115%	143%	164%	189%	196%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	99%	119%	144%	175%	193%
Annual Declared Rate	4.30%	4.30%	4.30%	4.30%	4.30%

Fixed Interest Strategy for Low Band Rates

FIA Plus 5	
Fixed Rate With 1-Year Guarantee	4.20%
FIA Plus 7	
Fixed Rate With 1-Year Guarantee	4.20%
FIA Plus 10	
Fixed Rate With 1-Year Guarantee	4.10%



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%

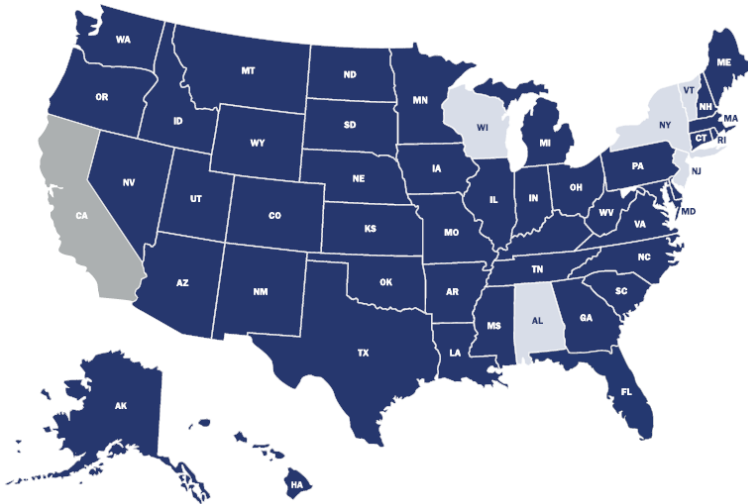
Fixed Interest Strategy for Low Band Rates

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%



State Availability of the FIA Plus™

As of September 16, 2024



Excellent Financial Strength Rating

A- "Excellent" with a Stable Outlook



- FIA Plus 10: Ages 0-82
- FIA Plus 7: Ages 0-85
- FIA Plus 5: Ages 0-85
- Not licensed at this time
- Pending Approval

At the end of the contract surrender charge period, a client may continue the policy with no future surrender charges. They may also make a partial or full withdrawal without surrender charges. If a partial withdrawal is made, the policy will continue with no future surrender charges. The client may also choose to annuitize the contract under one of the available annuitization options.

Rate Lock

If the annuity application is received in good order within 14 days of the application signed date, the rate is locked for 45 days from the application sign date. If the contract is issued within the 45-day rate lock period as outlined, the contract will be issued with the greater of 1) the locked-in rate(s) or 2) the rate(s) effective as of the date the contract is issued. If the contract is issued beyond the 45-day rate lock period, the contract will be issued with the current rate(s) that are applicable for the Fixed Interest Strategy and Index-Linked Strategy allocations elected as of the contract issue date. If the purchase payment is funded from multiple sources, the contract is issued once all funds specified on the application are received.

FIA Plus™ may not be available in all states.

Additional benefits are available via riders to the contract and vary by state.

Withdrawal Charge

The Company will impose a Withdrawal Charge against certain withdrawals from the Fixed Interest Strategy Value and/or the Index-Linked Strategy Tracking Value. The Company will calculate Withdrawal Charges in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages. RMDs in the first year should be processed by the current carrier prior to any transfer.



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Contract rates offered are subject to change without notice. This is a summary only and all terms and condition are governed by contract. All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.

Ibexis FIA Plus is for annuity policy form number ICC22_FIA_0922 with Contract Data Pages ICC23_CDP_0124. Application form number ICC23_ILAIC_FIA_PLUS_BONUS_APP. Rider form numbers ICC23_FIA_ILIO_1223, ICC23_R_WWCR_1123, ICC23_R_MVA_1223, ICC23_PBR_1223_v1, ICC_PBR_1223_v2. It is an insurance product and not insured by the FDIC, the NCUSIF, or any other government agency, nor is it guaranteed by, or the obligation of, the financial institution that sells it. All contract guarantees and annuity payout rates are subject to the claims-paying ability and financial strength of the issuing insurance company. They are not backed by the broker/dealer from which the annuity is purchased, by the insurance agency from which the annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability and financial strength of the issuing insurance company. Similarly, the issuing insurance company does not back the financial strength of the broker/dealer or any of its affiliates.

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Disclosures

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Disclosures

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No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any AiGT Mark or other HSBC trade name to sponsor, endorse, market or promote the fixed indexed annuity without a license from HSBC. Under no circumstances may any person or entity claim any affiliation or association with HSBC or Solactive without the prior written permission of HSBC or Solactive.

In calculating the performance of the AiGT Index, HSBC deducts a servicing cost of 0.50% per annum, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the AiGT Index and thus the amount of interest that will be credited to the fixed indexed annuity option based on the AiGT Index.

The volatility control applied by HSBC may reduce the potential positive or negative change in the AiGT Index and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on the AiGT Index.

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AM Best Rating effective June 2025. 4th highest of 13 ratings. For latest ratings visit <http://www.ambest.com>.



Ibexis Life & Annuity Insurance Company[®]

WealthDefender[™] Series Rate Sheet

WealthDefender[™] - WealthDefender[™] Bonus - WealthDefender[™] Bonus Plus

Fixed Index Annuity: Single Premium Deferred

NEW CONTRACT RATES | Effective 01/01/26

High Premium Band (HB): \$100,000-\$1,500,000

Low Premium Band (LB): \$25,000-\$99,999

The WealthDefender[™] FIA Series is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company[®]. Initial premium may be allocated to the Index-Linked Strategies or the Fixed Interest Strategy, in any combination. All premium allocations are always fully downside protected from market risk.

Index-Linked Strategy:

Initial premium may be allocated to any of the five available Indexed Interest Strategies. Interest is credited at the end of the index term (1-year and 2-year terms offered) based on positive changes in an external index. Interest credits are subject to a Cap Rate or Participation Rate, which can be reset at the end of the Index Term. Interest can never be less than 0%.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary.

Fixed-Interest Strategy:

Initial premium may be allocated to the Fixed Interest Strategy and will earn a stated annual interest rate. Interest in the Fixed Interest Strategy is compounded and credited to the Fixed Interest Strategy Value daily. The Fixed Interest Strategy is offered in a 1-year index term.

WealthDefender[™]

Fixed and Indexed Crediting Strategy Rates		10-Year		7-Year		5-Year	
		HB	LB	HB	LB	HB	LB
Fixed Interest Strategy		4.60%	4.40%	4.50%	4.30%	4.45%	4.25%
S&P 500 [®] 1-YR Cap Rate		9.25%	8.25%	9.25%	8.25%	9.25%	8.25%
S&P 500 [®] 1-YR Bailout Cap Rate		5.00%	4.00%	5.00%	4.00%	5.00%	4.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	GTD	93.00%	87.00%	90.00%	84.00%	90.00%	84.00%
Barclays Tactical Growth Index - 1-YR Par Rate	GTD	96.00%	90.00%	90.00%	84.00%	90.00%	84.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	GTD	130.00%	121.00%	125.00%	116.00%	125.00%	116.00%
Barclays Tactical Growth Index - 2-YR Par Rate	GTD	140.00%	131.00%	130.00%	121.00%	130.00%	121.00%

Strategies denoted with "GTD" guarantee Participation Rates for the Withdrawal Charge Period.



WealthDefender™ Bonus

Premium Bonus	10-Year	7-Year	5-Year
Issue Ages: 0-70	15.50%	10.50%	8.50%
Issue Ages: 71-75	15.50%	10.50%	8.50%
Issue Ages: 76+	12.50%	8.50%	6.50%

Fixed and Indexed Crediting Strategy Rates	10-Year		7-Year		5-Year	
	HB	LB	HB	LB	HB	LB
Fixed Interest Strategy	3.25%	3.05%	3.15%	2.95%	3.05%	2.85%
S&P 500® 1-YR Cap Rate	6.00%	5.00%	6.25%	5.25%	6.50%	5.50%
S&P 500® 1-YR Bailout Cap Rate	3.00%	2.00%	3.00%	2.00%	3.00%	2.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	60.00%	54.00%	61.00%	55.00%	60.00%	54.00%
Barclays Tactical Growth Index - 1-YR Par Rate	64.00%	58.00%	64.00%	58.00%	63.00%	57.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	84.00%	75.00%	87.00%	78.00%	86.00%	77.00%
Barclays Tactical Growth Index - 2-YR Par Rate	94.00%	85.00%	96.00%	87.00%	93.00%	84.00%

Products with a premium bonus may have a lower cap rate or lower participation rate compared to products without a premium bonus.



WealthDefender™ Bonus Plus

Premium Bonus	10-Year
Issue Ages: 0-70	22.50%
Issue Ages: 71-75	22.50%
Issue Ages: 76+	19.50%

Premium Bonus Rider Charge	10-Year
All Issue Ages	0.85%

Fixed and Indexed Crediting Strategy Rates	10-Year	
	HB	LB
Fixed Interest Strategy	3.25%	3.05%
S&P 500® 1-YR Cap Rate	6.00%	5.00%
S&P 500® 1-YR Bailout Cap Rate	3.00%	2.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	60.00%	54.00%
Barclays Tactical Growth Index - 1-YR Par Rate	64.00%	58.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	84.00%	75.00%
Barclays Tactical Growth Index - 2-YR Par Rate	94.00%	85.00%

Products with a premium bonus may have a lower cap rate or lower participation rate compared to products without a premium bonus. The Premium Bonus Rider Charge is equal to the rider charge percentage multiplied by the Contract Value and deducted each month during the Withdrawal Charge Period.



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