Ibexis Life & Annuity Insurance Company®

MYGA Plus™ Rate Sheet

Annuity: Single Premium Deferred

NEW CONTRACT RATES | **Effective 10/15/2026**

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.

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.

Fixed Option

GOP	3 Years	5 Years	7 Years
Guaranteed rate for low band GOP **(10,000 - 99,999)**	5.85%	6.30%	6.50%
Guaranteed rate for high band GOP **(100,000 - 2,000,000)**	6.15%	6.60%	6.85%
Guaranteed rate for low band GOP **(10,000 - 99,999)** CA Only	5.75%	6.20%	6.40%
Guaranteed rate for high band GOP **(100,000 - 2,000,000)** CA Only	6.05%	6.50%	6.75%

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 - 2,000,000)**	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 - 2,000,000)** 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 conditions 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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"A-" is the 4th highest of 13 ratings. AM Best rating effective July 2026 For full ratings information, please visit www.ambest.com.