LEGACY
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800-395-1053, Ext. 4002

NEW! SpireMark℠ Annuity Quick Reference

As of 11/13/2026

Insurance Carrier

Issued by **TruSpire Retirement Insurance Company**, a Malibu Life company, headquartered in Irving, TX.

Financial Strength Ratings

AM Best
B++ (Good),
5th highest of 13 ratings.
Rating as of 8/12/2026.

KBRA
A- (Strong),
7th highest of 22 ratings.
Rating as of 7/15/2026.

Product

SpireMark 10-year modified single premium deferred fixed indexed annuity*

Issue Ages

- 50–85 (Q and NQ)

Premium

- $25K min.
- $2K min. additional (allowed in Year 1 only).
- $2M maximum per owner without prior Home Office approval.

Contractual Death Benefit

- Greater of the Account Value (AV) or Guaranteed Minimum Value, paid as lump sum or annuity payments.

Features

- Performance-driven early income, built with the potential to grow.
- Designed for clients who want the flexibility of early income access with maximized payout potential.
- Two ADL-triggered benefits available for life's "what ifs."
- 225% income booster for qualified confinement or impairment in 2 of 6 ADLs.
- 10% first-year access, plus stacking penalty-free withdrawals up to 20% starting Year 2.
- Preset Allocation Blueprints for simplified diversification.
- S&P 500®—Widely regarded as the best single gauge of U.S. large cap equities.
- S&P 500 IQ Index**—S&P 500 and cash components, with 15% volatility control overlay.
- Bloomberg Bitcoin US 100 10% Index—Bridges traditional equity growth with digital innovation for "crypto-plus-growth" exposure.
- Nasdaq-100 HiCap™ Index—Reorients the Nasdaq-100 risk profile to attempt to maximize upside potential while maintaining benchmark-like characteristics.
- Solactive Nasdaq-100 DART 10% Index—Diverse asset mix: U.S. large-cap equities, U.S. treasuries, and gold.
- Trailing comp options available.

MultiRider℠ Max

Guaranteed Lifetime Withdrawal Benefit (GLWB) rider with a **Benefit Base trifecta**—one Benefit Base, three significant benefits.

- MultiRider Max charge: 1.25%.†

Guaranteed Lifetime Income

- **45%** Benefit Base Bonus.
- **250%** Roll-Up Rate prior to income activation.
- Income can begin as early as 30 days after contract issue.
- Increasing payout opportunity:
  - **100%** Roll-Up Rate after income activation, even after AV reaches $0.

ADL-Triggered Benefits

Available upon confinement or impairment in 2 of 6 ADLs (two-year wait from issue).

1. **Activities Of Daily Living Benefit:**
   - Available **prior to** income activation.††
   - Equals the Benefit Base or AV multiplied by a Benefit Base Cap, if lower, paid monthly over 7 years.
2. **Enhanced Income Benefit**
   - Available **after** income activation.
   - Pays 225% of the Withdrawal Benefit Amount.
   - Available until AV hits $0, then Withdrawal Benefit Amount reverts to 100%.

Enhanced Death Benefit:*

- Available upon death after 2 years if AV is > $0 and if elected by the beneficiary.††
- Equals the Benefit Base or AV multiplied by a Benefit Base Cap, if lower, paid monthly over 5 years.

Interest Crediting Allocations

Allocation Blueprints (Bundled Allocation)

Interest Crediting Allocation	Foundation (Conservative)	Keystone (Moderate)	Pinnacle (Aggressive)	
	WEIGHT			RATE
1Y S&P 500 PTP w/ Cap	15%	15%	15%	7.00%
1Y S&P 500 IQ Index PTP w/ Cap	12.50%	12.50%	15%	5.25%
1Y S&P 500 IQ Index PTP w/ Par.	12.50%	12.50%	15%	32%
1Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.	N/A	10%	15%	34%
1Y Nasdaq-100 HiCap Index PTP w/ Cap	20%	20%	20%	5.00%
1Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.	20%	20%	20%	34%
1Y Fixed Account	20%	10%	N/A	2.60%
Total:	100%	100%	100%	

Individual Interest Crediting Allocations	RATE
1Y S&P 500 PTP w/ Cap	4.75%
1Y S&P 500 IQ Index PTP w/ Cap	5.00%
1Y S&P 500 IQ Index PTP w/ Par.	30%
2Y S&P 500 IQ Index PTP w/ Par.	50%
1Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.	32%
2Y Bloomberg Bitcoin US 100 10% Index PTP w/ Par.	65%
1Y Nasdaq-100 HiCap Index PTP w/ Cap	4.75%
1Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.	32%
2Y Solactive Nasdaq-100 DART 10% Index PTP w/ Par.	60%
1Y Fixed Account	2.50%

Rates effective 10/21/2026, and subject to change.
Check LegacyNet® for updates.

Liquidity

Free Partial Surrenders

- 10% available in Year 1.
- Starting in Year 2, cumulative free withdrawals up to a maximum 20% if no withdrawals are taken in prior year.
- Or, required minimum distribution (RMD) associated with the contract.

Surrender Schedule

Contract Years 1 through 11+: 10, 9.40, 8.40, 7.35, 6.35, 5.30, 4.25, 3.20, 2.15, 1.05, 0%.

Market Value Adjustment (MVA)*

- MVA Period starts on contract date and lasts 10 years.
- A new 10-year MVA Period begins every 10th contract anniversary.
- Doesn't apply during the 30-day window before each new MVA Period.

Waiver of Surrender Charge Riders

- Nursing Home.
- Terminal Illness.
- Home Health Care.

Guaranteed Minimum Value

- The GMV Factor of 87.50% multiplied by premium, less withdrawals, less a $50 annual contract charge, plus interest credited at the Annual GMV Rates shown on the contract schedule.

Available States

Approved In:

AL, AK, AZ, AR, CO, CT, DC, FL, GA, HI[1], IL, IN, IA, KS, KY, LA, ME, MD, MN[1], MS, MO, MT, NE, NV, NH, NM, OH[1], PA[1], SD, TN, TX, UT[1], VA, VT, WA, WV, and WY

1. Enhanced Death Benefit calculation varies. See Sales Guide or refer to the rider for details.

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* May vary by state and may not be available in all states. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† The Rider Charge Percentage is multiplied by the Benefit Base, applied annually at the beginning of each contract year.
†† Terminates all other contract benefits once elected.

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