

# LibertyMark Freedom Series

## Past Performance

LibertyMark Freedom Series fixed indexed annuities offer a broad range of index options that credit interest based on the performance of a specific market index. These options allow you to benefit from market gains without exposing your money to market declines.

**With a diverse selection of index options, how do you decide which ones most align with your retirement goals?**

### Performance Potential

When determining the option selection that is right for you, performance potential may be an important consideration. The following tables show hypothetical interest crediting rates over the last 10 years for each LibertyMark Freedom index option, assuming historical or back-tested index performance. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results.

### Strong Guarantees

Regardless of which option or combination of options you choose, your money is protected from market uncertainty because interest credited will never be less than 0%. Additionally, upon death, surrender, or annuitization, you are guaranteed to receive no less than the Guaranteed Minimum Value, which is equal to 87.5% of the contract's premium minus any gross withdrawals and applicable premium tax (premium tax does not apply in Oregon), plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract's data page.

For descriptions of available index options and how interest is credited, refer to the LibertyMark Freedom Interest Crediting Options brochure.



THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE LIBERTYMARK FREEDOM CONSUMER BROCHURE AND INTEREST CREDITING OPTIONS BROCHURE.

# Hypothetical Interest Crediting Rate

**NO-FEE OPTIONS** Last 10 Years (1/1/2014–12/31/2023)

■ = Top rate per year

Index Option	Assumed Rate*	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average Annual Return*
One-Year <b>S&amp;P 500®</b> Point-to-Point	8.50% Cap	8.50%	0.00%	8.50%	8.50%	0.00%	8.50%	8.50%	8.50%	0.00%	8.50%	<b>5.88%</b>
Two-Year <b>S&amp;P 500</b> Point-to-Point	78% Participation	0.00%	8.25%	0.00%	24.03%	0.00%	16.25%	0.00%	37.07%	0.00%	0.06%	<b>7.91%</b>
One-Year <b>S&amp;P 500 IQ Index</b> Point-to-Point	15.45% Cap	10.00%	0.00%	6.12%	15.45%	0.00%	15.45%	11.30%	15.45%	0.00%	<b>15.45%</b>	<b>8.72%</b>
One-Year <b>S&amp;P 500 IQ Index</b> Point-to-Point	76% Participation	7.60%	0.00%	4.65%	31.75%	0.00%	15.28%	8.59%	14.85%	0.00%	12.72%	<b>9.17%</b>
One-Year <b>SG Columbia Adaptive Risk Allocation Index</b> Point-to-Point	186% Participation	<b>25.25%</b>	1.76%	<b>12.29%</b>	21.79%	0.00%	22.82%	5.54%	8.75%	0.00%	8.69%	<b>10.30%</b>
Two-Year <b>SG Columbia Adaptive Risk Allocation Index</b> Point-to-Point	256% Participation	0.00%	<b>37.49%</b>	0.00%	<b>48.90%</b>	0.00%	18.70%	0.00%	19.77%	0.00%	0.00%	<b>11.28%</b>
One-Year <b>SG Lead Asset Select Exposure Rotation Index (SG Laser Index)</b> Point-to-Point	182% Participation	13.94%	0.63%	5.87%	22.68%	<b>1.56%</b>	21.63%	<b>26.85%</b>	6.05%	0.00%	3.50%	<b>9.86%</b>
Two-Year <b>SG Laser Index</b> Point-to-Point	252% Participation	0.00%	20.24%	0.00%	40.55%	0.00%	<b>32.36%</b>	0.00%	<b>46.78%</b>	0.00%	0.00%	<b>12.62%</b>

Hypothetical examples are based on index performance for the last 10 calendar years (1/1/2014–12/31/2023). Yearly index rates reflect the interest crediting rate based on index value changes over the term period. "Average Annual Return" reflects the 10-year average annualized return. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Any such example must not be regarded as guaranteed or as an estimate of future performance, unless it is based solely on the minimum guaranteed interest rates.

SG Columbia Adaptive Risk Allocation Index results prior to the Index's actual existence on September 7, 2018, SG Lead Asset Select Exposure Rotation Index (SG Laser Index) results prior to the Index's actual existence on September 1, 2021, and S&P 500 IQ Index results prior to the Index's actual existence on July 12, 2023, are simulated and based on back-testing. The results obtained from such back-testing should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from these results obtained from back-testing.

Not all index options are available in all states.

\* Rates shown are for LibertyMark Freedom 10 and 10 LT, effective February 23, 2024, and are subject to change. Rates differ by product version and can change for each index period. The minimum guaranteed cap is 1%, and the minimum guaranteed participation rate is 5%.

Talk to your insurance professional to help determine which index options may be right for you.

# Hypothetical Interest Crediting Rate

**FEE OPTIONS\*** Last 10 Years (1/1/2014–12/31/2023)

■ = Top rate per year

Index Option	Assumed Rate**	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average Annual Net Return**
One-Year <b>S&amp;P 500®</b> Point-to-Point	14.05% Cap	11.39%	0.00%	9.54%	14.05%	0.00%	14.05%	14.05%	14.05%	0.00%	14.05%	<b>7.03%</b>
Two-Year <b>S&amp;P 500</b> Point-to-Point	108% Participation	0.00%	11.43%	0.00%	33.27%	0.00%	22.51%	0.00%	51.33%	0.00%	0.08%	<b>8.73%</b>
One-Year <b>S&amp;P 500 IQ Index</b> Point-to-Point	% Cap	Index Option Currently Not Available.										
One-Year <b>S&amp;P 500 IQ Index</b> Point-to-Point	106% Participation	10.60%	0.00%	6.49%	44.28%	0.00%	21.31%	11.97%	20.71%	0.00%	<b>17.74%</b>	<b>10.64%</b>
One-Year <b>SG Columbia Adaptive Risk Allocation Index</b> Point-to-Point	255% Participation	<b>34.61%</b>	2.41%	<b>16.85%</b>	29.88%	0.00%	31.28%	7.60%	11.74%	0.00%	11.91%	<b>11.97%</b>
Two-Year <b>SG Columbia Adaptive Risk Allocation Index</b> Point-to-Point	353% Participation	0.00%	<b>51.70%</b>	0.00%	<b>67.43%</b>	0.00%	25.79%	0.00%	27.27%	0.00%	0.00%	<b>13.04%</b>
One-Year <b>SG Lead Asset Select Exposure Rotation Index (SG Laser Index)</b> Point-to-Point	252% Participation	19.31%	0.87%	8.13%	31.41%	<b>2.15%</b>	29.95%	<b>37.17%</b>	8.38%	0.00%	4.85%	<b>11.48%</b>
Two-Year <b>SG Laser Index</b> Point-to-Point	350% Participation	0.00%	28.11%	0.00%	56.32%	0.00%	<b>44.94%</b>	0.00%	<b>64.98%</b>	0.00%	0.00%	<b>14.91%</b>

Hypothetical examples are based on index performance for the last 10 calendar years (1/1/2014–12/31/2023). Yearly index rates reflect the interest crediting rate based on index value changes over the term period. "Average Annual Net Return" reflects the 10-year average annualized return, net of any applicable fee. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Any such example must not be regarded as guaranteed or as an estimate of future performance, unless it is based solely on the minimum guaranteed interest rates.

SG Columbia Adaptive Risk Allocation Index results prior to the Index's actual existence on September 7, 2018, SG Lead Asset Select Exposure Rotation Index (SG Laser Index) results prior to the Index's actual existence on September 1, 2021, and S&P 500 IQ Index results prior to the Index's actual existence on July 12, 2023, are simulated and based on back-testing. The results obtained from such back-testing should not be considered indicative of the actual results that might be obtained from an investment in the Index. The actual performance of the Index may vary significantly from these results obtained from back-testing.

Not all index options are available in all states.

\* The charge on optional index options with a fee is 1.50% on LibertyMark Freedom 7 and 1.75% on LibertyMark Freedom 10-year products, deducted at the end of each contract year during the index period.

\*\* Rates shown are for LibertyMark Freedom 10 and 10 LT, effective February 23, 2024, and are subject to change. Rates differ by product version and can change for each index period. The minimum guaranteed cap is 1%, and the minimum guaranteed participation rate is 5%.

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**LibertyMark Freedom Forms:** Series 321-7 (12/22), 321-10 (12/22), 321-10B (12/22), 2509, 2181. AAA321-7 (12/22), AAA321-10 (12/22); AAA321-10 DP (06/23), AAA321-10B (12/22), AAA321-10B DP (06/23), AAA2509 PTPP (02/22), AAA2509 PTPP WF (02/22), AAA2509 PTPC (02/22), AAA2509 PTPC WF (02/22), AAA2181; ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF. **In Oregon:** ICC22 321-7, ICC22 321-10, ICC22 321-10B (12/22), ICC22 2509 PTPP, ICC22 2509 PTPP WF, ICC22 2509 PTPC, ICC22 2509 PTPC WF; AOR2181.

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