

LibertyMark Freedom 10 and 10 LT

Single Premium Deferred Fixed Indexed Annuity

Interest Crediting Option	Rate Type	No Fee	With Fee
One-Year S&P 500 [®] Point-to-Point With Cap	Cap	8.80%	14.35%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	77%	106%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	16.20%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	78%	107%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	194%	265%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	269%	366%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	191%	262%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	264%	363%
Declared Interest Option	Fixed Rate	4.80%	N/A

Guaranteed Minimum Value—The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to 87.5% of the contract’s premium minus any gross withdrawals and applicable premium tax,[†] plus interest credited at the Guaranteed Minimum Value Interest Rate shown on your contract’s data page. The current Guaranteed Minimum Value Interest Rate is 3.00%, effective with contracts issued on or after 7/1/2024.

Caps and rates effective 7/1/2024, and subject to change.

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See important disclosures at end.

LibertyMark Freedom 10 Plus and 10 LT Plus

Single Premium Deferred Fixed Indexed Annuity

Interest Crediting Option	Rate Type	No Fee	With Fee
One-Year S&P 500 [®] Point-to-Point With Cap	Cap	6.75%	10.90%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	59%	87%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	10.00%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	58%	87%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	144%	214%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	198%	296%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	144%	215%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	199%	298%
Declared Interest Option	Fixed Rate	3.50%	N/A

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Single Premium Deferred Fixed Indexed Annuity

Interest Crediting Option	Rate Type	No Fee	With Fee
One-Year S&P 500 [®] Point-to-Point With Cap	Cap	8.60%	13.05%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	73%	98%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	14.35%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	73%	98%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	182%	243%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	252%	335%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	181%	242%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	250%	335%
Declared Interest Option	Fixed Rate	4.45%	N/A

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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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* Also known as the S&P 500 IQ 0.5% Decrement Index.

** Also known as the SG Lead Asset Select Exposure Rotation Index.

† Premium tax does not apply in Oregon.

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