

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	8.65%	14.25%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	74%	103%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	14.40%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	73%	102%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	185%	255%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	255%	352%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	181%	252%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	251%	348%
Declared Interest Option	Fixed Rate	4.60%	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 2.85%, effective with contracts issued on or after 1/1/2025.

Caps and rates effective 3/21/2025, 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	6.55%	10.75%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	55%	84%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	8.80%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	54%	83%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	135%	205%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	185%	282%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	135%	205%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	186%	284%
Declared Interest Option	Fixed Rate	3.30%	N/A

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LibertyMark Freedom 7

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	8.45%	12.90%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	70%	95%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	12.95%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	69%	94%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	173%	233%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	239%	321%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	171%	232%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	237%	320%
Declared Interest Option	Fixed Rate	4.25%	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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