

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	8.50%	14.10%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	77%	107%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	16.30%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	79%	110%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	180%	250%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	248%	344%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	177%	247%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	243%	340%
Declared Interest Option	Fixed Rate	4.50%	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 9/26/2024, 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	6.40%	10.60%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	57%	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%	89%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	130%	200%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	179%	275%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	130%	201%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	179%	276%
Declared Interest Option	Fixed Rate	3.20%	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	8.30%	12.80%
Two-Year S&P 500 Point-to-Point With Participation Rate	Par. Rate	73%	99%
One-Year S&P 500 IQ Index* Point-to-Point With Cap	Cap	14.30%	N/A
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	Par. Rate	74%	101%
One-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	169%	228%
Two-Year SG Columbia Adaptive Risk Allocation Index Point-to-Point With Participation Rate	Par. Rate	231%	314%
One-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	167%	227%
Two-Year SG Laser Index** Point-to-Point With Participation Rate	Par. Rate	230%	313%
Declared Interest Option	Fixed Rate	4.15%	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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