



SPIREMARKSM
RETIREMENT INSPIRED

Modified Single Premium Deferred
Fixed Indexed Annuities



Issued by TruSpire Retirement Insurance Company,
a Malibu Life USA company





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PLAN. BUILD. PROTECT.

Retirement is your time to enjoy the life you've worked hard to build.

The SpireMark fixed indexed annuity (FIA) with MultiRider MaxSM Guaranteed Lifetime Withdrawal Benefit (GLWB) rider can help you start enjoying retirement sooner than later. In addition to an early income paycheck for life that has the opportunity to increase over time, you will also gain a way to address retirement concerns like running out of money, paying for extended care costs, and leaving a legacy.

SpireMark provides strong accumulation potential provided by a diverse range of Interest Crediting Allocations, protection from stock market-related losses, flexible access for certain qualifying life events when you need it, and tax deferral. Together, these benefits make SpireMark, issued by TruSpire Retirement Insurance Company, a compelling option to consider as you plan for the future you want.

ABOUT DEFERRED FIXED INDEXED ANNUITIES

An annuity is a contract with an insurance company where you make one or more premium payments in exchange for the opportunity to grow your retirement savings and turn it into future income.

Fixed indexed annuities (FIAs) provide the opportunity for a fixed rate of earnings, as well as growth based on the performance of a market index, while giving you downside protection from index losses.

Deferred means that your income begins at a later date. Taxes on interest earned are also deferred until you access your money.*

Premium refers to the payment you make to purchase your annuity.

As a modified single premium annuity, SpireMark allows a single lump-sum or multiple premium payments in the first contract year.

* Taxes are deferred until withdrawals are taken, and tax deferral is available only to individuals. Under current tax law, tax deferral is a basic feature of qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit.

PLAN.

Retirement can begin with the opportunity for **immediate lifetime income**—but, with SpireMark, it doesn't stop there.

As you begin the next chapter of your retirement journey, you can start counting on dependable lifetime income, while still planning for what comes next. Running out of money, keeping up with inflation, paying for health care costs, and leaving a legacy can be real concerns when planning for the future. Your SpireMark contract helps you prepare for each of these concerns with the included MultiRider Max GLWB rider, which provides the potential to receive *increasing income for life*—even after your Account Value reaches \$0. This GLWB rider is a cornerstone of SpireMark's value.



The Benefit Base Trifecta

Your well-constructed future starts with a strong base, and SpireMark delivers. The MultiRider Max uses a single **Benefit Base** to calculate the value of multiple benefits. This Benefit Base trifecta can help address three retirement concerns: outliving your money, paying for rising health care costs, or leaving a larger legacy.

MultiRider Max is included with your SpireMark contract, providing the opportunity for early income for a fee,* with a Benefit Base that's designed to support your retirement planning needs now and into the future.

CORE ELEMENTS OF THE BENEFIT BASE TRIFECTA**

GUARANTEED LIFETIME INCOME

Receive guaranteed income payments for the rest of your life—even if your Account Value reduces to \$0—plus the opportunity for increasing income payments.

ADL-TRIGGERED BENEFITS

Receive increased payments, which can be used to help pay for health care costs, if you become confined or need assistance with two or more Activities of Daily Living (ADLs).

ENHANCED DEATH BENEFIT

Protect those you love. An Enhanced Death Benefit lets you leave a larger legacy for beneficiaries.

* The fee is calculated by multiplying the Rider Charge Percentage by the Benefit Base. It is applied at the beginning of each contract year until the Account Value equals zero.

** Please note that not all benefits can be used at the same time, and the Activities of Daily Living Benefit terminates all other rights and benefits under the contract.



The Benefit Base is designed to increase over time. The higher it grows, the greater your benefits will be. The Benefit Base increases in two ways:



1. Benefit Base Bonus—Your Benefit Base starts with the initial premium amount you pay into your contract and is multiplied by the **Benefit Base Bonus Percentage** shown in your GLWB rider. This bonus is an immediate percentage increase to the Benefit Base that maximizes your MultiRider Max benefits. The Benefit Base Bonus is not credited to the Account Value or the Guaranteed Minimum Value, cannot be withdrawn in a lump sum, and is not available for death benefits or surrenders.

2. Roll-Up Rate—On top of the Benefit Base Bonus, your Benefit Base has the opportunity to grow over your lifetime based on the performance of the Interest Crediting Allocations you choose. This can lead to increasing income payments and larger benefits over time. The roll-up rate is a percentage of the crediting rate.

- Prior to benefit activation: The Benefit Base interest rate for an allocation is equal to the interest rate for that

allocation during a crediting period, multiplied by the **Benefit Base Roll-Up Rate**. This Benefit Base Roll-Up Rate is used to calculate compound interest growth.

- After benefit activation: The **Income Payout Roll-Up Rate** is used to calculate compound interest growth on the Withdrawal Benefit Amount and the Benefit Base. The income payment can only increase or remain steady; it won't decline. So, even if zero interest is credited during a crediting period for an allocation, you will still receive a reliable payment.

Both roll-up rates are shown in your GLWB Rider Schedule and are locked in when you establish your annuity. Rates are guaranteed not to change over the life of the contract. Refer to the Rate Sheet for current roll-up rates.



Guaranteed Lifetime Income

SpireMark's MultiRider Max lets you turn on an early lifetime income stream, which has the opportunity to increase according to the performance of the Interest Crediting Allocations you select.

The **Withdrawal Benefit Amount** is the guaranteed amount you can receive for as long as you live. You may elect to begin receiving Lifetime Withdrawals 30 days after contract issue.

When you activate your lifetime income benefit, your annual Withdrawal Benefit Amount is calculated by multiplying the Benefit Base by a Withdrawal Percentage shown on your GLWB Rider Schedule.

Benefit Base (x)

Withdrawal Percentage

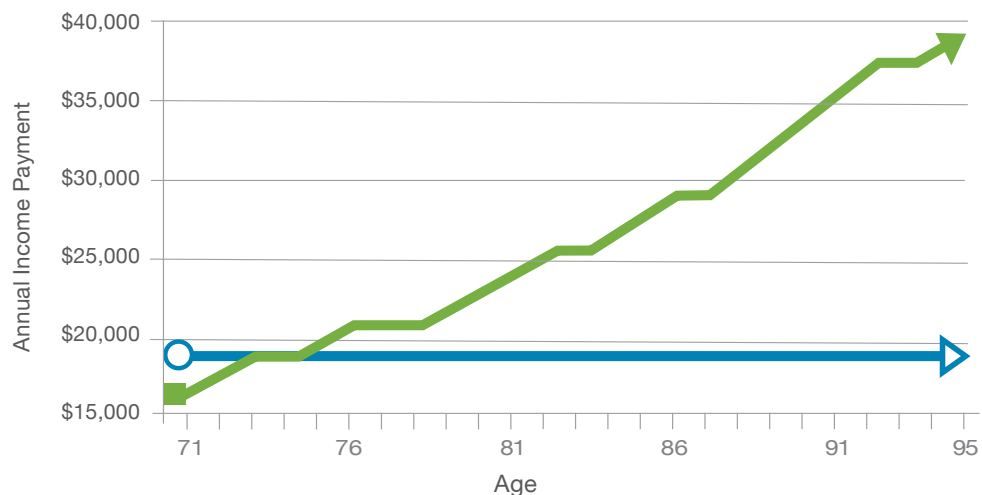


**WITHDRAWAL
BENEFIT AMOUNT**

Your Withdrawal Benefit Amount and the Benefit Base can continue to grow based on any performance of the Interest Crediting Allocations you select. If your Account Value has depleted to \$0, your income payments can still grow based on the performance of your Interest Crediting Allocations.

This chart demonstrates the potential for the Benefit Base and Withdrawal Benefit Amount to continue growing after beginning income payments—even after the Account Value hits zero. This hypothetical example demonstrates the potential for increasing payments:

HOW PERFORMANCE-DRIVEN INCOME WORKS



■ Performance-driven income payments with potential to rise

○ Predictable payments from a traditional GLWB rider

This hypothetical comparison demonstrates how performance-driven income, based on the performance of the Interest Crediting Allocations you select, has the potential to provide higher income payments over time compared to a traditional GLWB rider.

Hypothetical illustration only. Actual results may vary.

Rider Charge

MultiRider Max is included with your SpireMark contract in exchange for a fee. Please refer to the Rate Sheet for the current Rider Charge Percentage. This percentage is multiplied by the Benefit Base and applied at the beginning of each contract year until the Account Value equals zero.

ADL-Triggered Benefits



The potential for changing health care needs can introduce uncertainty into long-term planning. Indeed, a significant gap exists between how many U.S. adults age 65 and older have long-term care insurance and how many will need it. In fact, according to Boston College research, only 15% of U.S. adults age 65 and older have long-term care insurance—while 80% will need long-term care sometime during their remaining years.* SpireMark offers one of two benefits that help provide financial reinforcement if you become confined to a qualified institution or unable to perform at least two of the following six activities of daily living:

- Bathing.
- Eating.
- Contenance.
- Toileting.
- Dressing.
- Transferring.

ACTIVITIES OF DAILY LIVING BENEFIT**	ENHANCED INCOME BENEFIT**										
- Available <i>prior</i> to income activation or Account Value reaching \$0.† - Contract must have been in force for two years. - Pays the lesser of the Benefit Base amount or your Account Value (multiplied by a Benefit Base Cap), in a series of monthly payments over seven years or the period shown on your GLWB rider schedule. - The Benefit Base Cap varies, based on your age when the contract was purchased. <table><tr><th>ISSUE AGE</th><th>BENEFIT BASE CAP</th></tr><tr><td>50–70</td><td>300% of the Account Value</td></tr><tr><td>71–75</td><td>250% of the Account Value</td></tr><tr><td>76–80</td><td>200% of the Account Value</td></tr><tr><td>81–85</td><td>150% of the Account Value</td></tr></table>	ISSUE AGE	BENEFIT BASE CAP	50–70	300% of the Account Value	71–75	250% of the Account Value	76–80	200% of the Account Value	81–85	150% of the Account Value	- Available <i>after</i> income activation. - Contract must have been in force for two years. - Pays 225% of the Withdrawal Benefit Amount (Benefit Base x Withdrawal Percentage). - Payments continue until your Account Value reaches \$0 or you recover.† - Each Covered Person can qualify once. - For joint spousal contracts, only one person can trigger the enhanced payment at a time—there’s no overlap or double benefit.
ISSUE AGE	BENEFIT BASE CAP										
50–70	300% of the Account Value										
71–75	250% of the Account Value										
76–80	200% of the Account Value										
81–85	150% of the Account Value										
* Alicia H. Munnell, “Most Adults Greatly Underestimate the Realities of Aging and Long-Term Care,” Center for Retirement Research at Boston College, https://crr.bc.edu/do-older-adults-understand-healthcare-risks/, (March 10, 2025). ** Please note that the ADL benefit terminates all other rights and benefits under the contract. † Subject to providing appropriate documentation as outlined in your contract and receiving company approval.											



Enhanced Death Benefit*

For many people, providing continuing financial support to loved ones or other beneficiaries may be an important part of planning for the unexpected. To address this priority, the Enhanced Death Benefit completes the SpireMark Benefit Base trifecta, helping to reinforce your ability to leave a larger legacy.

If you die prior to the contract's maturity date and the contract has been in force for two years, your beneficiary(ies) have the option to receive an Enhanced Death Benefit, which is equal to the lesser of the Benefit Base or the Account Value multiplied by the Benefit Base Cap paid monthly over at least a five-year period (but no longer than the Enhanced Death Benefit Payment Period Maximum shown on the Enhanced Death Benefit Rider Schedule).

Alternatively, you may elect the standard Death Benefit, which is equal to the greater of your Account Value or the Guaranteed Minimum Value, paid in a lump sum. If your beneficiary is your spouse, they may choose to continue the contract as the owner.

* The Enhanced Death Benefit calculation may vary by state.



SpireMark Premium: The Groundwork for Growth

Your annuity's compound growth potential begins with your purchase amount, or **premium**. You can choose the premium payment that best helps you achieve your financial goals, subject to a \$25,000 minimum. SpireMark allows premium payments to be made during the first contract year. Each time you make a premium payment, the additional premium amount is added to the MultiRider Max Benefit Base, and the Benefit Base Bonus is applied.

INTEREST CREDITING ALLOCATIONS

You may choose from individual Interest Crediting Allocations or preset Allocation Blueprints designed to align with your preferred approach. And, as your contract value grows, it directly increases your MultiRider Max Benefit Base—meaning, every step forward in accumulation today can strengthen the income potential you rely on tomorrow.

Fixed Account: Steady and Predictable

The fixed account offers the opportunity for steady, predictable growth. It is structured around a declared interest rate for one year. Interest is credited to: (1) Account Value daily and (2) Benefit Base at the end of the crediting period. The declared interest rate can change for subsequent renewals or transfers but will never be less than the Minimum Annual Fixed Rate shown on your Schedule Page.

Index Options: Your Upside Potential

SpireMark offers several Interest Crediting Allocations that are linked to how various market indices perform, from the well-established S&P 500® to the future-forward Bloomberg Bitcoin US 100 10% Index, allowing you to diversify your retirement strategy.

When you allocate your money to an index option, you can benefit from market gains without exposing your money to market declines. That's because your premium is not actually invested in the market, so interest credited will never be less than 0%. In exchange for this protection, interest credited is limited

to a **participation rate** (a percentage of market increases), and/or a cap (an earnings ceiling). Any earned interest is credited and locked in at the end of each crediting period.

SpireMark offers nine index options:

- One-Year S&P 500 Point-to-Point With Cap.
- One-Year S&P 500 IQ Index*
Point-to-Point With Cap.
- One-Year S&P 500 IQ Index
Point-to-Point With Participation Rate.
- Two-Year S&P 500 IQ Index
Point-to-Point With Participation Rate.
- One-Year Bloomberg Bitcoin US 100 10%
Index Point-to-Point With Participation Rate.
- Two-Year Bloomberg Bitcoin US 100 10%
Index Point-to-Point With Participation Rate.
- One-Year Nasdaq-100 HiCap™ Index
Point-to-Point With Cap.
- One-Year Solactive Nasdaq-100 DART 10%
Index Point-to-Point With Participation Rate.
- Two-Year Solactive Nasdaq-100 DART 10%
Index Point-to-Point With Participation Rate.

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

Key Terms for Understanding How Interest Is Credited

CREDITING PERIOD

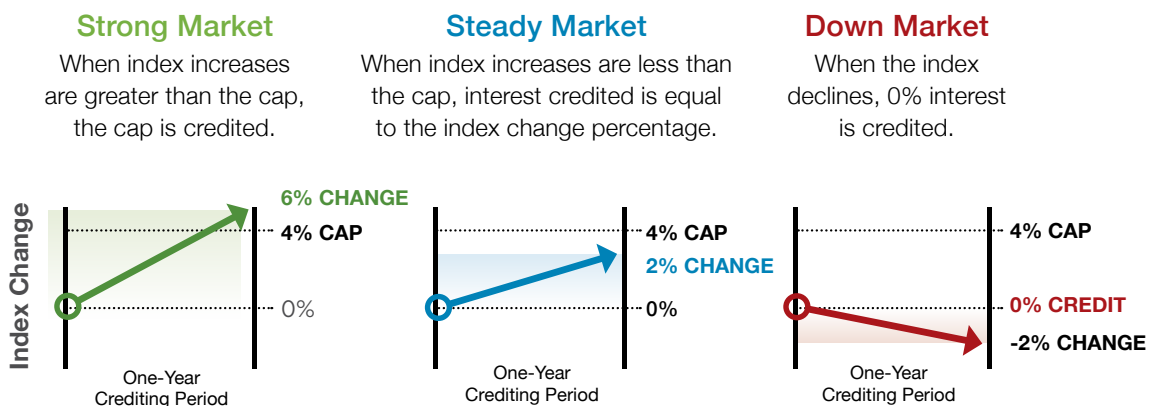
The crediting period begins when funds are allocated and ends after a designated length of time. SpireMark offers one- and two-year crediting periods.

FIXED RATE

The declared interest rate for the fixed account can change for each crediting period but will never be less than the Minimum Annual Fixed Rate that is shown on your Schedule Page.

CAP

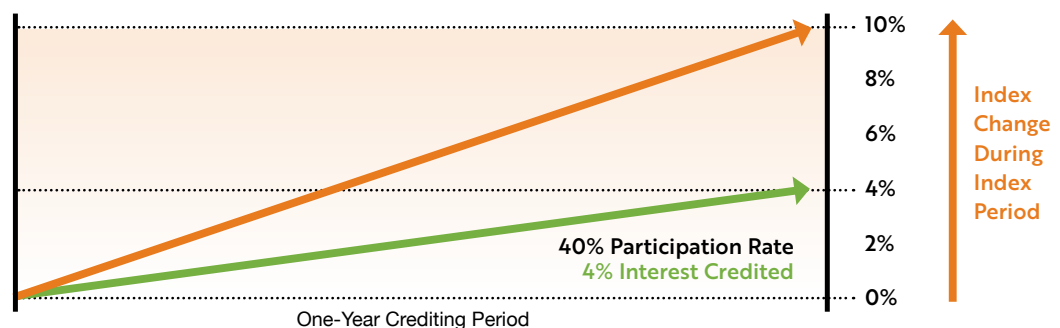
A cap is a maximum rate of interest that can be credited to an annuity. Caps can change for each crediting period. The hypothetical examples below show how interest is credited to an index option with a 4% cap.



PARTICIPATION RATE

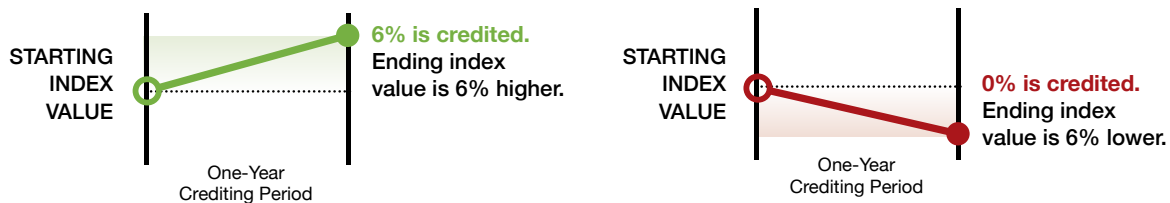
A participation rate is a percentage of index increases. Participation rates can change for each crediting period.

As this hypothetical example shows, if the index increases 10% over the index period, and the participation rate is 40%, the interest credited would be 4% ($10\% \times 40\% = 4\%$ interest credited).





POINT-TO-POINT



At the end of each crediting period, the ending index value is compared to the beginning index value. Interest credited is determined by applying a cap or participation rate to any index increases. If the percentage change is zero or negative, 0% interest is earned for that crediting period. Credited interest will never be less than \$0.

As this hypothetical example shows, if the market increases over the index period, and the declared rate on gain is 6%, interest credited would be 6%. If the market decreases (or stays the same), no interest is credited.

About the Indices

S&P 500 (without dividends) (SPX)—The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization. For more information, see <https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>.

S&P 500 IQ Index (SPFEVCID)—The S&P 500 IQ Index (also known as the S&P 500 IQ 0.5% Decrement Index*) aims to provide exposure to the S&P 500 while applying an intraday volatility control mechanism. Unlike a traditional daily risk control index that rebalances on a two- to three- day lag using end-of-day volatility observations, the S&P 500 IQ Index measures intraday volatility over a single five-minute window during the day for same-day rebalancing, helping the index be more agile in responding to market movements. The use of intraday rebalancing also aims to provide more precise volatility control, as the index seeks to maintain a target volatility of 15%. For more information, see <http://www.spglobal.com/spdji/sp-500-iq-d>.

Bloomberg Bitcoin US 100 10% Index (BTCSEQ10)—A 10% volatility target index ensures risk control within a rules-based structure. This index blends traditional U.S. large-cap growth with institutional Bitcoin exposure, creating a unique “crypto-plus-growth” opportunity within a familiar volatility-targeted framework. It combines Bloomberg US 100 for equity exposure with the Bloomberg Bitcoin FFR 150 Excess Return Index (the “Crypto Sub-Index,” which is based upon the total returns of the iShares Bitcoin Trust ETF, the “IBIT ETF”) for digital innovation, offering investors a balanced approach to both established and emerging markets. The index uses dynamic allocation management

to adjust crypto exposure in real time during sharp price swings, aiming to protect capital while maintaining growth potential. For more information, visit <https://www.bloomberg.com/professional/product/indices/quote/BTCSEQ10:IND>.

Nasdaq-100 HiCap Index (NXQHICAP)™—The Nasdaq-100 HiCap Index is an innovative equity-only strategy tailored for index-linked annuities, responding to industry trends for innovative index solutions with high return potential. Its construction modifies the return distribution to favor a higher range of positive outcomes, typically resulting in elevated cap rates for index-linked products. The allocation mechanism dynamically adjusts exposure to the Nasdaq-100 Futures Excess Return™ Index based on recent market performance with leverage, while reducing exposure during periods of negative returns. For more information, see <https://www.nasdaq.com/solutions/global-indexes/insurance/strategic-indexes/nxqhicap>.

Solactive Nasdaq-100 DART 10% Index (SODART10)—The Solactive Nasdaq-100 DART 10% Index is a multi-asset, volatility-controlled index built for long-term growth and adaptability. It allocates to a multi-asset underlying index, which is comprised of the Nasdaq-100 Long/Short 10% Index, the RBC DART Treasury Long-Short 10% Index, and the RBC Gold 10% Volatility Target ER Index. The index uses an innovative approach to manage risk by measuring volatility daily to determine the level of exposure to the multi-asset underlying index, allowing the Index to adjust positions in response to changing marketing conditions. This Index is designed to navigate a wide range of market conditions. For more information, visit <https://www.solactive.com/index/DE000SL0RX06/>.

* Decrement indices are used to provide more stabilized index pricing. In exchange for this benefit, published Index Values are net of a fixed amount, which is 0.5% on the S&P 500 IQ 0.5% Decrement Index.





Allocation Blueprints for Growth

ALLOCATING YOUR MONEY: YOUR WEALTH, YOUR WAY

As an alternative to hand-selecting your Interest Crediting Allocations, SpireMark offers three preset **Allocation Blueprints**, available only at contract issue, to help simplify your allocation selections. Each Allocation Blueprint is designed to provide diversified growth potential and may offer higher caps and participation rates than are available with individual Interest Crediting Allocation selections. You may choose one Allocation Blueprint, comprising 100% of your allocations, to suit your preferred earnings approach: **Foundation**, for a more conservative earnings

approach; **Keystone**, for a more moderate earnings approach; and **Pinnacle**, for a more aggressive earnings approach. All Allocation Blueprints offer a diverse blend of one-year interest crediting options.

You may exit an Allocation Blueprint on each contract anniversary. However, once you exit, you cannot regain access to Allocation Blueprints. Any additional premium within the first contract year will be added to the fixed account and rebalanced to the Allocation Blueprint at the end of each one-year crediting period.

AT-A-GLANCE ALLOCATION BLUEPRINT ADVANTAGES:



Built-in diversification.



May offer higher rates and caps than are available with individual allocation selections.



A simple, hands-off approach to allocations.



Automatic rebalancing at the end of each crediting period.



Designed to suit your earnings approach.

Which Allocation Blueprint best suits your personal earnings approach?

Interest Crediting Allocations	FOUNDATION (Conservative)	KEYSTONE (Moderate)	PINNACLE (Aggressive)
	Weighted more heavily toward fixed rates than the other Allocation Blueprints, the Foundation Allocation Blueprint offers a more conservative earnings approach and may be a good choice if you want to be assured of credited interest each crediting period.	Weighted toward a more moderate earnings approach, this selection allocates less weight to the fixed account. As a result, less of your Account Value is guaranteed to be credited interest each crediting period, although you have the potential to earn more interest than the fixed account in rising markets.	Designed for people who want the opportunity for the greatest upside potential in a rising market. With 0% allocation to the fixed account, you are not guaranteed to be credited interest each crediting period.
One-Year Fixed Account	20%	10%	0%
One-Year S&P 500 Point-to-Point With Cap	15%	15%	15%
One-Year S&P 500 IQ Index Point-to-Point With Cap	12.50%	12.50%	15%
One-Year S&P 500 IQ Index Point-to-Point With Participation Rate	12.50%	12.50%	15%
One-Year Bloomberg Bitcoin US 100 10% Index Point-to-Point With Participation Rate	0%	10%	15%
One-Year Nasdaq-100 HiCap Index Point-to-Point With Cap	20%	20%	20%
One-Year Solactive Nasdaq-100 DART 10% Index Point-to-Point With Participation Rate	20%	20%	20%
TOTAL ALLOCATION	100%	100%	100%

PROTECT.

Now that you've planned for your dream retirement, SpireMark preserves flexibility in annuity access, provides reliable payments once income is activated, and offers strength of solid guarantees—so you stay in control of the assets you've worked so hard to achieve.*

Accessibility by Design

Outside of the Lifetime Withdrawals provided by the MultiRider Max, SpireMark can help you plan for life's surprises with several ways to access your Account Value.

Penalty-Free Partial Surrenders

Beginning in the first contract year, you may withdraw a portion of your Account Value without surrender charges, each contract year. The free partial surrender amount is equal to 10% of the Account Value. If no withdrawals are taken in a contract year, the following year you may access up to 20% penalty-free withdrawals. Anytime you exercise your right to make a free partial surrender, your penalty-free amount in the subsequent contract year reverts to 10%. If you withdraw more than the penalty-free amount in any given year, a surrender charge and a market value adjustment apply.**

Surrender Charges

If you elect to surrender the contract or make a withdrawal in excess of the penalty-free partial surrender amount, a surrender charge will apply during the contract's surrender period. The charge is a percentage of the amount withdrawn. Surrender charges decrease over time as follows:

Surrender Charge Schedule											
Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	10%	9.40%	8.40%	7.35%	6.35%	5.30%	4.25%	3.20%	2.15%	1.05%	0%



Annuitization

After your first contract anniversary and before the maximum date shown on the contract schedule, you may choose to annuitize your Account Value, which will turn your contract into an income stream. Unlike accessing Lifetime Withdrawals via MultiRider Max, annuitization cancels other features and benefits of the contract when it converts the Account Value into a series of payments. SpireMark offers several options for disbursement of your annuity payments. Please see your contract for details.

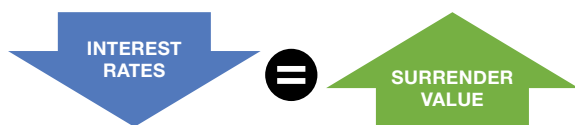
* Please note that some access requires qualification and may result in surrender charges.
** Please note that partial surrenders, even if penalty-free, will reduce the Benefit Base for which lifetime benefits, like income, are calculated.

MARKET VALUE ADJUSTMENT*

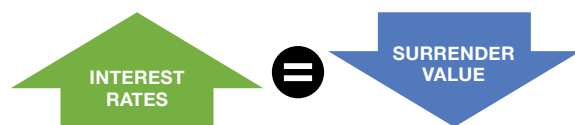
A market value adjustment (MVA) will apply to any withdrawal in excess of the penalty-free partial surrender amount, or any full surrender. The MVA adjusts the value of your withdrawal, based on how interest rates have changed since your contract began. Interest rate change calculations are based on the rates identified by the MVA Index shown in your contract (see "MVA Rider Schedule").

An MVA can be positive or negative. A positive MVA will increase the net withdrawal and a negative MVA will decrease the net withdrawal. More details about the MVA, including the index and calculation method for determining the MVA, are identified in your MVA rider and related schedule to your contract.

Positive Adjustment—If rates have gone down, the MVA will increase the amount you receive.



Negative Adjustment—If rates have gone up, the MVA will decrease the amount you receive.



An MVA will be added to a surrender charge during the MVA Period. The first MVA Period starts on the contract date, the first day your contract is effective, and lasts 10 years. A new 10-year MVA Period begins every 10th contract anniversary. An MVA does not apply during the 30-day window preceding each 10th contract anniversary date. Additionally, an MVA does not apply to:

- **Death Benefit payments.**
- **Activities of Daily Living Benefit payments.**
- **Penalty-free partial surrenders.**
- **Required Minimum Distribution amounts withdrawn.**
- **Scheduled lifetime withdrawals.**
- **Withdrawals due to qualified Nursing Home, Terminal Illness, and Home Health Care events.**
- **Annuitization options.**

WAIVER OF SURRENDER CHARGES AND MVA RIDER

In the event that your health declines and you meet the eligibility criteria, you can access up to 100% of your Account Value without incurring a surrender charge or an MVA after the first contract year. To qualify, you must meet the criteria listed in the contract's rider. Waivers may apply for:

Confinement:*,**

You become confined for at least 60 consecutive days in a qualified institution as defined in the contract.

Terminal Illness:*,†

You are diagnosed with a terminal illness that results in a life expectancy of one year or less.

Home Health Care:*,††

If you require home health care services and use a licensed home health care service agency due to impairment in performing at least two of the six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring), you may qualify.

* The contract must be in force for at least one year. Please refer to your contract for details.

** Confinement must have been for at least 60 consecutive days beginning on or after the Contract Date (and not before). Please refer to your contract for details.

† Terminal illness diagnosis must have been on or after the Contract Date. Please refer to your contract for details.

†† The covered person must not have received home health care services prior to the Contract Date. Please refer to your contract for details.



Fortification

Market Protection: SpireMark Guarantees

In addition to shielding your money from market declines, SpireMark provides a contractual guarantee in the event of the surrender of your contract. If you surrender your contract for any reason, your surrender value will never be less than the minimum guaranteed surrender value, which is equal to:

- **Premium amount(s) paid multiplied by a GMV Factor of 87.50%; plus**
- **Interest credited daily at the GMV rate(s) for the selected allocation(s); minus**
- **Any partial surrender amount; minus**
- **\$50 annual contract charge.**

An Insurer You Can Trust

Backed by the reliability of a carrier with a “B++ (Good)” AM Best rating, fifth highest of 13 ratings for financial strength as of August 12, 2026.

Who To Contact

For more information on SpireMark or to discuss whether it may be right for you, we recommend you contact the insurance professional who provided you this brochure.



Malibu Life USA is the marketing name for the United States retail insurance business of Malibu Life Holdings, Ltd. Malibu Life Holdings Ltd. does not offer products for sale in the United States. All annuities are issued by and solely the financial responsibility of TruSpire Retirement Insurance Company ("TruSpire"), a Malibu Life USA company. TruSpire is headquartered in Irving, Texas. TruSpire is licensed to conduct business in 43 states and the District of Columbia. TruSpire does not do business in New York and certain other states. For more information about where TruSpire is licensed, please visit www.malibulifeusa.com.



Legacy Marketing Group®
dba: Legacy Marketing Insurance Services (CA Only)
5341 Old Redwood Highway, Suite 400, Petaluma, CA 94954

Product series ICC23-FIA-TS is an Individual Modified Single Premium Deferred Fixed Indexed Annuity. Product, features, riders, and availability may vary by state. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½. Products are designed and exclusively marketed by Legacy Marketing Group, an independent agency. SpireMark and MultiRider Max are service marks of Legacy Marketing Group.

Fixed index annuities are long-term insurance products. An early withdrawal or surrender can result in certain surrender charges and a market value adjustment that could result in a loss of principal and credited interest. These products do not involve a direct investment in the stock market or any individual index.

Taxes are deferred until withdrawals are taken, and tax deferral is available only to individuals. Under current tax law, tax deferral is a basic feature of qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit. You should consider an annuity's other features and benefits before purchasing in an IRA or other qualified plan.

Guarantees are based on the claims-paying ability of the issuing insurance company. Neither TruSpire nor its agents are authorized to give legal or tax advice. Consult your attorney or tax advisor regarding your specific situation.

Bloomberg Bitcoin US 100 10% Index

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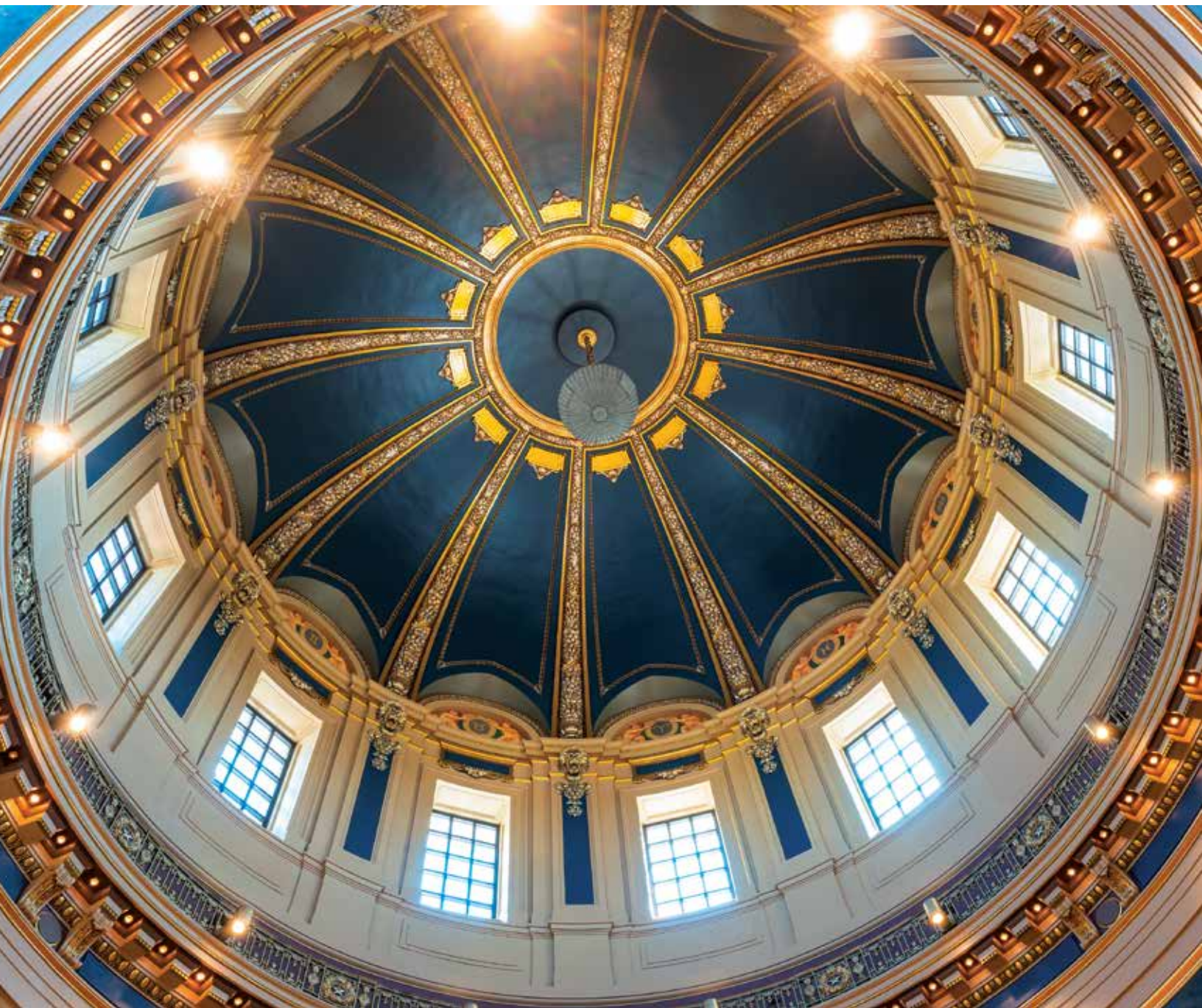
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