EverGuard® Aspire Series

Talcott is raising rates for the EverGuard® Aspire Series FIA effective November 2, 2026. Contracts issued on or after November 2, 2026 will receive the new rates. Contracts issued prior to November 2, 2026 will receive the old rates. Updated rate sheets will be posted on the effective date. For the most current rate information, please visit Talcott.com/Resources.

10-year with Premium Bonus Rider			
	Current	**New**	**Change**
Ages 0-75	21.00%	22.00%	▲ 1.00%
Ages 76-85	12.00%	12.00%	N/A

Model 1: Balanced Rate Guarantee

Rate Changes

Model 1: Balanced Rate Guarantee (BRG)	**Model Allocation Percentage**	**High-Band ($100,000+)**			**Low-Band (<$100,000)**		
5-year	**Current**	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	40%	12.00%	12.25%	▲ 0.25%	11.00%	11.25%	▲ 0.25%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	30%	85.00%	90.00%	▲ 5.00%	80.00%	84.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	30%	110.00%	115.00%	▲ 5.00%	103.00%	108.00%	▲ 5.00%
7-year	**Current**	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	40%	12.25%	12.50%	▲ 0.25%	11.25%	11.50%	▲ 0.25%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	30%	85.00%	90.00%	▲ 5.00%	80.00%	84.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	30%	110.00%	115.00%	▲ 5.00%	103.00%	108.00%	▲ 5.00%
10-year	**Current**	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	40%	12.25%	12.50%	▲ 0.25%	11.25%	11.50%	▲ 0.25%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	30%	85.00%	90.00%	▲ 5.00%	80.00%	84.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	30%	110.00%	115.00%	▲ 5.00%	103.00%	108.00%	▲ 5.00%
10-year with Premium Bonus	**Current**	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	40%	6.50%	6.50%	N/A	5.75%	5.75%	N/A
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	30%	50.00%	50.00%	N/A	45.00%	45.00%	N/A
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	30%	70.00%	70.00%	N/A	63.00%	63.00%	N/A

For financial professional use only. Not to be used with the offer or sale of annuities. Annuity features and availability may vary by state. For detailed product information or definitions of key terms, please refer to the Certificate of Disclosure specific to the product.

Model 2: Equity Focused
Rate Changes Continued

Model 2: Equity Focused (EF)	Model Allocation Percentage	High-Band ($100,000+)			Low-Band (<$100,000)		
5-year	Current	Current	New	Change	Current	New	Change
S&P 500® Annual Point to Point with Cap	30%	16.00%	16.00%	N/A	15.00%	15.00%	N/A
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	30%	12.75%	13.00%	▲ 0.25%	11.75%	12.00%	▲ 0.25%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	20%	90.00%	95.00%	▲ 5.00%	85.00%	89.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	20%	115.00%	120.00%	▲ 5.00%	108.00%	113.00%	▲ 5.00%
7-year	Current	Current	New	Change	Current	New	Change
S&P 500® Annual Point to Point with Cap	30%	16.00%	16.00%	N/A	15.00%	15.00%	N/A
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	30%	13.00%	13.25%	▲ 0.25%	12.00%	12.00%	N/A
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	20%	90.00%	95.00%	▲ 5.00%	85.00%	89.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	20%	115.00%	120.00%	▲ 5.00%	108.00%	113.00%	▲ 5.00%
10-year	Current	Current	New	Change	Current	New	Change
S&P 500® Annual Point to Point with Cap	30%	16.00%	16.00%	N/A	15.00%	15.00%	N/A
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	30%	13.00%	13.25%	▲ 0.25%	12.00%	12.00%	N/A
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	20%	90.00%	95.00%	▲ 5.00%	85.00%	89.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	20%	115.00%	120.00%	▲ 5.00%	108.00%	113.00%	▲ 5.00%
10-year with Premium Bonus	Current	Current	New	Change	Current	New	Change
S&P 500® Annual Point to Point with Cap	30%	8.00%	8.00%	N/A	7.50%	7.50%	N/A
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	30%	7.00%	7.00%	N/A	6.25%	6.25%	N/A
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	20%	55.00%	55.00%	N/A	50.00%	50.00%	N/A
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	20%	75.00%	75.00%	N/A	68.00%	68.00%	N/A

Manual Allocation Options

Rate Changes Continued

TALCOTT FINANCIAL GROUP

Manual Allocation Options	High-Band ($100,000+)			Low-Band (<$100,000)		
5-year	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Annual Point to Point with Cap	10.75%	11.00%	▲ 0.25%	10.00%	10.25%	▲ 0.25%
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	12.75%	13.00%	▲ 0.25%	11.75%	12.00%	▲ 0.25%
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	90.00%	95.00%	▲ 5.00%	85.00%	89.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	115.00%	120.00%	▲ 5.00%	108.00%	113.00%	▲ 5.00%
Fixed Interest Option	5.00%	5.00%	N/A	4.75%	4.75%	N/A
7-year	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Annual Point to Point with Cap	11.00%	11.25%	▲ 0.25%	10.25%	10.50%	▲ 0.25%
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	13.00%	13.25%	▲ 0.25%	12.00%	12.00%	N/A
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	90.00%	95.00%	▲ 5.00%	85.00%	89.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	115.00%	120.00%	▲ 5.00%	108.00%	113.00%	▲ 5.00%
Fixed Interest Option	5.00%	5.00%	N/A	4.75%	4.75%	N/A
10-year	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Annual Point to Point with Cap	11.00%	11.25%	▲ 0.25%	10.25%	10.50%	▲ 0.25%
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	13.00%	13.25%	▲ 0.25%	12.00%	12.00%	N/A
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	90.00%	95.00%	▲ 5.00%	85.00%	89.00%	▲ 4.00%
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	115.00%	120.00%	▲ 5.00%	108.00%	113.00%	▲ 5.00%
Fixed Interest Option	5.00%	5.00%	N/A	4.75%	4.75%	N/A
10-year with Premium Bonus	**Current**	**New**	**Change**	**Current**	**New**	**Change**
S&P 500® Annual Point to Point with Cap	6.00%	6.00%	N/A	5.50%	5.50%	N/A
S&P 500® Engle 15% VT TCA Annual Point to Point with Cap	7.00%	7.00%	N/A	6.25%	6.25%	N/A
Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate	55.00%	55.00%	N/A	50.00%	50.00%	N/A
Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate	75.00%	75.00%	N/A	68.00%	68.00%	N/A
Fixed Interest Option	3.00%	3.00%	N/A	2.75%	2.75%	N/A