

Talcott is raising rates for the EverGuard® Aspire Series FIA effective September 8, 2026.

Updated rate sheets will be posted on the effective date. For the most current rate information, please visit

Talcott.com/Resources. **Transition Rules:** Contracts issued on or after September 8, 2026 will receive the new rates.

Contracts issued prior to September 8, 2026 will receive the old rates.

## 10-year with Premium Bonus Rider

|            | Current | New    | Change |
|------------|---------|--------|--------|
| Ages 0-75  | 20.00%  | 20.00% | N/A    |
| Ages 76-85 | 12.00%  | 12.00% | N/A    |

## Model 1: Balanced Rate Guarantee Rate Changes

| Model 1:<br>Balanced Rate Guarantee (BRG)                                                  | Model<br>Allocation<br>Percentage | High-Band<br>(\$100,000+) |         |          | Low-Band<br>(<\$100,000) |        |          |
|--------------------------------------------------------------------------------------------|-----------------------------------|---------------------------|---------|----------|--------------------------|--------|----------|
| 5-year                                                                                     | Current                           | Current                   | New     | Change   | Current                  | New    | Change   |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 40%                               | 11.00%                    | 11.50%  | ▲ 0.50%  | 10.00%                   | 10.50% | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 30%                               | 70.00%                    | 80.00%  | ▲ 10.00% | 64.00%                   | 75.00% | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 30%                               | 95.00%                    | 105.00% | ▲ 10.00% | 88.00%                   | 98.00% | ▲ 10.00% |
| 7-year                                                                                     | Current                           | Current                   | New     | Change   | Current                  | New    | Change   |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 40%                               | 11.25%                    | 11.75%  | ▲ 0.50%  | 10.25%                   | 10.75% | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 30%                               | 70.00%                    | 80.00%  | ▲ 10.00% | 64.00%                   | 75.00% | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 30%                               | 95.00%                    | 105.00% | ▲ 10.00% | 88.00%                   | 98.00% | ▲ 10.00% |
| 10-year                                                                                    | Current                           | Current                   | New     | Change   | Current                  | New    | Change   |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 40%                               | 11.25%                    | 11.75%  | ▲ 0.50%  | 10.25%                   | 10.75% | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 30%                               | 70.00%                    | 80.00%  | ▲ 10.00% | 64.00%                   | 75.00% | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 30%                               | 95.00%                    | 105.00% | ▲ 10.00% | 88.00%                   | 98.00% | ▲ 10.00% |
| 10-year with Premium Bonus                                                                 | Current                           | Current                   | New     | Change   | Current                  | New    | Change   |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 40%                               | 6.00%                     | 6.25%   | ▲ 0.25%  | 5.25%                    | 5.50%  | ▲ 0.25%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 30%                               | 40.00%                    | 45.00%  | ▲ 5.00%  | 34.00%                   | 40.00% | ▲ 6.00%  |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 30%                               | 60.00%                    | 65.00%  | ▲ 5.00%  | 53.00%                   | 58.00% | ▲ 5.00%  |

**For financial professional use only.** Not to be used with the offer or sale of annuities. Annuity features and availability may vary state 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:<br>Equity Focused (EF)                                                            | Model<br>Allocation<br>Percentage | High-Band<br>(\$100,000+) |         |          | Low-Band<br>(<\$100,000) |         |          |
|--------------------------------------------------------------------------------------------|-----------------------------------|---------------------------|---------|----------|--------------------------|---------|----------|
| 5-year                                                                                     | Current                           | Current                   | New     | Change   | Current                  | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 30%                               | 12.50%                    | 13.00%  | ▲ 0.50%  | 11.75%                   | 12.25%  | ▲ 0.50%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 30%                               | 11.75%                    | 12.25%  | ▲ 0.50%  | 10.75%                   | 11.25%  | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 20%                               | 75.00%                    | 85.00%  | ▲ 10.00% | 69.00%                   | 80.00%  | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 20%                               | 100.00%                   | 110.00% | ▲ 10.00% | 93.00%                   | 103.00% | ▲ 10.00% |
| 7-year                                                                                     | Current                           | Current                   | New     | Change   | Current                  | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 30%                               | 13.00%                    | 13.50%  | ▲ 0.50%  | 12.25%                   | 12.75%  | ▲ 0.50%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 30%                               | 12.00%                    | 12.50%  | ▲ 0.50%  | 11.00%                   | 11.50%  | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 20%                               | 75.00%                    | 85.00%  | ▲ 10.00% | 69.00%                   | 80.00%  | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 20%                               | 100.00%                   | 110.00% | ▲ 10.00% | 93.00%                   | 103.00% | ▲ 10.00% |
| 10-year                                                                                    | Current                           | Current                   | New     | Change   | Current                  | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 30%                               | 13.00%                    | 13.50%  | ▲ 0.50%  | 12.25%                   | 12.75%  | ▲ 0.50%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 30%                               | 12.00%                    | 12.50%  | ▲ 0.50%  | 11.00%                   | 11.50%  | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 20%                               | 75.00%                    | 85.00%  | ▲ 10.00% | 69.00%                   | 80.00%  | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 20%                               | 100.00%                   | 110.00% | ▲ 10.00% | 93.00%                   | 103.00% | ▲ 10.00% |
| 10-year with Premium Bonus                                                                 | Current                           | Current                   | New     | Change   | Current                  | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 30%                               | 6.50%                     | 7.00%   | ▲ 0.50%  | 6.00%                    | 6.50%   | ▲ 0.50%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 30%                               | 6.50%                     | 6.75%   | ▲ 0.25%  | 5.75%                    | 6.00%   | ▲ 0.25%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 20%                               | 45.00%                    | 50.00%  | ▲ 5.00%  | 39.00%                   | 45.00%  | ▲ 6.00%  |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 20%                               | 65.00%                    | 70.00%  | ▲ 5.00%  | 58.00%                   | 63.00%  | ▲ 5.00%  |

# Manual Allocation Options

## Rate Changes Continued

| Manual Allocation Options                                                                  | High-Band (\$100,000+) |         |          | Low-Band (<\$100,000) |         |          |
|--------------------------------------------------------------------------------------------|------------------------|---------|----------|-----------------------|---------|----------|
| 5-year                                                                                     | Current                | New     | Change   | Current               | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 9.75%                  | 10.25%  | ▲ 0.50%  | 9.25%                 | 9.75%   | ▲ 0.50%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 11.75%                 | 12.25%  | ▲ 0.50%  | 10.75%                | 11.25%  | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 75.00%                 | 85.00%  | ▲ 10.00% | 69.00%                | 80.00%  | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 100.00%                | 110.00% | ▲ 10.00% | 93.00%                | 103.00% | ▲ 10.00% |
| <b>Fixed Interest Option</b>                                                               | 4.50%                  | 4.50%   | N/A      | 4.25%                 | 4.25%   | N/A      |
|                                                                                            |                        |         |          |                       |         |          |
| 7-year                                                                                     | Current                | New     | Change   | Current               | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 10.00%                 | 10.50%  | ▲ 0.50%  | 9.50%                 | 9.75%   | ▲ 0.25%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 12.00%                 | 12.50%  | ▲ 0.50%  | 11.00%                | 11.50%  | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 75.00%                 | 85.00%  | ▲ 10.00% | 69.00%                | 80.00%  | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 100.00%                | 110.00% | ▲ 10.00% | 93.00%                | 103.00% | ▲ 10.00% |
| <b>Fixed Interest Option</b>                                                               | 4.50%                  | 4.50%   | N/A      | 4.25%                 | 4.25%   | N/A      |
|                                                                                            |                        |         |          |                       |         |          |
| 10-year                                                                                    | Current                | New     | Change   | Current               | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 10.00%                 | 10.50%  | ▲ 0.50%  | 9.50%                 | 9.75%   | ▲ 0.25%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 12.00%                 | 12.50%  | ▲ 0.50%  | 11.00%                | 11.50%  | ▲ 0.50%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 75.00%                 | 85.00%  | ▲ 10.00% | 69.00%                | 80.00%  | ▲ 11.00% |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 100.00%                | 110.00% | ▲ 10.00% | 93.00%                | 103.00% | ▲ 10.00% |
| <b>Fixed Interest Option</b>                                                               | 4.50%                  | 4.50%   | N/A      | 4.25%                 | 4.25%   | N/A      |
|                                                                                            |                        |         |          |                       |         |          |
| 10-year with Premium Bonus                                                                 | Current                | New     | Change   | Current               | New     | Change   |
| <b>S&amp;P 500®</b><br>Annual Point to Point with Cap                                      | 5.50%                  | 5.75%   | ▲ 0.25%  | 5.00%                 | 5.25%   | ▲ 0.25%  |
| <b>S&amp;P 500® Engle 15% VT TCA</b><br>Annual Point to Point with Cap                     | 6.50%                  | 6.75%   | ▲ 0.25%  | 5.75%                 | 6.00%   | ▲ 0.25%  |
| <b>Invesco BofA QQQ Balanced FC</b><br>Annual Point to Point with Participation Rate       | 45.00%                 | 50.00%  | ▲ 5.00%  | 39.00%                | 45.00%  | ▲ 6.00%  |
| <b>Goldman Sachs Enhanced Multi-Asset</b><br>Annual Point to Point with Participation Rate | 65.00%                 | 70.00%  | ▲ 5.00%  | 58.00%                | 63.00%  | ▲ 5.00%  |
| <b>Fixed Interest Option</b>                                                               | 3.00%                  | 3.00%   | N/A      | 2.75%                 | 2.75%   | N/A      |