Ibexis Life & Annuity Insurance Company®

WealthDefender® Series Rate Sheet

WealthDefender® - WealthDefender® Bonus - WealthDefender® Bonus Plus

Fixed Index Annuity: Single Premium Deferred

NEW CONTRACT RATES | **Effective 10/29/26**

High Premium Band (HB): $100,000-$2,000,000
Low Premium Band (LB): $25,000-$99,999

The WealthDefender® FIA Series is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company®. Initial premium may be allocated to the Index-Linked Strategies or the Fixed Interest Strategy, in any combination. All premium allocations are always fully downside protected from market risk.

Index-Linked Strategy:

Initial premium may be allocated to any of the five available Indexed Interest Strategies. Interest is credited at the end of the index term (1-year and 2-year terms offered) based on positive changes in an external index. Interest credits are subject to a Cap Rate or Participation Rate, which can be reset at the end of the Index Term. Interest can never be less than 0%.

Fixed-Interest Strategy:

Initial premium may be allocated to the Fixed Interest Strategy and will earn a stated annual interest rate. Interest in the Fixed Interest Strategy is compounded and credited to the Fixed Interest Strategy Value daily. The Fixed Interest Strategy is offered in a 1-year index term.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary.

WealthDefender®

Fixed and Indexed Crediting Strategy Rates		10-Year		7-Year		5-Year	
		HB	LB	HB	LB	HB	LB
Fixed Interest Strategy		5.10%	4.90%	5.00%	4.80%	4.95%	4.75%
S&P 500® 1-YR Cap Rate		10.75%	9.75%	10.75%	9.75%	10.75%	9.75%
S&P 500® 1-YR Bailout Cap Rate		5.00%	4.00%	5.00%	4.00%	5.00%	4.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	GTD	106.00%	100.00%	103.00%	97.00%	103.00%	97.00%
Barclays Tactical Growth 10% Index - 1-YR Par Rate	GTD	109.00%	103.00%	103.00%	97.00%	103.00%	97.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 1 YR Par Rate	GTD	65.00%	61.00%	63.00%	59.00%	63.00%	59.00%
S&P 500® Engle 16% VT TCA Index - 1 YR Par Rate	GTD	65.00%	61.00%	63.00%	59.00%	63.00%	59.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	GTD	148.00%	139.00%	143.00%	134.00%	143.00%	134.00%
Barclays Tactical Growth 10% Index - 2-YR Par Rate	GTD	160.00%	151.00%	150.00%	141.00%	150.00%	141.00%

Strategies denoted with “GTD” guarantee Participation Rates for the Withdrawal Charge Period. Sales Desk: 888-717-1003

WealthDefender® -Continued

Fixed and Indexed Crediting Strategy Rates		10-Year		7-Year		5-Year	
		HB	LB	HB	LB	HB	LB
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index - 2 YR Par Rate	GTD	97.00%	91.00%	94.00%	88.00%	94.00%	88.00%
S&P 500® Engle 16% VT TCA Index - 2 YR Par Rate	GTD	97.00%	91.00%	94.00%	88.00%	94.00%	88.00%

WealthDefender® Bonus

Premium Bonus	10-Year	7-Year	5-Year
Issue Ages: 0-70	20.00%	14.00%	10.50%
Issue Ages: 71-75	20.00%	14.00%	10.50%
Issue Ages: 76+	17.00%	12.00%	8.50%

Fixed and Indexed Crediting Strategy Rates	10-Year		7-Year		5-Year	
	HB	LB	HB	LB	HB	LB
Fixed Interest Strategy	3.40%	3.20%	3.30%	3.10%	3.20%	3.00%
S&P 500® 1-YR Cap Rate	6.50%	5.50%	6.75%	5.75%	6.75%	5.75%
S&P 500® 1-YR Bailout Cap Rate	3.00%	2.00%	3.00%	2.00%	3.00%	2.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	64.00%	58.00%	65.00%	59.00%	62.00%	56.00%
Barclays Tactical Growth 10% Index - 1-YR Par Rate	69.00%	63.00%	68.00%	62.00%	65.00%	59.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 1 YR Par Rate	40.00%	36.00%	42.00%	38.00%	40.00%	36.00%
S&P 500® Engle 16% VT TCA Index - 1 YR Par Rate	40.00%	36.00%	42.00%	38.00%	40.00%	36.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	91.00%	82.00%	94.00%	85.00%	89.00%	80.00%
Barclays Tactical Growth 10% Index - 2-YR Par Rate	101.00%	92.00%	103.00%	94.00%	96.00%	87.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 2 YR Par Rate	60.00%	54.00%	60.00%	54.00%	58.00%	52.00%
S&P 500® Engle 16% VT TCA Index - 2 YR Par Rate	61.00%	55.00%	61.00%	55.00%	59.00%	53.00%

Products with a premium bonus may have a lower cap rate or lower participation rate compared to products without a premium bonus.

Sales Desk: 888-717-1003

WealthDefender® Bonus Plus

Premium Bonus	10-Year
Issue Ages: 0-70	26.00%
Issue Ages: 71-75	26.00%
Issue Ages: 76+	23.00%

Premium Bonus Rider Charge	10-Year
All Issue Ages	0.85%

Fixed and Indexed Crediting Strategy Rates	10-Year	
	HB	LB
Fixed Interest Strategy	3.40%	3.20%
S&P 500® 1-YR Cap Rate	6.50%	5.50%
S&P 500® 1-YR Bailout Cap Rate	3.00%	2.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	64.00%	58.00%
Barclays Tactical Growth 10% Index - 1-YR Par Rate	69.00%	63.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 1 YR Par Rate	40.00%	36.00%
S&P 500® Engle 16% VT TCA Index - 1 YR Par Rate	40.00%	36.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	91.00%	82.00%
Barclays Tactical Growth 10% Index - 2-YR Par Rate	101.00%	92.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 2 YR Par Rate	60.00%	54.00%
S&P 500® Engle 16% VT TCA Index - 2 YR Par Rate	61.00%	55.00%

Products with a premium bonus may have a lower cap rate or lower participation rate compared to products without a premium bonus. The Premium Bonus Rider Charge is equal to the rider charge percentage multiplied by the Contract Value and deducted each month during the Withdrawal Charge Period.

Ibexis Life & Annuity Insurance Company®

WealthDefender® Series Rate Sheet

WealthDefender® - WealthDefender® Bonus

Fixed Index Annuity: Single Premium Deferred

NEW CONTRACT RATES - California | **Effective 10/29/26**

High Premium Band (HB): $100,000-$2,000,000
Low Premium Band (LB): $25,000-$99,999

The WealthDefender® FIA Series is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company®. Initial premium may be allocated to the Index-Linked Strategies or the Fixed Interest Strategy, in any combination. All premium allocations are always fully downside protected from market risk.

Index-Linked Strategy:

Initial premium may be allocated to any of the five available Indexed Interest Strategies. Interest is credited at the end of the index term (1-year and 2-year terms offered) based on positive changes in an external index. Interest credits are subject to a Cap Rate or Participation Rate, which can be reset at the end of the Index Term. Interest can never be less than 0%.

Fixed-Interest Strategy:

Initial premium may be allocated to the Fixed Interest Strategy and will earn a stated annual interest rate. Interest in the Fixed Interest Strategy is compounded and credited to the Fixed Interest Strategy Value daily. The Fixed Interest Strategy is offered in a 1-year index term.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary.

WealthDefender®

Fixed and Indexed Crediting Strategy Rates		10-Year		7-Year		5-Year	
		HB	LB	HB	LB	HB	LB
Fixed Interest Strategy		5.10%	4.90%	5.00%	4.80%	4.95%	4.75%
S&P 500® 1-YR Cap Rate		10.75%	9.75%	10.75%	9.75%	10.75%	9.75%
S&P 500® 1-YR Bailout Cap Rate		5.00%	4.00%	5.00%	4.00%	5.00%	4.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	GTD	106.00%	100.00%	103.00%	97.00%	103.00%	97.00%
Barclays Tactical Growth 10% Index - 1-YR Par Rate	GTD	109.00%	103.00%	103.00%	97.00%	103.00%	97.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 1 YR Par Rate	GTD	65.00%	61.00%	63.00%	59.00%	63.00%	59.00%
S&P 500® Engle 16% VT TCA Index - 1 YR Par Rate	GTD	65.00%	61.00%	63.00%	59.00%	63.00%	59.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	GTD	148.00%	139.00%	143.00%	134.00%	143.00%	134.00%
Barclays Tactical Growth 10% Index - 2-YR Par Rate	GTD	160.00%	151.00%	150.00%	141.00%	150.00%	141.00%

Strategies denoted with “GTD” guarantee Participation Rates for the Withdrawal Charge Period. Sales Desk: 888-717-1003

WealthDefender® -Continued

Fixed and Indexed Crediting Strategy Rates		10-Year		7-Year		5-Year	
		HB	LB	HB	LB	HB	LB
BlackRock U.S. Equity Bitcoin Balanced Risk 12% Index - 2 YR Par Rate	GTD	97.00%	91.00%	94.00%	88.00%	94.00%	88.00%
S&P 500® Engle 16% VT TCA Index - 2 YR Par Rate	GTD	97.00%	91.00%	94.00%	88.00%	94.00%	88.00%

WealthDefender® Bonus

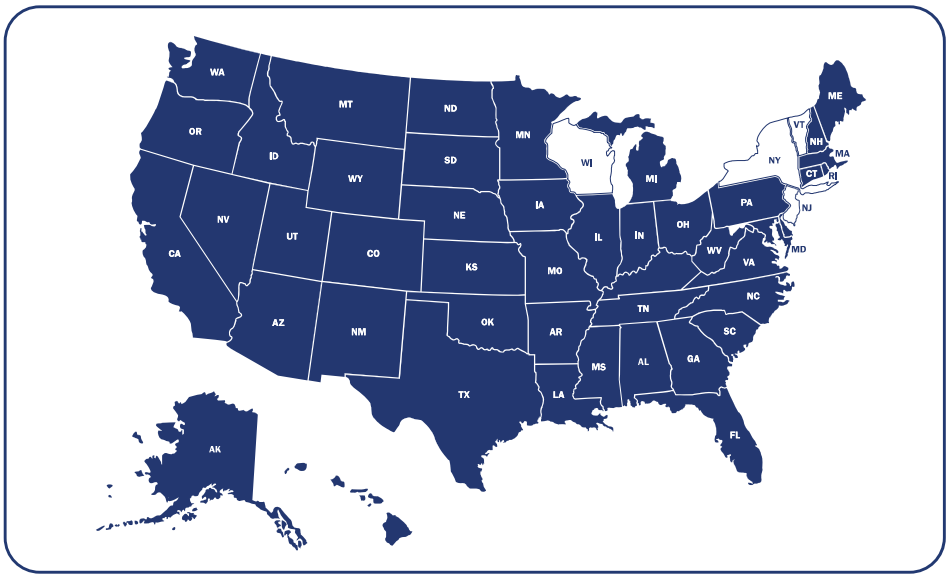
Premium Bonus	10-Year	7-Year	5-Year
Issue Ages: 0-70	20.00%	14.00%	10.50%
Issue Ages: 71-75	20.00%	14.00%	10.50%
Issue Ages: 76+	17.00%	12.00%	8.50%

Fixed and Indexed Crediting Strategy Rates	10-Year		7-Year		5-Year	
	HB	LB	HB	LB	HB	LB
Fixed Interest Strategy	3.40%	3.20%	3.30%	3.10%	3.20%	3.00%
S&P 500® 1-YR Cap Rate	6.50%	5.50%	6.75%	5.75%	6.75%	5.75%
S&P 500® 1-YR Bailout Cap Rate	3.00%	2.00%	3.00%	2.00%	3.00%	2.00%
Nasdaq-100 Engle 10% Index - 1-YR Par Rate	64.00%	58.00%	65.00%	59.00%	62.00%	56.00%
Barclays Tactical Growth 10% Index - 1-YR Par Rate	69.00%	63.00%	68.00%	62.00%	65.00%	59.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 1 YR Par Rate	40.00%	36.00%	42.00%	38.00%	40.00%	36.00%
S&P 500® Engle 16% VT TCA Index - 1 YR Par Rate	40.00%	36.00%	42.00%	38.00%	40.00%	36.00%
Nasdaq-100 Engle 10% Index - 2-YR Par Rate	91.00%	82.00%	94.00%	85.00%	89.00%	80.00%
Barclays Tactical Growth 10% Index - 2-YR Par Rate	101.00%	92.00%	103.00%	94.00%	96.00%	87.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - 2 YR Par Rate	60.00%	54.00%	60.00%	54.00%	58.00%	52.00%
S&P 500® Engle 16% VT TCA Index - 2 YR Par Rate	61.00%	55.00%	61.00%	55.00%	59.00%	53.00%

Products with a premium bonus may have a lower cap rate or lower participation rate compared to products without a premium bonus.

Sales Desk: 888-717-1003

State Availability of the WealthDefender® Series



Excellent Financial Strength Rating

A- "Excellent" with a Stable Outlook

Financial Strength A M BEST A Excellent

■ Available

☐ Not Licensed to Conduct Business at This Time

WealthDefender® Series may not be available in all states.
Additional benefits are available via riders to the contract and vary by state.

Rate Lock

If the annuity application is received in good order within 14 days of the application signed date, the rate is locked for 45 days from the application sign date. If the contract is issued within the 45-day rate lock period as outlined, the contract will be issued with the greater of 1) the locked-in rate(s) or 2) the rate(s) effective as of the date the contract is issued. If the contract is issued beyond the 45-day rate lock period, the contract will be issued with the current rate(s) that are applicable for the Fixed Interest Strategy and Indexed Strategy allocations elected as of the contract issue date. If the purchase payment is funded from multiple sources, the contract is issued once all funds specified on the application are received.

Withdrawal Charge

The Company will impose a Withdrawal Charge against certain withdrawals from the Fixed Interest Strategy Value and/or the Indexed Strategy Values. The Company will calculate Withdrawal Charges in accordance with the Withdrawal Charge Schedule shown on the Contract Data Pages. RMDs are not permitted in the first year and should be processed prior to transferring any funds to Ibexis.

At the end of the contract withdrawal charge period, a client may continue the policy with no future withdrawal charges. They may also make a partial or full withdrawal without withdrawal charges. If a partial withdrawal is made, the policy will continue with no future withdrawal charges. The client may also choose to annuitize the contract under one of the available annuitization options.

Ibexis Life & Annuity Insurance Company®

FIA Plus® Rate Sheet

Annuity: Single Premium Deferred

NEW CONTRACT RATES | Effective 10/29/26

The FIA Plus® is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company®. Initial premium may be allocated to the Index-Linked Strategy or the Annual Declared Rate Strategy, in any combination. All premium allocations are always fully downside protected from market risk. A Floor Limit will be elected at the time of application and may be adjusted on any contract anniversary. Selecting a Floor Limit less than 0% will automatically allocate the Tracking Value to the next available Floor, less than 0%, with sufficient Tracking Value Gains, and will generally provide higher upside potential.

Index-Linked Strategy

Initial premium may be allocated to the Index-Linked Strategy and any of the index options available or Annual Declared Rate, in any combination.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary. Similarly, the Floor may be adjusted by changing the Floor Limit, which is the lowest floor allowed for allocation by the policyholder.

Annual Declared Rate Strategy

Initial premium may be allocated to the Annual Declared Rate Strategy and will earn a stated annual interest rate guaranteed for one year. Interest in the Annual Declared Rate Strategy is credited annually to the Tracking Value.

Initial allocations and any transfers to the Annual Declared Rate Strategy may be reallocated to the Index-Linked Strategy on any contract anniversary.

FIA Plus

High Band Rates ($100,000 – $2,000,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	10.50%	11.75%	13.00%	16.75%	20.50%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	135.00%	161.00%	181.00%	205.00%	211.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	117.00%	136.00%	160.00%	190.00%	208.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	66.00%	78.00%	89.00%	109.00%	122.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	66.00%	78.00%	91.00%	117.00%	133.00%
Annual Declared Rate	5.00%	5.00%	5.00%	5.00%	5.00%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	10.50%	11.75%	13.00%	16.75%	20.50%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	135.00%	161.00%	181.00%	205.00%	211.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	117.00%	136.00%	160.00%	190.00%	208.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	66.00%	78.00%	89.00%	109.00%	122.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	66.00%	78.00%	91.00%	117.00%	133.00%
Annual Declared Rate	5.00%	5.00%	5.00%	5.00%	5.00%

Sales Desk: 888-717-1003

FIA Plus - continued

High Band Rates ($100,000 – $2,000,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	10.75%	12.00%	13.25%	17.00%	20.75%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	135.00%	161.00%	181.00%	205.00%	211.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	117.00%	136.00%	160.00%	190.00%	208.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	66.00%	78.00%	89.00%	109.00%	122.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	66.00%	78.00%	91.00%	117.00%	133.00%
Annual Declared Rate	4.90%	4.90%	4.90%	4.90%	4.90%

Low Band Rates ($25,000 – $99,999)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	9.50%	10.75%	12.00%	15.75%	19.50%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	128.00%	154.00%	174.00%	198.00%	204.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	110.00%	129.00%	153.00%	183.00%	201.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	62.00%	74.00%	85.00%	105.00%	118.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	62.00%	74.00%	87.00%	113.00%	129.00%
Annual Declared Rate	4.80%	4.80%	4.80%	4.80%	4.80%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	9.50%	10.75%	12.00%	15.75%	19.50%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	128.00%	154.00%	174.00%	198.00%	204.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	110.00%	129.00%	153.00%	183.00%	201.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	62.00%	74.00%	85.00%	105.00%	118.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	62.00%	74.00%	87.00%	113.00%	129.00%
Annual Declared Rate	4.80%	4.80%	4.80%	4.80%	4.80%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	9.75%	11.00%	12.25%	16.00%	19.75%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	128.00%	154.00%	174.00%	198.00%	204.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	110.00%	129.00%	153.00%	183.00%	201.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	62.00%	74.00%	85.00%	105.00%	118.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	62.00%	74.00%	87.00%	113.00%	129.00%
Annual Declared Rate	4.70%	4.70%	4.70%	4.70%	4.70%

Sales Desk: 888-717-1003

FIA Plus with Premium Bonus

At the time of application, the Premium Bonus rider may be elected and is the initial premium multiplied by a declared percentage. If the Premium Bonus rider is elected, contract owners may receive a lower cap rate or lower participation rate compared to the Non-Bonus versions of FIA Plus as evidenced by the rates below.

Premium Bonus	FIA Plus 5	FIA Plus 7	FIA Plus 10
Issue Ages: 0-70	10.50%	14.00%	20.00%
Issue Ages: 71-75	10.50%	14.00%	20.00%
Issue Ages: 76+	8.50%	12.00%	17.00%

High Band Rates ($100,000 - $2,000,000)	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	6.75%	8.00%	8.75%	11.25%	13.75%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	96.00%	123.00%	143.00%	167.00%	175.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	74.00%	99.00%	124.00%	156.00%	173.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	40.00%	52.00%	64.00%	84.00%	98.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	40.00%	53.00%	67.00%	93.00%	110.00%
Annual Declared Rate	3.45%	3.45%	3.45%	3.45%	3.45%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	6.75%	8.00%	8.75%	11.25%	13.75%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	93.00%	120.00%	140.00%	164.00%	172.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	73.00%	98.00%	123.00%	155.00%	172.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	40.00%	52.00%	64.00%	84.00%	98.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	40.00%	53.00%	67.00%	93.00%	110.00%
Annual Declared Rate	3.45%	3.45%	3.45%	3.45%	3.45%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	6.50%	7.50%	8.25%	10.75%	13.25%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	81.00%	108.00%	128.00%	152.00%	160.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	68.00%	92.00%	118.00%	150.00%	167.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	40.00%	52.00%	64.00%	84.00%	98.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	40.00%	52.00%	66.00%	93.00%	110.00%
Annual Declared Rate	3.30%	3.30%	3.30%	3.30%	3.30%

Sales Desk: 888-717-1003

FIA Plus with Premium Bonus

Low Band Rates ($25,000 – $99,999)	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	5.75%	7.00%	7.75%	10.25%	12.75%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	89.00%	116.00%	136.00%	160.00%	168.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	67.00%	92.00%	117.00%	149.00%	166.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	36.00%	48.00%	60.00%	80.00%	94.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	36.00%	49.00%	63.00%	89.00%	106.00%
Annual Declared Rate	3.25%	3.25%	3.25%	3.25%	3.25%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	5.75%	7.00%	7.75%	10.25%	12.75%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	86.00%	113.00%	133.00%	157.00%	165.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	66.00%	91.00%	116.00%	148.00%	165.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	36.00%	48.00%	60.00%	80.00%	94.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	36.00%	49.00%	63.00%	89.00%	106.00%
Annual Declared Rate	3.25%	3.25%	3.25%	3.25%	3.25%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	5.50%	6.50%	7.25%	9.75%	12.25%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	74.00%	101.00%	121.00%	145.00%	153.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	61.00%	85.00%	111.00%	143.00%	160.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	36.00%	48.00%	60.00%	80.00%	94.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	36.00%	48.00%	62.00%	89.00%	106.00%
Annual Declared Rate	3.10%	3.10%	3.10%	3.10%	3.10%

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Ibexis Life & Annuity Insurance Company®

FIA Plus® Rate Sheet

Annuity: Single Premium Deferred

NEW CONTRACT RATES - California | Effective 10/29/26

The FIA Plus® is a single-premium, deferred annuity from Ibexis Life & Annuity Insurance Company®. Initial premium may be allocated to the Index-Linked Strategy or the Annual Declared Rate Strategy, in any combination. All premium allocations are always fully downside protected from market risk. A Floor Limit will be elected at the time of application and may be adjusted on any contract anniversary. Selecting a Floor Limit less than 0% will automatically allocate the Tracking Value to the next available Floor, less than 0%, with sufficient Tracking Value Gains, and will generally provide higher upside potential.

Index-Linked Strategy

Initial premium may be allocated to the Index-Linked Strategy and any of the index options available or Annual Declared Rate, in any combination.

Reallocations may be made on any contract anniversary between the available index strategies by providing written notice on the applicable service form that is mailed at least 30 days before the contract anniversary. Similarly, the Floor may be adjusted by changing the Floor Limit, which is the lowest floor allowed for allocation by the policyholder.

Annual Declared Rate Strategy

Initial premium may be allocated to the Annual Declared Rate Strategy and will earn a stated annual interest rate guaranteed for one year. Interest in the Annual Declared Rate Strategy is credited annually to the Tracking Value.

Initial allocations and any transfers to the Annual Declared Rate Strategy may be reallocated to the Index-Linked Strategy on any contract anniversary.

FIA Plus

High Band Rates ($100,000 – $2,000,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	10.50%	11.75%	13.00%	16.75%	20.50%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	135.00%	161.00%	181.00%	205.00%	211.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	117.00%	136.00%	160.00%	190.00%	208.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	66.00%	78.00%	89.00%	109.00%	122.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	66.00%	78.00%	91.00%	117.00%	133.00%
Annual Declared Rate	5.00%	5.00%	5.00%	5.00%	5.00%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	10.50%	11.75%	13.00%	16.75%	20.50%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	135.00%	161.00%	181.00%	205.00%	211.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	117.00%	136.00%	160.00%	190.00%	208.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	66.00%	78.00%	89.00%	109.00%	122.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	66.00%	78.00%	91.00%	117.00%	133.00%
Annual Declared Rate	5.00%	5.00%	5.00%	5.00%	5.00%

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FIA Plus - continued

High Band Rates ($100,000 – $2,000,000)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	10.75%	12.00%	13.25%	17.00%	20.75%
Bailout Cap Rate	5.00%	6.50%	8.00%	10.50%	13.00%
HSBC AI Global Tactical Index with Participation Rate	135.00%	161.00%	181.00%	205.00%	211.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	117.00%	136.00%	160.00%	190.00%	208.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	66.00%	78.00%	89.00%	109.00%	122.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	66.00%	78.00%	91.00%	117.00%	133.00%
Annual Declared Rate	4.90%	4.90%	4.90%	4.90%	4.90%

Low Band Rates ($25,000 – $99,999)

	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	9.50%	10.75%	12.00%	15.75%	19.50%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	128.00%	154.00%	174.00%	198.00%	204.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	110.00%	129.00%	153.00%	183.00%	201.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	62.00%	74.00%	85.00%	105.00%	118.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	62.00%	74.00%	87.00%	113.00%	129.00%
Annual Declared Rate	4.80%	4.80%	4.80%	4.80%	4.80%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	9.50%	10.75%	12.00%	15.75%	19.50%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	128.00%	154.00%	174.00%	198.00%	204.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	110.00%	129.00%	153.00%	183.00%	201.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	62.00%	74.00%	85.00%	105.00%	118.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	62.00%	74.00%	87.00%	113.00%	129.00%
Annual Declared Rate	4.80%	4.80%	4.80%	4.80%	4.80%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	9.75%	11.00%	12.25%	16.00%	19.75%
Bailout Cap Rate	4.00%	5.50%	7.00%	9.50%	12.00%
HSBC AI Global Tactical Index with Participation Rate	128.00%	154.00%	174.00%	198.00%	204.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	110.00%	129.00%	153.00%	183.00%	201.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	62.00%	74.00%	85.00%	105.00%	118.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	62.00%	74.00%	87.00%	113.00%	129.00%
Annual Declared Rate	4.70%	4.70%	4.70%	4.70%	4.70%

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FIA Plus with Premium Bonus

At the time of application, the Premium Bonus rider may be elected and is the initial premium multiplied by a declared percentage. If the Premium Bonus rider is elected, contract owners may receive a lower cap rate or lower participation rate compared to the Non-Bonus versions of FIA Plus as evidenced by the rates below.

Premium Bonus	FIA Plus 5	FIA Plus 7	FIA Plus 10
Issue Ages: 0-70	10.50%	14.00%	20.00%
Issue Ages: 71-75	10.50%	14.00%	20.00%
Issue Ages: 76+	8.50%	12.00%	17.00%

High Band Rates ($100,000 - $2,000,000)	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	6.75%	8.00%	8.75%	11.25%	13.75%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	96.00%	123.00%	143.00%	167.00%	175.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	74.00%	99.00%	124.00%	156.00%	173.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	40.00%	52.00%	64.00%	84.00%	98.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	40.00%	53.00%	67.00%	93.00%	110.00%
Annual Declared Rate	3.45%	3.45%	3.45%	3.45%	3.45%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	6.75%	8.00%	8.75%	11.25%	13.75%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	93.00%	120.00%	140.00%	164.00%	172.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	73.00%	98.00%	123.00%	155.00%	172.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	40.00%	52.00%	64.00%	84.00%	98.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	40.00%	53.00%	67.00%	93.00%	110.00%
Annual Declared Rate	3.45%	3.45%	3.45%	3.45%	3.45%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	6.50%	7.50%	8.25%	10.75%	13.25%
Bailout Cap Rate	3.00%	4.25%	5.50%	8.00%	10.50%
HSBC AI Global Tactical Index with Participation Rate	81.00%	108.00%	128.00%	152.00%	160.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	68.00%	92.00%	118.00%	150.00%	167.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	40.00%	52.00%	64.00%	84.00%	98.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	40.00%	52.00%	66.00%	93.00%	110.00%
Annual Declared Rate	3.30%	3.30%	3.30%	3.30%	3.30%

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FIA Plus with Premium Bonus

Low Band Rates ($25,000 – $99,999)	0% Floor	-2.5% Floor	-5% Floor	-10% Floor	-15% Floor
FIA Plus 5					
S&P 500® Annual PTP with Cap Rate	5.75%	7.00%	7.75%	10.25%	12.75%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	89.00%	116.00%	136.00%	160.00%	168.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	67.00%	92.00%	117.00%	149.00%	166.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	36.00%	48.00%	60.00%	80.00%	94.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	36.00%	49.00%	63.00%	89.00%	106.00%
Annual Declared Rate	3.25%	3.25%	3.25%	3.25%	3.25%
FIA Plus 7					
S&P 500® Annual PTP with Cap Rate	5.75%	7.00%	7.75%	10.25%	12.75%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	86.00%	113.00%	133.00%	157.00%	165.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	66.00%	91.00%	116.00%	148.00%	165.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	36.00%	48.00%	60.00%	80.00%	94.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	36.00%	49.00%	63.00%	89.00%	106.00%
Annual Declared Rate	3.25%	3.25%	3.25%	3.25%	3.25%
FIA Plus 10					
S&P 500® Annual PTP with Cap Rate	5.50%	6.50%	7.25%	9.75%	12.25%
Bailout Cap Rate	2.00%	3.25%	4.50%	7.00%	9.50%
HSBC AI Global Tactical Index with Participation Rate	74.00%	101.00%	121.00%	145.00%	153.00%
BofA U.S. Strength Fast Convergence Index Annual PTP with Participation Rate	61.00%	85.00%	111.00%	143.00%	160.00%
BlackRock® U.S. Equity Bitcoin Balanced Risk 12% Index - Participation Rate	36.00%	48.00%	60.00%	80.00%	94.00%
S&P 500® Engle 16% VT TCA Index - Participation Rate	36.00%	48.00%	62.00%	89.00%	106.00%
Annual Declared Rate	3.10%	3.10%	3.10%	3.10%	3.10%