

HERITAGE GROWTH ADVANTAGE SERIES

AS OF 01/09/2026

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in **pink text**.**PARTICIPATION RATE****Nasdaq-100 Volatility Control 10%™ NC Index**

	HGA	HGA+	HGA 7yr
1-Year Point-to-Point Participation Rate	80%	60%	75%
2-year Point-to-Point Participation Rate	115%	85%	105%

Morgan Stanley Dynamic US Equities

	HGA	HGA+	HGA 7yr
1-Year Point-to-Point Participation Rate	90%	65%	90%
2-year Point-to-Point Participation Rate	150%	120%	150%

S&P MARC 5%

	HGA	HGA+	HGA 7yr
1-Year Point-to-Point Participation Rate	145%	100%	140%
2-year Point-to-Point Participation Rate	180%	140%	175%

SG Intelligent Agile 6% VT Index

	HGA	HGA+	HGA 7yr
1-Year Point-to-Point Participation Rate	125%	90%	120%
2-year Point-to-Point Participation Rate	150%	130%	150%

CAP RATE**S&P 500® Dynamic Intraday TCA**

	HGA	HGA+	HGA 7yr
1-Year Point-to-Point Cap Rate	10%	6.50%	8.50%

FIXED RATE*

	HGA	HGA+	HGA 7yr
Fixed Account	3.50%	3.00%	3.45%
Guaranteed Minimum Interest Rate (Most States)	2.40%	2.40%	2.40%
Guaranteed Minimum Interest Rate (CA Only)	2.40%	2.40%	2.40%

ACCOUNT VALUE

Premium Bonus (HGA+ Only)

10%

*Fixed Rate guaranteed 1 year in California.

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