

RATE SHEET

HERITAGE GROWTH ADVANTAGE 10-YEAR

AS OF 4/1/24

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in pink text.

**PARTICIPATION RATE**

**HYPOTHETICAL PROJECTED ILLUSTRATED RATES**

	HGA	Last 10	High	Low
<b>Morgan Stanley Dynamic US Equities</b>				
1-Year Point-to-Point Participation Rate	110%	9.55%	11.83%	9.55%
2-year Point-to-Point Participation Rate	165%	9.29%	14.30%	9.29%
<b>S&amp;P MARC 5%</b>				
1-Year Point-to-Point Participation Rate	155%	7.08%	11.06%	6.52%
2-year Point-to-Point Participation Rate	195%	6.82%	13.42%	6.04%
<b>SG Entelligent Agile 6% VT Index</b>				
1-Year Point-to-Point Participation Rate	135%	7.31%	10.83%	7.31%
2-year Point-to-Point Participation Rate	170%	8.08%	12.37%	8.08%
<b>CAP RATE</b>				
<b>S&amp;P 500® Dynamic Intraday TCA</b>				
1-Year Point-to-Point Cap Rate	11.5%	7.11%	8.28%	6.20%
<b>FIXED RATE*</b>				
Fixed Account	3.5%	3.5%	3.5%	3.5%
Guaranteed Minimum Interest Rate (GMIR)	3.0%			

\*Fixed Rate guaranteed 1 year in California.

The hypothetical projected illustrated rates are based on historical index values through 12/31/2022 and on current rates as of the date of the Rate Sheet, which are subject to change. Illustrated index performance is based on historical index performance, using current non-guaranteed elements.

The illustrated rates assume index performance will repeat and non-guaranteed (current) elements of the contract will not change. It is likely that such performance will not repeat, and the actual index performance will be higher or lower than those demonstrated in the illustrated rates. The values in the illustrated rates are not guarantees or even estimates of the amounts you can expect to receive.



## HERITAGE GROWTH ADVANTAGE +

AS OF 4/1/24

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in pink text.

**PARTICIPATION RATE**

	HGA+	HYPOTHETICAL PROJECTED ILLUSTRATED RATES		
		Last 10	High	Low
<b>Morgan Stanley Dynamic US Equities</b>				
1-Year Point-to-Point Participation Rate	85%	7.45%	9.23%	7.45%
2-year Point-to-Point Participation Rate	135%	7.77%	11.95%	7.77%
<b>S&amp;P MARC 5%</b>				
1-Year Point-to-Point Participation Rate	115%	5.30%	8.23%	4.89%
2-year Point-to-Point Participation Rate	155%	5.49%	10.84%	4.90%
<b>SG Entelligent Agile 6% VT Index</b>				
1-Year Point-to-Point Participation Rate	105%	5.73%	8.46%	5.73%
2-year Point-to-Point Participation Rate	145%	6.97%	10.65%	6.97%

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

1-Year Point-to-Point Cap Rate	7.5%	5.05%	5.81%	4.54%
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**FIXED RATE\***

Fixed Account	3.0%	3.0%	3.0%	3.0%
Guaranteed Minimum Interest Rate (GMIR)	3.0%			

**ACCOUNT VALUE**

Premium Bonus (HGA+ Only)	10%			
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\*Fixed Rate guaranteed 1 year in California.

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INVESTORS HERITAGE®  
Your Future. Our Life's Work.

RATE SHEET

HERITAGE GROWTH ADVANTAGE 7-YEAR

AS OF 4/1/24

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in pink text.

**PARTICIPATION RATE**

**HYPOTHETICAL PROJECTED ILLUSTRATED RATES**

	HGA	Last 10	High	Low
<b>Morgan Stanley Dynamic US Equities</b>				
1-Year Point-to-Point Participation Rate	105%	9.14%	11.32%	9.14%
2-year Point-to-Point Participation Rate	160%	9.04%	13.92%	9.04%
<b>S&amp;P MARC 5%</b>				
1-Year Point-to-Point Participation Rate	150%	6.86%	10.70%	6.32%
2-year Point-to-Point Participation Rate	190%	6.66%	13.10%	5.90%
<b>SG Entelligent Agile 6% VT Index</b>				
1-Year Point-to-Point Participation Rate	130%	7.04%	10.43%	7.04%
2-year Point-to-Point Participation Rate	165%	7.86%	12.03%	7.86%
<b>CAP RATE</b>				
<b>S&amp;P 500® Dynamic Intraday TCA</b>				
1-Year Point-to-Point Cap Rate	10.25%	6.51%	7.55%	5.72%
<b>FIXED RATE*</b>				
Fixed Account	3.45%	3.45%	3.45%	3.45%
Guaranteed Minimum Interest Rate (GMIR)	3.0%			

\*Fixed Rate guaranteed 1 year in California.

The hypothetical projected illustrated rates are based on historical index values through 12/31/2022 and on current rates as of the date of the Rate Sheet, which are subject to change. Illustrated index performance is based on historical index performance, using current non-guaranteed elements.

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**Risk Factors:**

- The level of the Index can go down. The Index components are exposed to various risks and their market price may be influenced by many unpredictable factors. There are also risks associated with the construction of the variable index deduction factor.
- The Index contains a variable index deduction factor. The Index includes a variable index deduction mechanism that scales upward based on positive recent performance of the Index, up to a maximum of 0.20% per business day. Such index deduction is applied when calculating the level of the Index and will thus reduce the return of the Index. Over the following period April 2, 2007 – May 31, 2022, the average daily variable deduction factor has been 0.025%.

- The Index nor any of the components comprising the Index are guaranteed to yield specific results. There can be no assurance that the Index will be successful.
- There are risks relating to the volatility target mechanism. The Index's volatility target mechanism is applied to target an overall level of realized volatility equal to 15% but the realized volatility may be less than or greater than 15% and the volatility target may adversely affect Index performance. The Index may have greater than 100% exposure (up to 200% to the various Index components at any time as a result of the volatility target mechanism, which may exacerbate losses and subsequent deleveraging may increase the time taken to recover from a drawdown event.
- There are risks associated with leverage. The Index rules contemplate the possibility of leverage within the Index to achieve the 15% volatility target, which is expected to magnify declines.
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