

HERITAGE GROWTH ADVANTAGE SERIES

AS OF 04/01/2026

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in pink text.

PARTICIPATION RATE**Nasdaq-100 Volatility Control 10%™ NC Index**

1-Year Point-to-Point Participation Rate

HGA

90%

HGA+

65%

HGA 7yr

85%

2-year Point-to-Point Participation Rate

125%

95%

120%

Morgan Stanley Dynamic US Equities

1-Year Point-to-Point Participation Rate

HGA

100%

HGA+

75%

HGA 7yr

100%

2-year Point-to-Point Participation Rate

155%

130%

155%

S&P MARC 5%

1-Year Point-to-Point Participation Rate

HGA

150%

HGA+

105%

HGA 7yr

145%

2-year Point-to-Point Participation Rate

190%

145%

185%

SG Entelligent Agile 6% VT Index

1-Year Point-to-Point Participation Rate

HGA

130%

HGA+

95%

HGA 7yr

125%

2-year Point-to-Point Participation Rate

165%

135%

160%

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

1-Year Point-to-Point Cap Rate

HGA

10.50%

HGA+

7%

HGA 7yr

9.50%

FIXED RATE*

Fixed Account

HGA

3.50%

HGA+

3.00%

HGA 7yr

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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PO Box 717 ■ Frankfort, KY 40602 ■ 800.422.2011 ■ www.investorsheritage.com

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