

RATE SHEET

HERITAGE GROWTH ADVANTAGE 10-YEAR

AS OF 04/21/25

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in pink text.

PARTICIPATION RATE

HYPOTHETICAL PROJECTED ILLUSTRATED RATES

	HGA	Last 10	High	Low
Nasdaq-100 Volatility Control 10%™ NC Index				
<i>Not currently available in California</i>				
1-Year Point-to-Point Participation Rate	80%	9.75%	11.43%	7.64%
2-year Point-to-Point Participation Rate	115%	11.24%	15.26%	9.63%
Morgan Stanley Dynamic US Equities				
1-Year Point-to-Point Participation Rate	90%	9.10%	10.80%	8.72%
2-year Point-to-Point Participation Rate	150%	8.81%	13.53%	8.79%
S&P MARC 5%				
1-Year Point-to-Point Participation Rate	145%	6.47%	8.96%	6.32%
2-year Point-to-Point Participation Rate	180%	6.68%	10.41%	5.90%
SG Entelligent Agile 6% VT Index				
1-Year Point-to-Point Participation Rate	125%	5.88%	10.43%	5.88%
2-year Point-to-Point Participation Rate	150%	5.17%	12.03%	5.17%
CAP RATE				
S&P 500® Dynamic Intraday TCA				
1-Year Point-to-Point Cap Rate	10.00%	7.07%	7.70%	5.82%
FIXED RATE*				
Fixed Account	3.50%	3.50%	3.50%	3.50%
Guaranteed Minimum Interest Rate (Most States)	2.85%			
Guaranteed Minimum Interest Rate (CA Only)	2.90%			

*Fixed Rate guaranteed 1 year in California.

The hypothetical projected illustrated rates are a statistical analysis based on simulated analysis and hypothetical scenarios of the index values through 12/31/2024 and current rates as of the date of the rate sheet, which are subject to change. These simulations are used to estimate how an index might have performed during the specified period. It is important to note that these analyses do not reflect actual investment results and are provided for informational purposes only.

The illustrated rates assume index performance will repeat and non-guaranteed (current) elements of the contract will not change. The hypothetical nature of this data means that it does not account for all possible market conditions or events that could impact actual performance. 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 04/21/25

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in pink text.

PARTICIPATION RATE

	HGA+	HYPOTHETICAL PROJECTED ILLUSTRATED RATES		
		Last 10	High	Low
Nasdaq-100 Volatility Control 10%™ NC Index				
<i>Not currently available in California</i>				
1-Year Point-to-Point Participation Rate	60%	7.11%	8.30%	5.56%
2-year Point-to-Point Participation Rate	85%	8.78%	11.81%	7.53%
Morgan Stanley Dynamic US Equities				
1-Year Point-to-Point Participation Rate	65%	6.88%	8.18%	6.60%
2-year Point-to-Point Participation Rate	120%	7.52%	11.55%	7.51%
S&P MARC 5%				
1-Year Point-to-Point Participation Rate	100%	4.57%	6.30%	4.47%
2-year Point-to-Point Participation Rate	140%	5.21%	8.08%	4.61%
SG Entelligent Agile 6% VT Index				
1-Year Point-to-Point Participation Rate	90%	4.36%	7.66%	4.36%
2-year Point-to-Point Participation Rate	130%	4.28%	9.96%	4.28%

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

1-Year Point-to-Point Cap Rate	6.50%	4.85%	5.46%	4.29%
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FIXED RATE*

Fixed Account	3.00%	3.00%	3.00%	3.00%
Guaranteed Minimum Interest Rate (Most States)	2.85%			
Guaranteed Minimum Interest Rate (CA Only)	2.90%			

ACCOUNT VALUE

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

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RATE SHEET

HERITAGE GROWTH ADVANTAGE 7-YEAR

AS OF 04/21/25

Participation and Cap Rates guaranteed for Surrender Period.

Changes noted in pink text.

PARTICIPATION RATE

HYPOTHETICAL PROJECTED ILLUSTRATED RATES

	HGA	Last 10	High	Low
Nasdaq-100 Volatility Control 10%™ NC Index				
<i>Not currently available in California</i>				
1-Year Point-to-Point Participation Rate	75%	9.23%	10.80%	7.23%
2-year Point-to-Point Participation Rate	105%	10.84%	14.70%	9.29%
Morgan Stanley Dynamic US Equities				
1-Year Point-to-Point Participation Rate	90%	9.10%	10.80%	8.72%
2-year Point-to-Point Participation Rate	150%	8.81%	13.53%	8.79%
S&P MARC 5%				
1-Year Point-to-Point Participation Rate	140%	6.26%	8.67%	6.12%
2-year Point-to-Point Participation Rate	175%	6.52%	10.16%	5.76%
SG Entelligent Agile 6% VT Index				
1-Year Point-to-Point Participation Rate	120%	5.67%	10.04%	5.67%
2-year Point-to-Point Participation Rate	150%	5.02%	11.68%	5.02%
CAP RATE				
S&P 500® Dynamic Intraday TCA				
1-Year Point-to-Point Cap Rate	8.50%	6.49%	7.11%	5.43%
FIXED RATE*				
Fixed Account	3.45%	3.45%	3.45%	3.45%
Guaranteed Minimum Interest Rate (Most States)	2.85%			
Guaranteed Minimum Interest Rate (CA Only)	2.90%			

*Fixed Rate guaranteed 1 year in California.

The hypothetical projected illustrated rates are a statistical analysis based on simulated analysis and hypothetical scenarios of the index values through 12/31/2024 and current rates as of the date of the rate sheet, which are subject to change. These simulations are used to estimate how an index might have performed during the specified period. It is important to note that these analyses do not reflect actual investment results and are provided for informational purposes only.

The illustrated rates assume index performance will repeat and non-guaranteed (current) elements of the contract will not change. The hypothetical nature of this data means that it does not account for all possible market conditions or events that could impact actual performance. 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.

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