SecurePath Multi-Year Guaranteed Annuity

Reliable growth for your future.

Assurity®

SecurePath MYGA Overview

<table>
<tr><td>Issue Ages</td><td>0-90</td></tr>
<tr><td>Minimum Premium</td><td>$2,000</td></tr>
<tr><td>Supplemental Contributions</td><td>Additional funds may be added during the first contract year.</td></tr>
<tr><td>Interest Rate Guaranteed Period</td><td>3 years
5 years
7 years
10 years</td></tr>
<tr><td>Guaranteed Interest Rate</td><td>The initial guaranteed interest rate is the published rate and will be locked in for the selected guaranteed period.

After the guaranteed period ends, the guaranteed interest rate will be 2.4% for contracts issued in 2026.</td></tr>
<tr><td>Market Value Adjustment (MVA)</td><td>Withdrawals exceeding the free withdrawal amount during the guaranteed period may be subject to a market value adjustment (MVA). The MVA can increase or decrease the withdrawal amount received.</td></tr>
<tr><td>Free Withdrawals</td><td>Up to 12% of the account value may be withdrawn without surrender charges or MVA every 12 months during the guaranteed period.

After the guaranteed period ends, withdrawals have no surrender charges or MVA.</td></tr>
<tr><td>Surrender Charges</td><td>Withdrawals exceeding the free withdrawal amount during the guaranteed period may be subject to a surrender charge.
<table>
<tr><th>Period</th><th>Yr. 1</th><th>Yr. 2</th><th>Yr. 3</th><th>Yr. 4</th><th>Yr. 5</th><th>Yr. 6</th><th>Yr. 7</th><th>Yr. 8</th><th>Yr. 9</th><th>Yr. 10</th></tr>
<tr><td>3-Yr.</td><td>7%</td><td>7%</td><td>7%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>5-Yr.</td><td>7%</td><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>7-Yr.</td><td>7%</td><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td></td><td></td><td></td></tr>
<tr><td>10-Yr.</td><td>7%</td><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0.5%</td></tr>
</table></td></tr>
<tr><td>Surrender Charge & MVA Waivers</td><td>Expiration of the surrender charge period
Hospital or Nursing Home Confinement
Terminal Illness
Chronic Illness
Annuitization after the first contract year
Any required minimum distributions under a qualified annuity contract
Restrictions apply. See contract for details.</td></tr>
<tr><td>Annuitization Options</td><td>Life Income, Fixed Period, Life Income with Guaranteed Period Certain, and other options</td></tr>
<tr><td>Death Benefit</td><td>Pays the account value to a beneficiary with no surrender charges or MVA</td></tr>
</table>

Grow with Confidence

SecurePath Multi-Year Guaranteed Annuity (MYGA) helps you grow your money safely. You get guaranteed rates for a set number of years—like a CD, but often with higher interest rates and easier access to your money.

Advantages

Certainty

Plan with peace of mind knowing your principal is protected from market risk while offering steady growth over 3, 5, 7 or 10 years.

Growth

Get a guaranteed interest rate for multiple years—pair that with tax-deferred growth, and you're compounding confidence, not concerns.

Flexibility

With a low minimum premium, one of the most generous annual free withdrawal amounts in the industry, and flexible options after your period ends, you control your money every step of the way.

Legacy

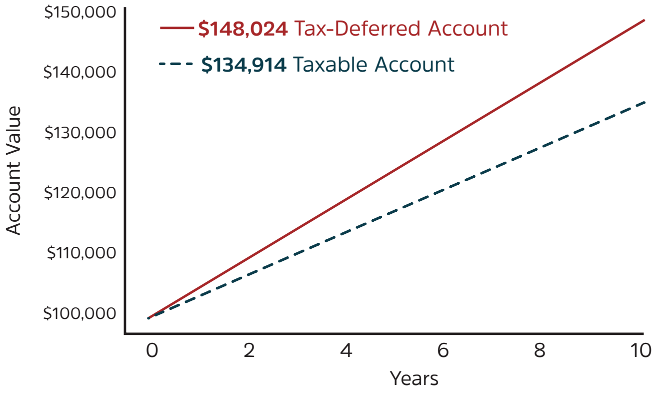
If life takes an unexpected turn, be assured your full contract value goes directly to your beneficiaries, bypassing probate delays and giving you one less thing to worry about.

Make Your Money Work for You

One of the key benefits of a MYGA is tax-deferred growth—meaning you don't pay taxes on the interest your money earns until you withdraw it. This allows your savings to compound more efficiently over time, helping your balance grow faster than it would in a taxable account. It's a smart way to build retirement income while potentially lowering your annual tax burden.*

Here's a simple comparison of taxed and tax-deferred investments:

Tax-Deferred Growth Over 10 Years



For example, if you invested $100,000 at a 4% annual interest rate, a tax-deferred account would grow to about $148,024 after 10 years. In contrast, a taxable account—assuming a 24% tax rate on interest—would grow to only around $134,914.

*Information herein is not intended to be legal or tax advice. You should consult with your own attorney and tax advisor for your specific circumstance. Tax-deferral puts you in charge of your income and taxes. Current U.S. tax law provides that earnings from an annuity are taxable only upon withdrawal as ordinary income.

Access Your Funds

Frequently Asked Questions

How can I withdraw my money for free?

Among industry-leading 12% free withdrawals each year give you easy access to a portion of your funds.

There are some situations where you can withdraw more than 12% without a fee: Hospital or Nursing Home Confinement, Terminal Illness, Chronic Illness, or Required Minimum Distributions.

What if I need to make a withdrawal above the free withdrawal amount?

You can withdraw more than the 12% free amount, but excess withdrawals may incur charges and a market value adjustment (MVA). Surrender charges follow a declining schedule (see overview for details).

What is an MVA and how does it work on this policy?

This annuity applies an MVA if you withdraw more than allowed or surrender the contract early.

The adjustment can be positive or negative, depending on current interest rates:

- If rates have decreased, the adjustment may increase your surrender value.
- If rates have increased, the adjustment may decrease your surrender value.

Assurity®

Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com

Certified B Corporation® Learn more at bcorp.com

Current interest rates are determined by Assurity. Rates for supplemental contributions are calculated at the current annuity interest rate from the date of deposit.

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Annuity Form No. I A2501 underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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