

EverGuardSM Assurance 10

Single Premium, Deferred, Fixed Indexed Annuity (FIA)

Protect your financial future with guaranteed income.

Enjoy the stability of principal protection and the flexibility of multiple Index Options for market-linked growth—helping ensure secure, predictable plans for retirement. With EverGuardSM Assurance 10, you can build a source of income tailored to meet your needs for all the years to come.



Information provided by Talcott Resolution Life and Annuity Insurance Company ("Talcott") (NAIC# 71153), headquartered in Hartford, Connecticut, and issuing annuities in 49 states and Washington, D.C. (excluding New York). Annuity features and availability may vary state by state. For detailed product information or definitions of key terms, please refer to the Certificate of Disclosure specific to the product.

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FORM #PRB_8365111.7

Ver. 10/1/2025

About

With \$126 billion¹ in assets under management ("AUM"), a legacy of financial stability spanning more than 100 years and a commitment to creating lasting value and peace of mind, Talcott Financial Group provides flexible, innovative solutions designed to drive results that matter.

Leveraging the strength of our U.S. insurance operations and global reinsurance platform, our team delivers tailored insurance products, tools and services with speed, precision and reliability. And through our partnership with Sixth Street, a leading global investment firm with over \$115 billion in AUM, our expansion into retail distribution products, developed with our customers in mind, is a natural progression. We do this work at scale and with confidence—empowering our stakeholders to turn the future they've always envisioned into the reality they can rely on.



Decades of annuity design

With a 50-year history of pioneering powerful annuity products, we continually work to innovate so clients can consistently thrive through retirement.



Proven leadership team

Our team is long tenured and deep, with a track record of proven performance to match. Armed with knowledge and creative at the core, they bring the expertise required to elevate everyday opportunities into extraordinary outcomes.



Commitment to our customers

Underlining a commitment to helping our customers and policyholders succeed, our retail distribution operations are located domestically—giving us an edge in providing responsive, premium service day in, day out.



Risk management discipline

Fortified by the management of multiple market cycles, our risk platform offers robust and sophisticated scenario analysis capabilities, supporting decision-making and maintaining a prudent risk profile for the enterprise across a wide range of scenarios.



Century of experience

We draw on 100-plus years of experience and an unwavering focus on service to deliver enduring value solution after solution, customer after customer, time after time.

By the numbers

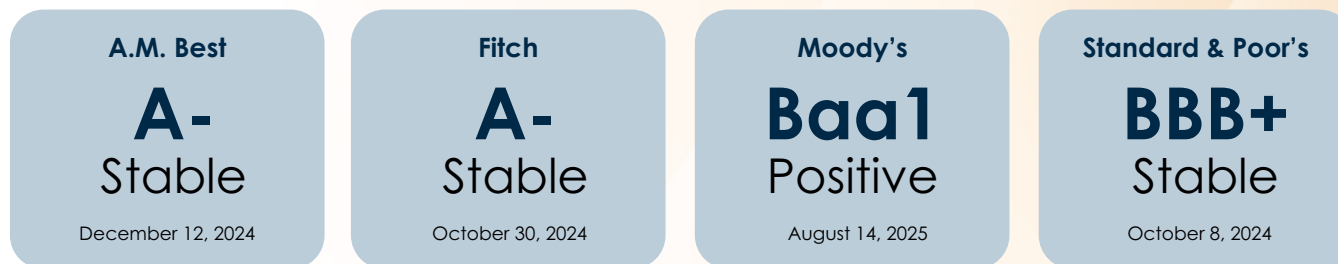
**\$126
Billion**
in AUM¹

**\$4+
Billion**
in regulatory
capital¹

**1.2
Million**
contracts²

¹ Reference financial statements available via talcott.com. ² Represents estimated number of covered lives under policies either issued, administered and/or reinsured by Talcott Financial Group.

Talcott, with more than a century of stability and strength, is positioned to deliver value, security, and dependability to our clients, which is reflected in our financial strength ratings.



The financial strength ratings apply to the individual financial strength of Talcott Resolution Life and Annuity Insurance Company. A.M. Best, Fitch, Moody's and Standard & Poor's credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. A.M. Best rating as of December 12, 2024 (A-, 4th highest of 16), Fitch rating as of October 30, 2024 (A-, 7th highest of 22), Moody's rating as of August 14, 2025 (Baa1, 8th highest of 21), and Standard & Poor's rating as of October 8, 2024 (BBB+, 8th highest of 22).

Talcott stands out with a proven industry track record and an innovative mindset focused on growth

Company redomiciles to Connecticut and commences sales of life and annuity products.

Hartford Life Insurance Company becomes Connecticut-domiciled insurer and starts to introduce a range of wealth management products to deliver lasting value to its customers, including structured settlements (1978), variable annuities (1980), fixed annuities (1984), corporate and bank-owned life insurance (1993), and terminal funding (1994).

Talcott becomes an independent company with a shift in business priorities.

Hartford Life Insurance Company and its subsidiaries are sold to an investor group, resulting in the establishment of Talcott Resolution Life Insurance Company as an independent company.

1978

2018

1902

2000s

2021

Company is incorporated.

The company is established through the incorporation of Hartford Life Insurance Company, a Massachusetts-based stock life insurance company.

Acceleration of growth in the life and annuity market.

By 2003, the company becomes the industry's #1 seller of variable annuities with sales of \$15 billion, according to Morningstar. In 2007, the company reached a record volume for assets under management: \$190 billion in account value across all businesses.

Sixth Street acquires Talcott Resolution and transforms the company into a new franchise, Talcott Financial Group.

Funds managed by Sixth Street, a leading global investment firm, acquire Talcott Resolution in 2021. Significant investments are made to enhance Talcott's capabilities to support growth, including the establishment of a multi-jurisdictional platform.

In 2022, the enterprise brand Talcott Financial Group is formed as an international life insurance group that provides innovative risk solutions.

Visit our website to learn more about Talcott, our solutions, and our commitment to your success.



Annuity income rider 101

How you can receive a guaranteed income stream.



A clear understanding of how an income rider works starts with knowing how it complements the structure of an annuity.

A Fixed Indexed Annuity (FIA) is a long-term contract with an insurance company (like Talcott) that can help you grow and protect your retirement savings. FIAs offer valuable benefits that may include tax deferred growth, protection from market losses, access to funds, a death benefit—and the option to receive guaranteed income through annuitization or an income rider.

Annuity income riders may be optional add-ons to a FIA or included as a built-in feature, as is the case with EverGuardSM Assurance 10.

The specific type of income rider built into this offering is known as a Guaranteed Lifetime Withdrawal Benefit (GLWB), and each GLWB option is designed to provide a reliable stream of income that can last a lifetime, offering strong contractual protections that help safeguard payouts—even amid economic uncertainty, interest rate changes or market volatility.

Beyond the security of guaranteed income, GLWB income riders also provide flexibility and liquidity by enabling certain withdrawals from the annuity without incurring penalties.

Read on to learn more about rider options, the Benefit Base and other important details—and discover how a FIA with an annuity income rider can help you reduce your risk and raise your peace of mind.

Note: For additional details on Talcott's GLWB, including the potential impact of excess withdrawals on guaranteed lifetime income, please refer to "Income riders: key features, details and definitions."

Purpose built for both protection and income that last

Unlock the value of a solution designed for protection and growth that includes the following benefits.



Guaranteed income stream

Choose from two distinct rider options and activate Lifetime Income Payments (LIPs) to ensure a steady, guaranteed income stream you cannot outlive.*



Growth potential

Your premium is linked to the performance of a market index, offering you the benefits of market growth without the risk of principal loss due to a market downturn.



Tax deferral

Your earnings grow tax deferred, meaning you don't have to pay taxes on interest earned until you withdraw funds. This deferral can allow your investment to compound more effectively over time.



Access to funds

Access a portion of your money if needed—up to 10% of the Contract Value is available each year penalty free, after the first Contract Anniversary. Required Minimum Distributions (RMDs) may be taken penalty free beginning in the first Contract Year. This flexibility allows you to use your funds however you see fit throughout the Withdrawal Charge Period.



Legacy benefit

Your remaining funds can pass on to your beneficiaries. This legacy benefit can provide financial security for your loved ones and preserve family wealth across generations.

* Excess withdrawals will reduce the Income Benefit Base which could reduce or potentially stop Lifetime Income Payments if excess withdrawals reduce the Contract Value to zero.

Tailor your retirement strategy.

STEP 1

Choose your premium amount.

\$25,000 minimum with a maximum of \$2 million (without prior company approval).

STEP 2

Select your income rider.

At issue, one GLWB Rider must be selected and is dependent on when you want to activate your income stream.

STEP 3

Watch your interest accumulate.

Enjoy tax deferred compound interest on your premium and earnings with multiple Index Options and a fixed interest option.

STEP 4

Begin your income distributions.

Select Single Life or Joint Life Income Payments when you're ready to begin receiving a paycheck for life.* Lifetime Withdrawal Percentages are based on attained age.

Income Benefit Base Growth

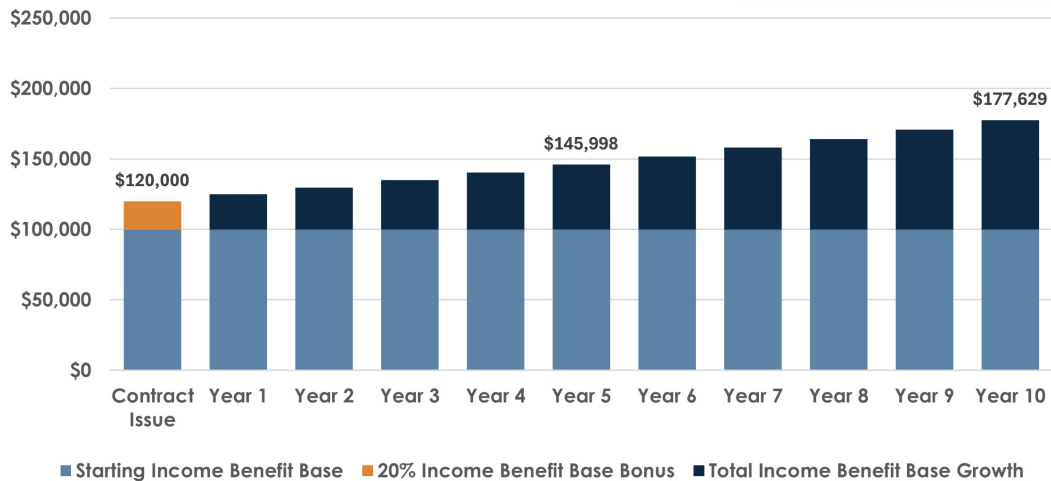
EverGuardSM Assurance 10 offers two distinct income riders, tailored to when you plan to begin receiving retirement income. Option 1: Early Path is designed for those who need income sooner, while Option 2: Future Path is intended for those planning to defer income until a later date. Here's how the Income Benefit Base grows under each option.

The examples in the following graphs show growth in the Income Benefit Base assuming the Deferral Credit and Income Benefit Base Bonus percentages shown. The Income Benefit Base is only used to calculate Lifetime Income Payments and cannot be withdrawn. Deferral Credits stop when the Deferral Credit Period ends or when Lifetime Income Payments begin. The examples are hypothetical only and do not include the impact of the Income Boost for deferrals of 10+ years, if applicable.

* Excess withdrawals will reduce the Income Benefit Base which could reduce or potentially stop Lifetime Income Payments if excess withdrawals reduce the Contract Value to zero.

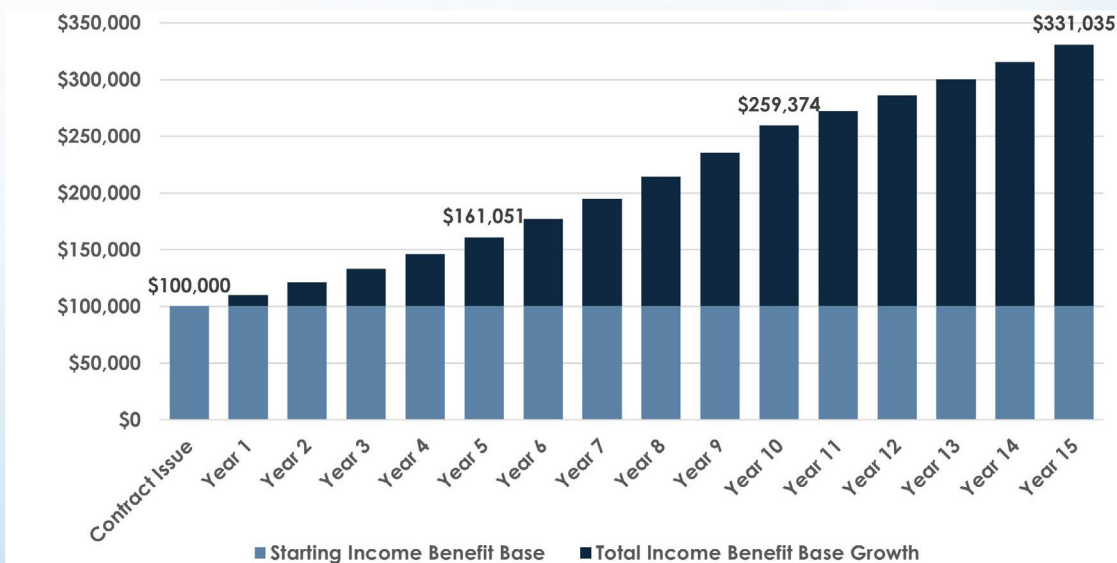
Option 1:
Early Path
(income now)*

- 20% bonus at issue
- 4% compound interest Deferral Credits applied annually for 10 years



Option 2:
Future Path
(income later)*

- 10% compound interest Deferral Credits applied annually for years 1 to 10
- 5% compound interest Deferral Credits applied annually for years 11 to 15
- 20% Income Boost for deferrals of 10+ years (not represented in the chart)



* Annual Rider Charge 0.85% based on the Income Benefit Base. No Deferral Credits are applied after Lifetime Income Payments begin.

Lifetime Income Payments

Create a lifetime income stream—on your terms. With multiple ways to receive income, tailor your retirement to fit your evolving income needs. Lifetime Income Payments (LIP) begin on the start date you elect and can activate immediately if age 55 or older at issue. Younger issue ages can activate on the Contract Anniversary following the 55th birthday.

Here's how Lifetime Income Payments are calculated:

Total Income Benefit Base	X	Withdrawal Percentage	=	Lifetime Income Payment
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Option 1: Early Path

Let's look at a hypothetical example for a 60-year-old retiree with a \$100,000 premium who selects Option 1: Early Path and waits five years to activate an income stream. This example assumes no withdrawals.

Premium	\$100,000				
Benefit Base Bonus	\$20,000				
Deferral Credits	\$25,998				
Total Income Benefit Base	\$145,998	X	6% Withdrawal Percentage (based on age 65, Single Life Payout)	=	Annual Lifetime Income Payment \$8,760

Option 2: Future Path

Next, we'll look at the same situation, except this time, the retiree selects Option 2: Future Path and waits 10 years to activate an income stream. This individual will also enjoy the benefits of the Income Boost,* currently set at 20%.

Premium	\$100,000				
Deferral Credits	\$159,374				
Total Income Benefit Base	\$259,374	X	6% Withdrawal Percentage (based on age 70, Single Life Payout multiplied by Income Boost)	=	Annual Lifetime Income Payment \$15,562

Please consult with your financial professional for the most current Withdrawal Percentages.

* If your contract includes an Income Boost and the Lifetime Income Payment Start Date is on or after the Income Boost Deferral Date, the Withdrawal Percentages will be multiplied by 1 plus the Income Boost Percentage. The Income Boost is only available on Option 2: Future Path.

Income riders: key features, details and definitions

Income Benefit Base

The initial Income Benefit Base will be the premium plus any applicable Income Benefit Base Bonus. Prior to income activation, Deferral Credits are added to the Income Benefit Base on any Contract Anniversary during the specified Deferral Credit Period. No Deferral Credits apply after lifetime income begins.

The Income Benefit Base is separate from your Contract Value and is not available to be withdrawn as a lump sum, nor is it payable at death.

Annual Rider Charge

An Annual Rider Charge will be deducted from the Contract Value on each Contract Anniversary. The amount of the charge is equal to the Annual Rider Charge multiplied by the Income Benefit Base on the date of the charge, prior to any applicable Deferral Credit being applied on that date. The resulting amount will be deducted proportionally from each Account Option. A partial Annual Rider Charge will be deducted upon the full surrender. **The Annual Rider Charge rate will not change for the life of the contract.**

Enhanced Income Benefit

After the first Contract Year, an Enhanced Income Benefit is provided if a Covered Life is unable to perform two of six Activities of Daily Living.*There is a 90-day elimination period.

The benefit is equal to the Lifetime Income Payment (LIP) multiplied by 200% for Single Life and 150% for Joint Life for up to five years or until the Contract Value is depleted, whichever occurs first.

Excess withdrawals

Withdrawals taken prior to activating lifetime income, or in excess of the Lifetime Income Payment amount, will reduce the Income Benefit Base (and thus any future Lifetime Income Payments) by the same proportion that the withdrawal reduced the Contract Value or potentially stop Lifetime Income Payments if excess withdrawals reduce the Contract Value to zero. After Lifetime Income Payments begin, RMDs are not considered excess withdrawals.

Withdrawal Percentages

This is the percentage used to calculate Lifetime Income Payments based on the age of the youngest Covered Life at the time lifetime income begins. The percentage varies based on the rider option and the choice of Single Life or Joint Life income.

* Activities of Daily Living defined as: eating, bathing, dressing, transferring, toileting, or continence.

Unique, exclusive allocations for your unique ambitions

Talcott's Fixed Indexed Annuities provide access to unique indices, giving you an edge in achieving your retirement goals.

S&P 500 Annual Point to Point with Cap

The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

Ticker: SPX | Indexed to S&P Dow Jones Indices

S&P 500 Engle 15% VT TCA Annual Point to Point with Cap

The S&P 500 Engle 15% VT TCA Index measures dynamic exposure to the S&P 500 while applying a predictive volatility control mechanism, licensed from UBS. This mechanism employs a variation of the GARCH model inspired by the research of Nobel Laureate Robert F. Engle.

Ticker: SPETC15E | Indexed to S&P Dow Jones Indices

Goldman Sachs Enhanced Multi-Asset Annual Point to Point with Participation Rate

The Goldman Sachs Enhanced Multi-Asset Index is an 8% volatility target index that provides exposure to U.S. Equity, 10Y U.S. Treasury, 2Y U.S. Treasury, Dollar-Hedged Gold, and Alternatives.

Ticker: GSEMA8

**Goldman
Sachs**

Invesco BofA QQQ Balanced FC Annual Point to Point with Participation Rate

The Invesco BofA QQQ Balanced FC Index (the "Index") applies BofA's patented Fast Convergence technology to the Invesco QQQ Exchange-Traded Fund. Each hour, the Index systematically assesses market volatility to rebalance between equities, U.S. Treasury futures, and a notional cash position with the goal of steady performance in various market conditions.

Ticker: QBFC

BofA SECURITIES 
 **Invesco**

Fixed Interest Option

Credits a guaranteed fixed interest rate, declared annually by Talcott, and credited daily.

Grow your funds.

Choose from the following Account Options to determine how interest is credited to the Contract Value of your annuity.

Fixed Interest Option

The Fixed Interest Option credits a guaranteed fixed interest rate, declared annually by Talcott and credited daily to your Contract Value.

Index Options

You can also choose to earn potential interest based on the performance of one or more external market indices, with the flexibility to allocate your premium across multiple options. Any interest earned is locked in at the end of each Crediting Term and protected from downside market loss.

Available Crediting Strategies (manual allocation)	
Index	Term
S&P 500 Annual Point to Point with Cap	1-year
S&P 500 Engle 15% VT TCA Point to Point with Cap	1-year
Invesco BofA QQQ Balanced FC Point to Point with Participation Rate	1-year
Goldman Sachs Enhanced Multi-Asset Point to Point with Participation Rate	1-year
Fixed Interest Option	1-year

Reallocation

You may reallocate to other Account Options by submitting a request prior to the end of the Crediting Term. All requests will be processed at the end of the term. If you do nothing, your Contract Value will remain allocated to your existing accounts and a new Crediting Term will begin.

Flexible access to your funds

Free Withdrawal Amount

Ten percent (10%) of the Contract Value is available annually as a Free Withdrawal Amount after the first Contract Anniversary. The Free Withdrawal Amount is based on the Contract Value at the beginning of the most recent Contract Year.

RMDs may be taken without Withdrawal Charges or Market Value Adjustment (MVA) beginning in the first Contract Year. In subsequent years, RMDs are considered part of the allowed Free Withdrawal Amount. After Lifetime Income Payments begin, RMDs are not considered excess withdrawals under the GLWB rider.

Systematic withdrawals are available based on a specified percentage or dollar amount on a monthly, quarterly, annual or semiannual basis.

Nursing Home or Hospital Confinement and Terminal Illness Waivers

These waivers allow Contract Owners to access their funds without Withdrawal Charges or MVA if they are diagnosed with a terminal illness or confined to a Nursing Home or Hospital.

Nursing Home or Hospital Confinement Waiver

- Eligibility begins after the first Contract Anniversary for Owner or Joint Owner.
- Contract Owner must be confined to a qualified Nursing Home or Hospital for 90 consecutive days starting after the Contract Issue Date.

Terminal Illness Waiver

- Eligibility begins after the first Contract Anniversary for an Owner or Joint Owner.
- Diagnosis must have occurred after the Contract Issue Date.
- Diagnosis must be made by a certified physician that death will occur in 12 months or less following the physician's statement.

Withdrawal Charge Schedule

A Withdrawal Charge will be assessed against withdrawals in excess of the allowed Free Withdrawal Amount. The schedule below shows the applicable percentage during each year of the Withdrawal Charge Period.

Withdrawal Charge Period	Year									
	1	2	3	4	5	6	7	8	9	10
10-year	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%

Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2. Contract Value withdrawn from an Index Option before the end of the Crediting Term will not receive interest for that Crediting Term.

Key product features

Issue Ages

40–85

Ownership

- Qualified: IRAs and Roth IRAs are accepted. Owner and Annuitant must be the same individual.
- Non-qualified: Non-qualified and Non-natural ownership are accepted. Joint owners must be spouses.

Market Value Adjustment (MVA)

MVA may apply to any withdrawals in excess of the Free Withdrawal Amount allowed. The MVA is applied after Withdrawal Charges are deducted. The MVA may increase or decrease the amount of the withdrawal or the Surrender Value of your contract, depending on the change in the reference rate index yields. Generally, if market interest rates are higher than when you purchased your annuity, the MVA will be negative. If interest rates are lower, the MVA will be positive. If the blended reference rate yields have not changed by more than 0.25%, no MVA will apply.

MVA Reference Indices

Indices include 75% Bloomberg Barclays U.S. Long Corporate Index, plus 25% JPM CLOIE Index A.

Annuitization

After the first Contract Year, the full Contract Value may be annuitized under any of the available annuity options (Life Income, Joint and Survivor Income, Life income with a Cash Refund, and Life Income with Payments Guaranteed for 10 or 20 years).

Free Look Period: (aka Notice of Right to Examine Contract)

You may return your contract to Talcott within your Free Look Period and receive a full refund of your premium, minus any withdrawals taken. Additional details can be found within your contract pages.

Death Benefit

Upon death, the greater of the Contract Value or the Minimum Value required by state law will be paid to the beneficiary. The Death Benefit is free of Withdrawal Charges or MVA.

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EverGuardSM Assurance 10

For long-term stability with built-in flexibility



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