

EverSteadSM MYGA

Single Premium, Fixed Deferred, Multi-Year Guaranteed Annuity (MYGA)

Envision a future that's secured with growth that's guaranteed.

Take advantage of the stability of fixed interest rates, flexible term options and the security of principal protection. With EverSteadSM MYGA, you can add steady, guaranteed growth to your retirement journey.



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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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

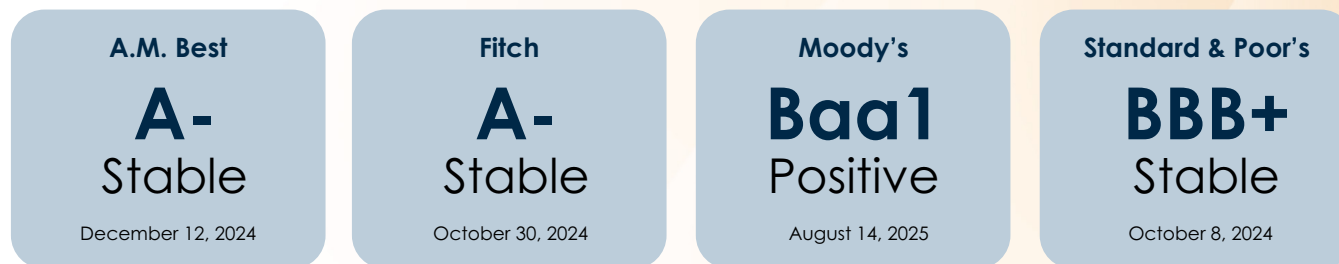
**\$126
Billion**
in AUM¹

**\$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.



Your future to protect Your duration to pick Your growth: guaranteed

EverSteadSM MYGA is available in Guaranteed Option Periods (GOPs) from 2 through 10 years.

Reach for the power of this secure and flexible solution.



Guaranteed growth with competitive fixed rates

Earn a competitive fixed interest rate for the term you choose. Choose from multiple GOPs of 2 through 10 years, all designed to earn a guaranteed rate of return with principal and earnings unaffected by market fluctuations.



Tax deferral

Your earnings grow tax deferred, meaning you don't have to pay taxes on the interest you earn 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, beginning in the first year and including Required Minimum Distributions (RMDs). This flexibility allows you to use your funds however you see fit throughout the guarantee period.



Guaranteed income stream

Using the annuitization feature, you can convert your Contract Value into a guaranteed income stream to help ensure steady, reliable payments for a specified period—or even life.



Legacy benefit

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

Accelerate your savings with EverSteadSM MYGA.



1. Choose your premium amount.

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

2. Determine your GOP duration.

Select between GOP durations from 2 through 10 years.

3. Watch your contract earn interest.

Enjoy tax deferred compound interest on your premium and earnings.

4. Make end-of-term decisions.*

Automatically renew into the same GOP, choose a different GOP or make a full or partial withdrawal without Withdrawal Charges and Market Value Adjustment (MVA) during the first 30 days of a subsequent GOP.

* Rates are subject to change on renewal but will not be less than the minimum specified in your contract. GOP may not extend beyond Maturity Date. If the elected GOP is no longer available, or ends after the Maturity Date, the contract will renew into the longest GOP currently available that does not extend beyond the Maturity Date.

Flexible access to your funds

Free Withdrawal Amount

Ten percent (10%) of the Contract Value is available annually as a Free Withdrawal Amount. 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 MVA. RMDs are considered part of the allowed Free Withdrawal Amount.

Systematic withdrawals are available based on a specified percentage, dollar amount or interest only 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 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 for each year within a GOP.

GOP	GOP year									
	1	2	3	4	5	6	7	8	9	10
2-year	9.00%	8.00%	-	-	-	-	-	-	-	-
3-year	9.00%	8.00%	7.00%	-	-	-	-	-	-	-
4-year	9.00%	8.00%	7.00%	6.00%	-	-	-	-	-	-
5-year	9.00%	8.00%	7.00%	6.00%	5.00%	-	-	-	-	-
6-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	-	-	-	-
7-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	-	-	-
8-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	-	-
9-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	-
10-year	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%	0.50%

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.

Key product features

Issue Ages

0–85 for all GOPs

Ownership

- Qualified: IRAs and Roth IRAs are accepted. Owner and Annuitant must be the same individual.
- Non-qualified: Non-qualified, Non-qualified stretches and Non-natural ownership are accepted. Joint Ownership allowed.

Market Value Adjustment (MVA)

MVA may apply to any withdrawals in excess of the allowed Free Withdrawal Amount. 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

- 30% JPM CLOIE Index A, plus:
- 70% of either:
 - 1-3 Year Bloomberg Barclays U.S. Corporate Index (2-year and 3-year GOP)
 - 3-5 Year Bloomberg Barclays U.S. Corporate Index (4-year and 5-year GOP)
 - Bloomberg Barclays US Corporate Index (6-year to 10-year GOP)

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 Cash Refund, and Life Income with Payments Guaranteed for 10 or 20 years).

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

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

Death Benefit

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

DISCLOSURES

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EverSteadSM MYGA

For guaranteed growth on your terms



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