Company	**Ibexis Life & Annuity Insurance Company**
A.M Best Rating	A-
Standard and Poor's Rating	NR
Product Type	MYG Fixed
Product	**MYGA Plus™ 5-Year** (SPDA)
Policy Form Number	ICC22-MPC-0322
Distribution Channels Sold In	Independent
Product Launch Date	8/15/2022
Bonus	N/A
Surrender Charge	**5 Years** 7.75, 7.50, 7.25, 7.00, 6.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	2 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A

Company	**Ibexis Life & Annuity Insurance Company**
Product	**MYGA Plus™ 5-Year** (SPDA)
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / $100,000
Current Fixed Account Rate(s)	5.60% / 5.90% guaranteed for five years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	NOTE: Product utilizes simple interest for the fixed rate. At the end of initial guarantee period, client has an opportunity to surrender the contract penalty-free during a 30-day period or re-enter another guarantee period.
Penalty-Free Withdrawals	10% of previous Account Anniversary Value after year one Must leave $2,000 in account
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, 401(k), 403(b), NQ
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ $10,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A

Company	Ibexis Life & Annuity Insurance Company
Product	**MYGA Plus™ 5-Year** (SPDA)
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Product is an Indexed Annuity being marketed as a Multi-Year Guaranteed Annuity (MYGA).
State Approvals	**Variations Approved In:** CA, FL **States Not Approved In:** AL, NH, NJ, NY, TN, VT, WI
Street Level Compensation	**YEAR ONE** **Ages 0 - 80** 2.50% **Ages 81 - 85** 1.25%
Data thought to be current as of:	4/30/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

Rates Effective October 2, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Ibexis Life & Annuity Insurance Company	**MYGA Plus™ 5-Year** (SPDA)	Low Band / $100,000	S&P 500	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	7.35% / N/A
			S&P 500	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	7.75% / N/A
Current Fixed Account Rate(s)	5.60% / 5.90% guaranteed for five years										
Upcoming Fixed Account Rate(s)	N/A										
Other Crediting Strategy Information	Performance triggered account credits company-declared rate if growth of index is positive. Up to 50% of Premiums Paid can be allocated to the Performance Triggered indexing method. NOTE: Product utilizes simple interest for the fixed rate.										