

ANNUITY PRODUCT BRIEF

A full return of premium on surrender, in any year, without giving up a competitive cap.

Summary. This fixed indexed annuity offers 100% return of premium on full surrender in any contract year, a current 10% S&P 500 cap with that feature, and a 7.5% guaranteed S&P 500 cap with a 10-year lock. It is issued by a highly rated insurance company with more than 100 years in business.

EXHIBIT 1 · KEY FEATURES AT A GLANCE

100%	10%	7.5%
RETURN OF PREMIUM	S&P 500 CAP	GUARANTEED CAP
On full surrender, in any year	Current rate, with ROP	S&P 500, 10-year lock

01 How the return of premium works

The contract has a 0% index floor, so negative index performance does not create an index-linked loss. It does carry a Market Value Adjustment (MVA), and a negative MVA could pull the full surrender value below the original premium.

That is where ROP matters. On a full surrender, if the value after the MVA would fall below premium, the ROP feature brings it back up to 100% of premium.

FIGURE 1 · HYPOTHETICAL SURRENDER VALUE

Premium	100%
After a negative MVA	below premium
With ROP	restored to 100%

For illustration only. Actual MVA amounts will vary. ROP applies to full surrender only, not to partial withdrawals or the death benefit.

02 Two cap strategies

Producers can pair protection with upside, or choose a cap rate that holds for a decade.

STRATEGY	CAP	BASIS
With ROP	10%	Current S&P 500 cap
10-year lock	7.5%	Guaranteed S&P 500 cap

03 Liquidity

FEATURE	AMOUNT	DETAIL
Free withdrawal	10%	Year 1 and every year after
Cumulative annual	Up to 25%	Withdrawal allowed
Surrender schedules	Multiple	Fit to the client

04 The carrier

A highly rated insurance company in business for more than 100 years. The carrier and product name are available from Brokers Alliance by phone.

Request the full product details

Carrier and product name, current rates, illustrations and where it may fit.

CALL BROKERS ALLIANCE
(866) 869-0788

IMPORTANT NOTES

For producer use only. Not for use with the public. Cap rates are current as of October 1, 2026 and subject to change. The 7.5% S&P 500 cap is guaranteed for 10 years as described; all guarantees are backed by the financial strength and claims-paying ability of the issuing insurer. The return of premium (ROP) feature applies to full contract surrender only and does not apply to partial withdrawals or the death benefit. This annuity includes a Market Value Adjustment (MVA), which may increase or decrease values. Surrender charges and the MVA may apply to withdrawals and surrenders, subject to the contract's free withdrawal provisions and the surrender charge schedule selected. The 0% index floor means negative index performance does not create an index-linked loss; it does not prevent reductions from surrender charges, the MVA or withdrawals. Index annuities are not securities and do not directly participate in the stock market or any index. "S&P 500" is a trademark of S&P Dow Jones Indices LLC. Product, features and rates may not be available in all states. Refer to the product materials and contract for complete details.