

ANNUITY WATCH

Strategy Index 7 Premium Enhancement Recapture

All ANICO Strategy Indexed Annuity 7 (Strategy Index 7) policies with a Nov 24, 2025 application date or later will be subject to the new premium enhancement recapture schedule. To remain exempt from these provisions, pending applications must be issued by Dec 15, 2025. Any policy issued on or after Dec 16, 2025 will be subject to the new premium enhancement recapture schedule.

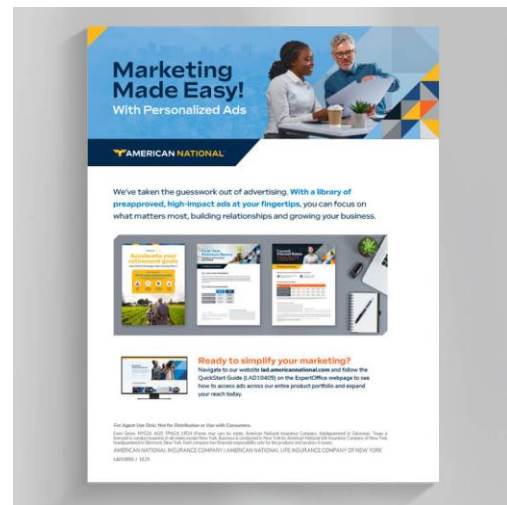
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Premium enhancement will apply to any premiums received during the premium enhancement period. Premium enhancement will be applied immediately to the annuity value when premium is applied. The premium enhancement period for the 9 and 10 year product will be the first 7 years. The premium enhancement for the 7-year product is 3 years. The duration of the premium enhancement percentage and period are subject to change.

Premium enhancement recapture charges will apply to any surrender or withdrawal more than the remaining surrender charge free withdrawal amount during the premium enhancement recapture period. The premium enhancement recapture schedule is based on contract year, and not by deposit year.

Policy Form Series: FPIA24

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