

FlexShield™ 10

Effective: 01 / 01 / 24

(Rates Subject to Change)

Features

- Free Withdrawal
 - Up to 10% of contract value annually, starting year two
 - Systematic Withdrawal of interest only from the Fixed Interest Strategy, available after 30 days¹
- Enhanced Benefit Rider
- Market Value Adjustment Rider (MVA)²
- No Surrender Charges at death
- Issue Age: 18-80

Interest Rates						
Performance Strategy Allocations	Strategy Type	Index-Linked Performance Segments: Floor Limits				
		Limit 0%	Limit -2.5%	Limit -5%	Limit -10%	Limit -15%
BofA Destinations Index™ Annual Pt to Pt w/ PR	PR	130%	155%	185%	205%	235%
UBS Tech Edge Annual Pt to Pt w/ PR	PR	135%	160%	190%	210%	240%
SG Global Sentiment Annual Pt to Pt w/ PR	PR	130%	155%	185%	205%	235%
S&P 500® Dividend Aristocrats® ER Annual Pt to Pt w/ Cap	Cap	16%	19%	25%	35%	40%
S&P 500® Annual Pt to Pt w/ Cap	Cap	7.50%	8.50%	10%	13%	17%
Fixed Value Performance Segment 3.50%						
Current Fixed Interest Strategy Rate 3.50% ³						

Premium	
Minimum Premium:	\$5,000
Maximum Premium:	18-69: \$1,500,000 70-74: \$1,000,000 75-79: \$750,000 80: \$500,000

Minimum Rates	
MGSV-MGIR:	Currently 3.00% ⁴
MGIR Fixed Value Performance Segment:	Currently 0.5%
MGSV:	87.5% of all premiums, minus any withdrawals (excluding any withdrawal charges), all accumulated at the Minimum Guaranteed Surrender Value-Minimum Guaranteed Interest Rate (MGSV-MGIR).

Schedule	
Surrender Charges (10 Years)	9.2, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Performance Value Enhancement Percentages (10 Years)	90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100%

PR = Participation Rate ER = Excess Return MGIR = Minimum Guaranteed Interest Rate MGSV = Minimum Guaranteed Surrender Value

Annuity contract and Riders issued under form series ICC21 BASE-IDX-SP, ICC21 IDX-12-10, ICC21 E-SC, ICC20 R-EBR and state variations thereof. Availability may vary by state. Please see form 01F1025 State Approval Chart.

¹ Benefit not guaranteed and subject to change.

² MVA applies to partial withdrawals that exceed the Free Withdrawal amount allowed and surrenders occurring during the surrender charge period.

³ Fixed Value Minimum Guaranteed Interest Rate is 0.50%.

⁴ MGSV-MGIR is set at issue, guaranteed for the life of the contract and applies to the MGSV only.

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INVESTMENT LIFE INSURANCE COMPANY®

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