FlexGuard Income indexed variable annuity Renewal Rates

Index Anniversary Date: 5/15/2026 – 5/31/2026
For Contracts Issued in 2022

To start the renewal process, locate the Reallocation Notice letter you received approximately 30 days prior to the Index Anniversary Date. The Index Anniversary Date will determine the renewal rate sheet to be used and instructions for submitting any reallocation changes.

This renewal rate sheet provides the Cap Rates, Step Rates, Participation Rates, and Tier Levels currently offered on existing FlexGuard® Income indexed variable annuity contracts. These rates are set by Fortitude Life Insurance & Annuity Company and are effective as of the date indicated above. Renewal rates are subject to change at any time. FlexGuard Income's Index Strategies do not represent a direct investment in an index or ETF. If you need assistance in reading this document, click here.

Renewal Rate Options

Option 1: Change current allocations by the Index Anniversary Date

A request can be submitted online by your financial professional, via fax or over the phone through the Annuities Service Center, or by returning the Allocation Change Information Form included with the Reallocations Notice. Note that all reallocation requests must be received in our office in Good Order by market close (generally 4 p.m. ET) on your Index Anniversary Date.

Option 2: Make no changes

If no further action is taken, any completed Index Terms will automatically renew into the same strategy and index term using the new rates. We will allocate funds to the PSF PGIM Government Money Market Fund – Class III if a specific strategy or index term is no longer available.

Point-to-Point with Cap Rate Index Strategy

1-Year Term	10% buffer				15% buffer				100% buffer
	S&P 500®	iShares® Russell 2000 ETF	Invesco QQQ ETF	MSCI EAFE	S&P 500®	iShares® Russell 2000 ETF	Invesco QQQ ETF	MSCI EAFE	S&P 500®
Cap Rate:	12.5%	14.25%	11.5%	8.75%	8.5%	10%	8%	6%	2.6%

3-Year Term	10% buffer			20% buffer		
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE
Cap Rate:	70%	60%	75%	30%	40%	35%

6-Year Term	20% buffer		
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE
Cap Rate:	80%	95%	110%

Step Rate Plus Index Strategy — Uncapped Strategy**

1-Year Term		5% buffer*		10% buffer
		S&P 500®	MSCI EAFE	S&P 500®
Growth Potential:		Uncapped**	Uncapped**	Uncapped**
Greater of:	Step Rate:	4.25%	4%	4%
	Participation Rate:	80%	80%	65%

If the index return is between zero and the Step Rate, we credit the Step Rate. If the index return is higher than the Step Rate we credit the greater of the Step Rate or the Participation Rate multiplied by the index return.

Tiered Participation Rate Index Strategy — Uncapped Strategy**

6-Year Term	5% buffer*			10% buffer	
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE	S&P 500®	MSCI EAFE
Growth Potential:	Uncapped**	Uncapped**	Uncapped**	Uncapped**	Uncapped**
Tier 1 (0% – Tier Level) Participation Rate:	100%	100%	100%	100%	100%
Tier 2 (Above Tier Level) Participation Rate:	100%	105%	170%	100%	140%
Tier Level:	20%	20%	20%	20%	20%

When the index return is positive, you receive 100% of the index return up to the Tier Level. You receive the Tier 2 Participation Rate of any index return in excess of the Tier Level.

*Index Crediting Strategies with 5% buffers are not available in Pennsylvania.

**FlexGuard Income's uncapped strategies do not have cap rates, which means there is no maximum amount of index credit.

Issued by Fortitude Life Insurance & Annuity Company ("FLIAC"), located in Jersey City, NJ. (Except in New York)

Investment and Insurance Products are:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OF ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

FORTITUDE RE.

Index-linked variable annuity products are complex insurance and investment vehicles and are long-term investments designed for retirement purposes. There is risk of loss of principal if negative index returns exceed the selected protection level. As gains or losses are assessed at the end of each term, index credit is only received if the strategy is held full term, and no withdrawals are taken. Early withdrawals may result in a loss in addition to applicable surrender charges. Please reference the prospectus for information about the levels of protection available and other important product information.

Renewal rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Tier Levels may be higher or lower than the initial Tier Level, but will never be higher than the Guaranteed Maximum Tier Level. Subsequent rates and Tier Levels may differ from the rates used for new contracts or for other contracts issued at different times. Renewal rates are impacted by changes in various economic factors. Please speak with your Financial Professional for more information.

Investors should carefully consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses.
The initial summary prospectus and the index strategies prospectus for the contract, and the summary prospectus or prospectus for the underlying portfolios (collectively, the "prospectuses") contain this and other important information and can be obtained from your financial professional. Please read them carefully before investing.

It is possible to lose money by investing in securities.

An investment in the PSF PGIM Government Money Market Portfolio – Class III is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at $10.00 per share, it is possible to lose money by investing in the Portfolio.

Issuing Company located in Jersey City, NJ. Variable Annuities are distributed by Prudential Annuities Distributors, Inc. ("PAD"), Shelton, CT (main office). Fortitude Re has retained The Prudential Insurance Company of America ("PICA"), as an unaffiliated Third-Party Administrator. FLIAC, PAD, and PICA are each solely responsible for its own financial condition and contractual obligations.

Fortitude Re is the marketing name for FGH Parent, L.P. and its subsidiaries, including FLIAC. Each subsidiary is responsible for its own financial condition and contractual obligations.

FLIAC is not licensed to do business in New York, effective December 31, 2015, which had no impact on existing annuity contracts sold through FLIAC.
Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

A variable annuity is a long-term investment designed for retirement purposes. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% additional tax. Withdrawals reduce the account value and the living and death benefits.

You should carefully consider your financial needs before investing in annuity products and benefits. For complete information about the FlexGuard Income indexed variable annuity, please refer to the prospectus. All products and/or options may not be available in all states and with all broker-dealers.

All guarantees including the benefit payment obligations arising under the annuity contract guarantees, any index strategy crediting, or annuity payout rates are backed by the claims-paying ability of the issuing company, and do not apply to the underlying variable investment options. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

FlexGuard and all product features are not approved for use in all states or through all broker-dealers.

Please note that when you allocate to an Index Strategy that is linked to the performance of an ETF you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF's performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. This potential divergence between the ETF and the specific market index is known as tracking error.

MSCI EAFE Index: The annuity contract referred to herein is not sponsored, promoted or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The product prospectus contains a more detailed description of the limited relationship MSCI has with The Prudential Insurance Company of America and any related annuity contracts.

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The Index is calculated by or on behalf of Frank Russell Company or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of FlexGuard® Income. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from FlexGuard Income® or the suitability of the Index for the purpose to which it is being put by Fortitude Life Insurance & Annuity Company.

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It is not possible to invest directly in an index.

Issued on Contract: RILA/IND(5/21) (or state variations thereof)

In Idaho, Issued on Contract: RILA/IND(5/21)-ID.

Issued on Rider: RID-VIB(5/21) (or state variation thereof) with schedule SCH-VIB(5/21)

Issued on Endorsements: END-RILA-P2P(9/20), END-RILA-TPAR(9/20) and

END-RILA-SRP(9/20)

(or state variations thereof)

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FlexGuard Income indexed variable annuity Renewal Rates

Index Anniversary Date: 4/15/2026 – 5/14/2026
For Contracts Issued in 2022

To start the renewal process, locate the Reallocation Notice letter you received approximately 30 days prior to the Index Anniversary Date. The Index Anniversary Date will determine the renewal rate sheet to be used and instructions for submitting any reallocation changes.

This renewal rate sheet provides the Cap Rates, Step Rates, Participation Rates, and Tier Levels currently offered on existing FlexGuard® Income indexed variable annuity contracts. These rates are set by Fortitude Life Insurance & Annuity Company and are effective as of the date indicated above. Renewal rates are subject to change at any time. FlexGuard Income's Index Strategies do not represent a direct investment in an index or ETF. If you need assistance in reading this document, click here.

Renewal Rate Options

Option 1: Change current allocations by the Index Anniversary Date

A request can be submitted online by your financial professional, via fax or over the phone through the Annuities Service Center, or by returning the Allocation Change Information Form included with the Reallocations Notice. Note that all reallocation requests must be received in our office in Good Order by market close (generally 4 p.m. ET) on your Index Anniversary Date.

Option 2: Make no changes

If no further action is taken, any completed Index Terms will automatically renew into the same strategy and index term using the new rates. We will allocate funds to the PSF PGIM Government Money Market Fund – Class III if a specific strategy or index term is no longer available.

Point-to-Point with Cap Rate Index Strategy

1-Year Term	10% buffer				15% buffer				100% buffer
	S&P 500®	iShares® Russell 2000 ETF	Invesco QQQ ETF	MSCI EAFE	S&P 500®	iShares® Russell 2000 ETF	Invesco QQQ ETF	MSCI EAFE	S&P 500®
Cap Rate:	12.25%	14%	11.5%	9.5%	8.75%	11%	8.25%	6.75%	2.8%

3-Year Term	10% buffer			20% buffer		
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE
Cap Rate:	70%	60%	70%	30%	40%	30%

6-Year Term	20% buffer		
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE
Cap Rate:	80%	95%	70%

Step Rate Plus Index Strategy — Uncapped Strategy**

1-Year Term		5% buffer*		10% buffer
		S&P 500®	MSCI EAFE	S&P 500®
Growth Potential:		Uncapped**	Uncapped**	Uncapped**
Greater of:	Step Rate:	4.25%	4%	4%
	Participation Rate:	80%	80%	65%

If the index return is between zero and the Step Rate, we credit the Step Rate. If the index return is higher than the Step Rate we credit the greater of the Step Rate or the Participation Rate multiplied by the index return.

Tiered Participation Rate Index Strategy — Uncapped Strategy**

6-Year Term	5% buffer*			10% buffer	
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE	S&P 500®	MSCI EAFE
Growth Potential:	Uncapped**	Uncapped**	Uncapped**	Uncapped**	Uncapped**
Tier 1 (0% – Tier Level) Participation Rate:	100%	100%	100%	100%	100%
Tier 2 (Above Tier Level) Participation Rate:	106%	106%	155%	105%	125%
Tier Level:	20%	20%	20%	20%	20%

When the index return is positive, you receive 100% of the index return up to the Tier Level. You receive the Tier 2 Participation Rate of any index return in excess of the Tier Level.

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- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

FORTITUDE RE.

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Renewal rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Tier Levels may be higher or lower than the initial Tier Level, but will never be higher than the Guaranteed Maximum Tier Level. Subsequent rates and Tier Levels may differ from the rates used for new contracts or for other contracts issued at different times. Renewal rates are impacted by changes in various economic factors. Please speak with your Financial Professional for more information.

Investors should carefully consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses.
The initial summary prospectus and the index strategies prospectus for the contract, and the summary prospectus or prospectus for the underlying portfolios (collectively, the "prospectuses") contain this and other important information and can be obtained from your financial professional. Please read them carefully before investing.

It is possible to lose money by investing in securities.

An investment in the PSF PGIM Government Money Market Portfolio – Class III is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at $10.00 per share, it is possible to lose money by investing in the Portfolio.

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Fortitude Re is the marketing name for FGH Parent, L.P. and its subsidiaries, including FLIAC. Each subsidiary is responsible for its own financial condition and contractual obligations.

FLIAC is not licensed to do business in New York, effective December 31, 2015, which had no impact on existing annuity contracts sold through FLIAC.
Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

A variable annuity is a long-term investment designed for retirement purposes. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% additional tax. Withdrawals reduce the account value and the living and death benefits.

You should carefully consider your financial needs before investing in annuity products and benefits. For complete information about the FlexGuard Income indexed variable annuity, please refer to the prospectus. All products and/or options may not be available in all states and with all broker-dealers.

All guarantees including the benefit payment obligations arising under the annuity contract guarantees, any index strategy crediting, or annuity payout rates are backed by the claims-paying ability of the issuing company, and do not apply to the underlying variable investment options. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

FlexGuard and all product features are not approved for use in all states or through all broker-dealers.

Please note that when you allocate to an Index Strategy that is linked to the performance of an ETF you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF's performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. This potential divergence between the ETF and the specific market index is known as tracking error.

MSCI EAFE Index: The annuity contract referred to herein is not sponsored, promoted or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The product prospectus contains a more detailed description of the limited relationship MSCI has with The Prudential Insurance Company of America and any related annuity contracts.

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The Index is calculated by or on behalf of Frank Russell Company or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of FlexGuard® Income. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from FlexGuard Income® or the suitability of the Index for the purpose to which it is being put by Fortitude Life Insurance & Annuity Company.

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It is not possible to invest directly in an index.

Issued on Contract: RILA/IND(5/21) (or state variations thereof)

In Idaho, Issued on Contract: RILA/IND(5/21)-ID.

Issued on Rider: RID-VIB(5/21) (or state variation thereof) with schedule SCH-VIB(5/21)

Issued on Endorsements: END-RILA-P2P(9/20), END-RILA-TPAR(9/20) and

END-RILA-SRP(9/20)

(or state variations thereof)

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