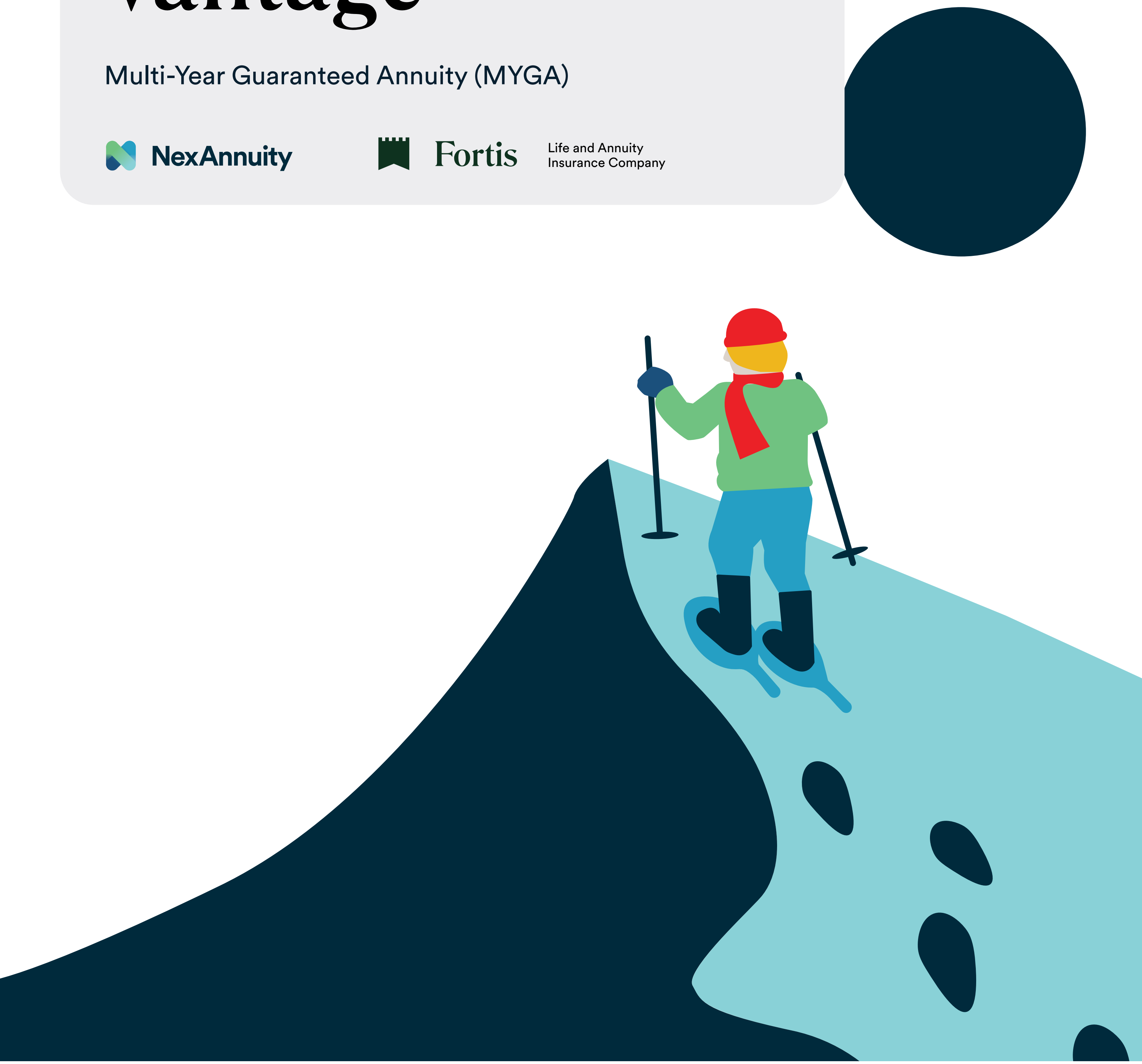
FORTIS LIFE AND ANNUITY INSURANCE COMPANY

Nex Vantage

Multi-Year Guaranteed Annuity (MYGA)

NexAnnuity

Fortis Life and Annuity Insurance Company



Powering Innovative Retirement Solutions

www.nexannuity.com

Protect Your Principal and Grow Your Income

Tax-Deferred Growth Potential

Your investment grows on a tax-deferred basis, allowing interest to compound over time until withdrawals begin.

Principal Protection

Helps protect your original investment from market losses, providing stability regardless of market conditions.

Access to Liquidity

Ability to access money through flexible withdrawals terms.

Predictability

You earn a fixed rate of interest for a defined period, offering clear expectations for growth and planning.

Simplicity

A straightforward structure with a single premium, fixed term, and guaranteed rate, making it easy to understand and plan around.

What is a Fixed Annuity?

Fixed annuities are insurance products that, after a single initial premium payment, earn a fixed rate of interest, allowing your money to grow on a tax-deferred basis until you decide to begin receiving annuity payments. Therefore, you can expect solid, guaranteed growth as long as the funds remain in the annuity until the end of any surrender charge period.

Fixed annuities often offer multiple guarantee periods to align with your specific needs and guarantee the interest rate for the entire guarantee period you select. With fixed annuities, you can be confident that what you expect is what you will receive – which is ideal for retirement planning.

Planning for Retirement in Today's Environment

In today's economy, planning for retirement—and ensuring you're making the right decisions for your situation—is a complicated process.

Americans are living longer, and many retirees are outliving their savings. As life expectancy increases and the retirement burden shifts to individuals, there is a critical need for effective retirement solutions.

Current retirement options often fall short. Savings accounts and CDs typically offer low rates with limited benefits. And other investment options come with risks that can be especially problematic for retirement-aged individuals, including stock market volatility, interest-rate risk, and credit risk.

Addressing Retirement Concerns Through Fixed Annuities

Outliving Your Savings

Growing your retirement income can ensure you do not outlive your savings.

Increased Healthcare Cost

Get access to your money through flexible withdrawal terms when you need it.

State of Social Security

Retirees need a supplement to social security which is often not sufficient as a sole source of income.

Choosing the Highest Level of Income and Principal Protection

Product/Source	Income	Principal Protection
Stocks	Low	Low
Bonds	Moderate	Moderate
Bank Products	Moderate	High
Fixed Annuities	High	High

Most Americans do not prioritize retirement early enough, which is why many traditional options do not fully meet the financial needs of retirees today. Fixed annuities, however, are designed specifically to benefit those who are already retired or nearing retirement age.

Access to Money & Other Benefits

Annuitization Payment Options Available

- Life Annuity, Lifetime Payments Guaranteed
- Life Annuity with 120 Monthly Payments Guaranteed
- Joint and Survivor Life Annuity with 120 Monthly Payments Guaranteed
- Other Mutually Agreeable Option

Free Withdrawals

After the first Contract Year, You may make multiple withdrawals of an amount up to the remaining annual Free Withdrawal amount available as of the date of the withdrawal without incurring a Surrender Charge.

Required Minimum Distributiion (RMD) Provision

Required Minimum Distributions may be withdrawn without a surrender charge during the first Contract Year and in all subsequent years, subject to the terms of the Contract.

Contract Value & Withdrawal Charges

Contract Value

The Contract Value is the Single Premium received, less any premium tax, withdrawals, Surrender Charges or any Market Value Adjustment, plus any interest credited to the Contract.

Cash Surrender Value

The Cash Surrender Value is the amount You will receive if You request a full surrender.

Market Value Adjustment

The Market Value Adjustment (MVA) is the factor by which We adjust the Cash Surrender Value, and/or withdrawal amounts during any Guarantee Period and is based on the Constant Maturity Treasury Rate (CMT) appropriate for the Guarantee Period as shown on the Contract Schedule.

Withdrawal Charges

A withdrawal charge is assessed for each withdrawal before the maturity date. The withdrawal charge is determined based on the amount of time that has elapsed since the beginning of the applicable guarantee period and is calculated as a percentage of the contract value at the time of the withdrawal, according to the schedule in the policy.

NexVantage MYGAs Withdrawal Charge Schedule[1]

Contract Year

	1	2	3	4	5	6	7	8	9	10
3-YR MYGA	9%	8%	7%	0%						
5-YR MYGA	9%	8%	7%	6%	5%	0%				
7-YR MYGA	9%	8%	7%	6%	5%	4%	3%	0%		
10-YR MYGA[2]	9%	8%	7%	6%	6%	5%	4%	3%	2%	1%

[1] Withdrawal charges will be waived during the 30 days following the end of each guarantee period.
[2] Withdrawal charges shown in the chart have been rounded to the nearest whole number percentages. Consult the policy contract for exact withdrawal charge rates.

Fortis

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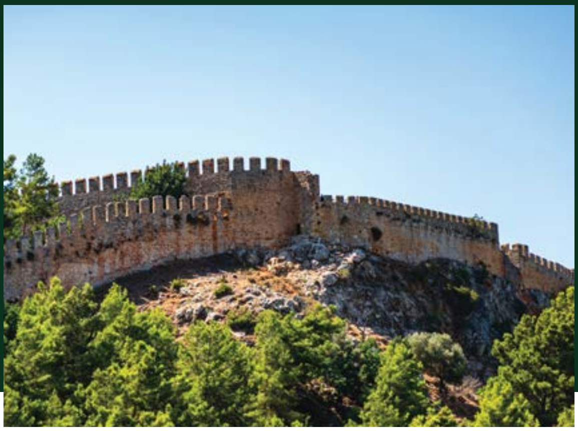
Insurance Company

For more visit www.fortisannuity.com



Who is Fortis Life and Annuity Insurance Company?

Fortis was formed to meet the evolving needs of today's retirement landscape. As markets, interest rates, and the geopolitical climate continue to shift, individuals are seeking solutions that offer protection, stability, and flexibility.

Fortis was established with a focus on developing straightforward, insurance-based strategies that can help support income planning and asset allocation decisions within a broader portfolio. Our approach emphasizes clarity, forward-thinking product design, and alignment with the needs of financial advisors and their clients.

Built with Purpose. Designed for Retirement.

Fortis delivers insurance-based solutions designed to help individuals address income needs, capital preservation, and long-term financial goals.

POWERED BY NEXANNUITY

NexAnnuity is committed to developing and delivering solutions for modern retirement needs.

> Traditional retirement products do not always reflect the modern financial landscape. NexAnnuity's mission is to develop and deliver solutions that address the needs of current and future retirees. By leveraging the resources of our established investment network, financial services expertise, and efficient operating model, we seek to drive value for our clients and partners.

Product Summary & Key Terms

Product
Single premium deferred annuity (fixed annuity) policy with multi-year interest rate guarantee period options ("NexVantage MYGA")

Interest Rate
Guaranteed interest rate over the initial guarantee period that corresponds with the guarantee period owner selects

Guarantee Period Options
3-, 5-, 7- and 10-year options

Annuitization
Owner can choose payout of income over lifetime or defined period

Issue Ages[3]
0-85 years (age last birthday of annuitant)

Single Premium[3]
Min. $50,000
(Over $1 million with home office approval)

Policy/Policy Schedule
The policy is a contract with Fortis that includes a policy schedule and outlines the terms of the policy.

Interest Crediting Method
Interest is credited daily and compounded at the end of each policy year. Interest payments and interim account balances are compounded using normal daily interest rate and the daily account balances.

Owner (Joint Owners)
The individual(s) (or entity) who is (are) entitled to exercise the rights and privileges under the policy

Change in Ownership
Owner can name a new owner by giving Fortis written notice of the change. Upon naming a new owner, prior owner's ownership rights terminate, and the new owner is entitled to exercise rights and privileges under the policy.

Beneficiary
The person(s) or entity(ies) that owner has designated to receive any death benefits payable under the policy

Death Benefit
If owner dies prior to maturity, a death benefit will be paid to the beneficiary(ies).

Withdrawals/Partial Withdrawals
Owner can withdraw all or a portion of the policy's cash surrender value prior to maturity, subject to withdrawal charges, market value adjustments, and minimum withdrawal amount listed in the policy.

Maturity & Automatic Renewals
Upon reaching the end of each guaranteed period, if the owner is alive, the owner must make an election for a new guarantee period, settlement or surrender option. If no action is taken upon reaching the end of each guarantee period, the policy will automatically renew for a one (1) year guarantee period at the minimum guaranteed interest rate shown on the policy schedule.

Surrender
Owner can terminate the policy in exchange for the cash surrender value.

[3] Applications for annuitants ages 75+ or for $250,000+ may be referred for heightened review or home office approval. 100% of current commission rate to be paid for issue ages 0-80 years, and 50% of current commission rate to be paid for issue ages 81-85 years. In FL, 100% of current commission rate to be paid for issue ages 0-75 years, and 50% of current commission rate to be paid for issue ages 76-85 years.

This material is intended to provide educational information regarding the features and mechanics of the products and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. The issuing insurance company is not acting in any fiduciary capacity with respect to any contract and/or investment.

The product brochure provides a summary of the benefits that may be included in the annuity policy contracts when they are issued. They are for informational purposes only. In the event of an ambiguity or conflict of terms between any brochure and the annuity policy contract, the terms of the annuity policy contract are controlling.

NexVantage MYGA annuities are issued by Opportunity Life Insurance Company ("OLIC") a wholly-owned subsidiary of Fortis Life and Annuity Insurance Company ("Fortis"), whose home office is located at 300 Crescent Court, Suite 700, Dallas, Texas 75201. Available in most states under contract form series ICC26 MYGA GEN POL, ICC26 MYGA GEN APP and state variations thereof. Insurance and annuity products and optional features are not available in all states and may be subject to firm availability. OLIC is not licensed in Arkansas, California, Hawaii, Idaho, Minnesota, New York, Oregon, Pennsylvania, and Rhode Island. Annuities contain features, exclusions and limitations that vary by state. Read the contract for complete details. Payment obligations and guarantees are subject to the financial strength and claims-paying ability of OLIC. Fortis Life and Annuity Insurance Company may change or discontinue a product at any time.

Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Any discussion or mention of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, investment, tax or accounting advice. NexAnnuity, Fortis Life and Annuity Insurance Company and their affiliates, including any distribution partners, do not offer legal, investment, tax or accounting advice. Please consult your own qualified legal, investment, tax and accounting advisors.

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Financial Professionals, Insurance Agents, and Individuals

info@nexannuity.com

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