Nex Vantage

ISSUED BY OPPORTUNITY LIFE INSURANCE COMPANY

Rate Sheet

CURRENT AS OF 10.01.26

MULTI-YEAR GUARANTEED ANNUITY (MYGA)

Effective Date: 10.01.2026

Initial Premium: $50,000 or more

Term	3-Year	5-Year	7-Year	10-Year
Guaranteed Rate[1]				
All States	6.25%	6.25%	5.00%	5.00%
Issue Ages[2]	0-85 years (age last birthday of annuitant)			

Available in all states *except*: Arkansas, California, Hawaii, Idaho, Iowa *(coming soon)*, Maine *(coming soon)*, Minnesota, New York, Oregon, Pennsylvania, Rhode Island, and Virginia *(coming soon)*.

1. Rate as of 10/1/2026. Applications for annuitants ages 75 or older or for policies more than $250,000 may be referred for enhanced underwriting and suitability review and/or home office approval. Company may change or discontinue a product at any time. 2. 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 product rate summary sheet is provided as a summary of certain features and benefits that may be included in the annuity policy contract when it is issued. It is for informational purposes only. In the event of an ambiguity or conflict of terms between this brochure and the annuity policy contract, the terms of the annuity policy contract are controlling.

Fortis Life and Annuity Insurance Company (“Fortis”), whose home office is in Dallas, Texas, wholly-owned subsidiary Opportunity Life Insurance Company (“OLIC”) issues the Single Premium Deferred Annuity Policy referred to in this brochure as the NexVantage Multi-Year Guaranteed Annuity Product (the “NexVantage MYGA”).

Annuity policy contract issued under form series ICC26 MYGA GEN POL, ICC26 MYGA GEN APP and state variations thereof. The NexVantage MYGA is subject to state regulations, so the NexVantage MYGA and certain features or optional benefits thereof may not be available in all states. OLIC is not licensed in Arkansas, California, Hawaii, Idaho, Minnesota, New York, Oregon, Pennsylvania, or Rhode Island.

Annuity contracts have limitations. Please consult your annuity policy contract for the actual terms and conditions that apply, including the definitions, limitations and exclusions, and charges. Fortis may change or discontinue a product at any time.

All guarantees, including any optional benefits, are subject to the financial strength and claims-paying ability of OLIC. The NexVantage MYGA, like all annuities, is an insurance product and not insured by the FDIC, the NCUSIF, or a federal government agency.

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. Fortis does not offer legal, investment, tax or accounting advice. Please consult your own qualified legal, investment, tax and accounting advisors.

“NexAnnuity” and ”Nex” are marketing names for the entity that, through its network of financial services affiliates, provides investment management, product development, financial services expertise and management services to Fortis retirement products.

NOT A DEPOSIT | MAY LOSE VALUE | NOT FDIC OR NCUA/NCUSIF INSURED | NOT GUARANTEED BY A BANK/SAVINGS ASSOCIATION OR CREDIT UNION | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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