

## Great Rates + Reliability

Both are Important



You are in it for  
the long term...  
**and so are we!**

### At Guaranty Income Life Insurance Company

we strive to offer competitive crediting rates while also understanding that stability and reliability are key for long-term financial peace of mind. Our products are designed to provide the balance you may need to help you feel more confident and secure about your financial future.

### Our Strategy: A Commitment to Stability, Trust + Accountability



We work diligently to keep **renewal rates** aligned with the market throughout the annuity contract surrender period. Although external factors may impact future crediting rates, we remain focused on providing resilient options. See the next page for more details.



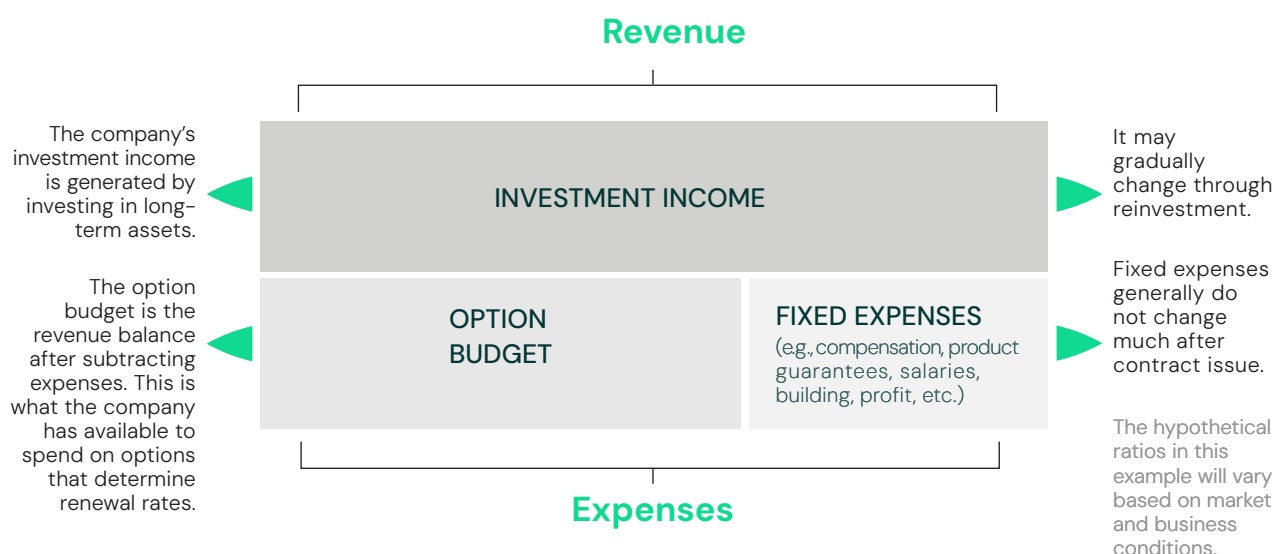
GUARANTY IS COMMITTED TO SERVING AS A TRUSTED  
PARTNER, HELPING YOU ACHIEVE MORE OF YOUR  
**LONG-TERM FINANCIAL GOALS.**

## Determining Renewal Rates

When you secure a Guaranty Growth Builder® FIA, the declared rates apply for the first contract year. For subsequent years, we declare renewal rates that apply to the next contract year.

Our tandem goals for setting renewal rates are to provide both short-term value and long-term sustainability. We aim for consistency, although there are certain factors that could influence renewal rate adjustments, such as external economic factors and our option budget. Economic factors such as volatility and interest rates drive the cost of options. The performance of our investment portfolio helps determine the budget available to spend on options.

**Why do we talk about options?** Because options are the mechanisms that allow us to credit interest based on the performance of different indices. They are financial instruments that are structured to fund the unknown future indexed interest payable to policyholders.



Although we value transparency and simplicity, there are other more complicated factors that could influence renewal rate setting. Our product and pricing experts diligently manage the various intricacies that impact renewal rate setting and strive to maintain balance and integrity.

**Visit with your financial professional to learn more.**

Guaranty Growth Builder® is issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product and rider availability may vary by state. Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Policy form 21-GI-FIA03.

Market Value Adjustment (MVA) may apply upon surrender or partial withdrawal of this annuity, potentially resulting in a positive or negative adjustment to the contract value based on prevailing market conditions. Please review the contract for specific details.

A fixed indexed annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

Not FDIC/NCUS insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value