

GUARANTY
GROWTH BUILDER®



Crediting Options Guide

Understanding Premium
Allocation Options

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▶ GUARANTY
INCOME LIFE INSURANCE

When you choose a Guaranty Growth Builder® fixed indexed annuity (FIA), you may select from a variety of attractive options to help meet your retirement savings goals. Although FIA premiums are not direct investment in the market, the credited interest is based on the performance of the selected options. Guaranty Growth Builder® also offers a fixed interest option. You may allocate premiums to any combination of interest crediting strategies and reallocate them each contract anniversary.

A crediting method tracks performance over the crediting period, calculating interest based on index performance. This includes elements like caps and participation rates that may affect your interest. Positive market results accrue indexed interest credited each contract year, while negative results do not impact your FIA's value.

Interest Crediting Options



Fixed Account

The fixed account is set by the issuing company. The fixed rate is declared each contract anniversary and **guaranteed** for one year. Interest is credited daily.



S&P 500® Price Return Index

The S&P 500® is widely regarded as the best single gauge of large-capitalization U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization. **For more information visit:** <https://www.gilico.com/SP500>

Guaranty Growth Builder® offers the following crediting options based on this popular index:

Annual Point-to-Point with Cap

Index growth is calculated from one contract anniversary to the next. If index growth is positive, the policyholder receives the lesser of the index growth and the cap rate.

Annual Point-to-Point Participation

Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a Participation % to determine the indexed interest to be credited on the contract anniversary.



The S&P 500® Dynamic Intraday TCA Index Annual Point-to-Point Guaranteed Cap

This index is designed to measure exposure to the S&P 500 while applying a trend-following mechanism and intraday volatility control. It uses 13 observation windows throughout the trading day to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk-control indexes. The index's high 15% target volatility aims to deliver returns similar to the S&P 500 while providing more upside potential with a guaranteed cap rate for the contract period. The initial Guaranteed Minimum Indexed Cap set at issue for this Index applies for the entire surrender charge period. The initial rate and any renewal rates during the surrender charge period will equal or exceed this Initial Guaranteed Minimum Rate. **For more information visit:** <https://www.gilico.com/SPDynamicTCA>



S&P MARC 5% Index Annual Point-to-Point Participation

The S&P Multi-Asset Risk Control (MARC) 5% Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities, and fixed income. **For more information visit:** <https://www.gilico.com/SPMARC5>



Citi Risk Balanced 5% Net Index Annual Point-to-Point Participation

The Citi Risk Balanced 5% Net Index tracks the hypothetical performance of a rules-based investment methodology that dynamically allocates exposure among equity, commodity, treasury, and cash components. The index allocates part of its exposure to the cash allocation through an intraday risk-control mechanism designed to maintain a 5% volatility target. **For more information visit:** <https://www.gilico.com/CitiRiskBalance>

Visit with your financial professional for current rates
and learn more about the wide-ranging advantages of a
Guaranty Growth Builder FIA.

Minimum Guarantees for Index and Fixed Account Options

Fixed Account	.05% (0.25% in CA)
S&P 500® Annual Point-to-Point with Cap	1% min cap
S&P 500® Annual Point-to-Point with Participation Rate	10% min par
S&P 500® Dynamic Intraday TCA Index Annual Point-to-Point Guaranteed Cap	2% min cap
S&P MARC 5% Index Annual Point-to-Point with Participation Rate	10% min par
Citi Risk Balanced 5% Net Index Annual Point-to-Point Participation	10% min par

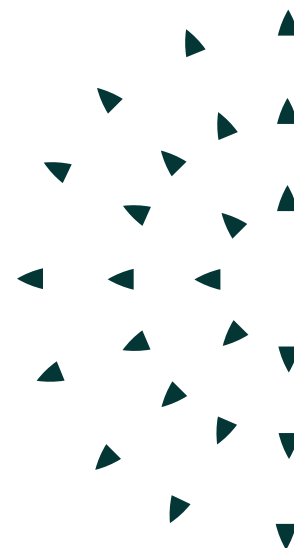
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A fixed indexed annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

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.

For advice, recommendations, or more information please visit with a financial professional. Not FDIC/NCUA insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value



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