

Product at a Glance

GUARANTY
GROWTH BUILDER®

Product	Single premium fixed indexed annuity that provides the accumulation and access building blocks for your client's financial peace of mind.
Special Buy-up Option	A special buy-up option is available with each index crediting strategy to enhance your client's return potential, where higher cap or par rates are available for an annual cost of 1.50%, divided by 12 and deducted monthly. Refer to the current Interest Rate Bulletin for details on cap and par rates.
Allocation Options	<p>Fixed Interest:</p> <ul style="list-style-type: none"> Guaranteed Minimum of 0.05% or 0.25% in California. <p>S&P 500 Index with two options:</p> <ul style="list-style-type: none"> Annual Point-to-Point Cap Rate, Guaranteed Minimum of 1% Annual Point-to-Point Par Rate, Guaranteed Minimum of 10% <p>Performance, closing values and more details about this index may be found at: https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview</p> <p>S&P MARC 5% (Multi-Asset Risk Control) Index with one option:</p> <ul style="list-style-type: none"> Annual Point-to-Point Par Rate, Guaranteed Minimum of 10% <p>Performance, closing values and more details about this index may be found at: https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview</p> <p>Citi Risk Balanced 5% Net Index with one option:</p> <ul style="list-style-type: none"> Annual Point-to-Point Par Rate, Guaranteed Minimum of 10% <p>Performance, closing values and more details about this index may be found at: https://investmentstrategies.citi.com/indice/CIISRB5N/15/2</p>
Premium Type	Single Premium
Issue Ages	0-80
Initial Premium Limits	\$20,000 – \$1,000,000 (contact Guaranty Income Life Insurance Company for exceptions)
Premium Allocations & Reallocations	<p>There is no minimum or maximum allocation to any account if the percentages equal 100%.</p> <p>Upon receiving the policy annual statement on each contract anniversary, the contract owner has 21 days to reallocate among accounts. As with the initial allocation, there are no limits on reallocation percentages.</p>
Premium Bonus	See Enhanced Access Rider and Premium Bonus Rider details
Owner/Annuitant	<p>Single – must also be single annuitant</p> <p>Joint Owners – must be spouses</p> <p>Trust – annuitant must be the trust grantor</p>

Product at a Glance

Allowable Account Types	<ul style="list-style-type: none">• Nonqualified• IRA• Roth IRA													
Surrender Charge Durations	5, 7, 10 and 14-year options Refer to Growth Builder State Approval Map for details.													
5 Year* Surrender Charge Schedule	8%	7%	6%	5%	4%	0%								
	7.8%	7.8%	6.95%	5.9%	4.9%	0%	(California)							
7 Year* Surrender Charge Schedule	9%	8%	7%	6%	5%	4%	3%	0%						
	7.8%	7.8%	6.95%	5.9%	4.9%	3.8%	2.7%	0%	(California)					
10 Year* Surrender Charge Schedule	12%	12%	11%	11%	10%	9%	8%	7%	6%	4%	0%	(Generic)		
	9.2%	8.25%	7.25%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%	0%	(Compact)		
	7.8%	7.8%	6.95%	5.9%	4.9%	3.8%	2.7%	1.55%	0.5%	0%	(California, 9 year)			
14 Year* Surrender Charge Schedule	14%	14%	12%	12%	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%
	Not available in all states, see Growth Builder State Approval Map for details													
Market Value Adjustment (MVA)	Applies to all contracts. Limited to 100% of the surrender charge. In California the MVA calculation includes the state’s 2% MVA limit.													
Death Benefit	The greater of the Account Value and the Minimum Guaranteed Surrender Value is paid out on death prior to an annuity option being selected.													
Free Partial Withdrawals	10% of the prior anniversary Accumulation Value is available free of Surrender Charge and MVA and bonus recapture, starting in year two for: <ul style="list-style-type: none">• Required Minimum Distribution (RMD) based on contract value.• Systematic Withdrawals: free partial, RMD or dollar amount available in monthly, quarterly, semi-annual or annual payments.• Terminal Illness or Hospital or LTC Facility Confinement if qualifications are met.													
	*Surrender charges may vary by state.													

Product at a Glance

Cash Surrender Value

Account Value less any premium bonus recapture less surrender charges less MVA. The cash surrender value will never be less than the Minimum Guaranteed Surrender Value (MGSV), which is 87.5% of premiums accumulated at the Standard Nonforfeiture Law (SNFL) rate, reduced by withdrawals. 91% in California.

Apps, Forms & Disclosures

E-apps only, no paper app submissions accepted.

Enhanced Access Rider

This optional rider is available when the contract is issued.
(Note: The owner must be able to perform all six of the Activities of Daily Living (ADL) on the rider effective date.) The annual rider fee of 0.90% is assessed against the Accumulation Value, divided by 12 and deducted monthly.

Initial Benefits: Initial Premium Bonus and ability to carry forward unused free partial withdrawal, not to exceed 30%. See interest rate bulletin for premium bonus rates.

Additional benefits if two of six ADLs cannot be performed, whether annuitant lives in a facility or at home: 100% of surrender charges are waived. Bonus interest payable for up to six years. Not available in CA.

ADL bonus interest varies by policy year, (excluded in CA), starting in year 3:

Policy Year	3	4	5-10	11	12	13	14	15 and beyond
ADL Bonus Interest	3%	4%	5%	6%	7%	8%	9%	10% max

The benefit can be stopped and restarted if some years remain.
Annual recertification is required. Bonus interest is credited on contract anniversary.
See Bonus Recapture details below.

The six Activities of Daily Living (ADLs) include:

1. **Bathing** – Washing oneself by sponge bath in a tub or shower, including getting in or out.
2. **Continence** – Bowel and bladder control or, when unable to maintain control, the ability to perform associated personal hygiene.
3. **Dressing** – Includes putting on and taking off clothing and any necessary braces, fasteners or artificial limbs.
4. **Eating** – Being able to feed oneself or manage a feeding tube or intravenous feeding.
5. **Toileting** – Getting to and from the toilet, getting on and off it and performing associated personal hygiene.
6. **Transferring** – Moving into or out of a bed, chair or wheelchair.

Product at a Glance

GUARANTY
GROWTH BUILDER®

Premium Bonus Rider

Automatic Interest Bonus applies according to premium allocation selections with no fee.

See interest rate bulletin for premium bonus rates and availability.

Some or all the Premium Bonus may be forfeited in accordance with the following Bonus Recapture Schedule, which may vary by state:

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14
5 Year Recapture	100%	80%	60%	40%	20%									
7 Year Recapture	100%	85.7%	71.4%	57.1%	42.9%	28.6%	14.3%							
10 Year Recapture	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%				
14 Year Recapture	100%	92.9%	85.7%	78.6%	71.4%	64.3%	57.1%	50%	42.9%	35.7%	28.6%	21.4%	14.3%	7.1%

For more details, please refer to the Guaranty Growth Builder FIA Producer Guide.

The S&P 500® Price Return Index and the S&P MARC 5% Excess Return Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and have been licensed for use by Guaranty Income Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Guaranty Income Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index and the S&P MARC 5% Excess Return Index.

Citi and Citi and Arc design are trademarks and service marks of Citigroup Inc. or its affiliates, are used and registered throughout the world, and are used under license for certain purposes by Guaranty Income Life Insurance Company or its affiliates (the "Licensee"). Citigroup Global Markets Limited ("Citigroup") has licensed the Citi Risk Balanced 5% Net Index (the "Index") to the Licensee for its sole benefit. Neither the Licensee nor the Guaranty Growth Builder (the "Product") is sponsored, endorsed, sold or promoted by Citigroup or any of its affiliates. Citigroup makes no representation or warranty, express or implied, to persons investing in the Product. Such persons should seek appropriate advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by Citigroup without regard to Licensee, the Product or any investor in the Product. Citigroup is under no obligation to continue sponsoring or calculating the Index. CITIGROUP DOES NOT GUARANTEE THE ACCURACY OR PERFORMANCE OF THE INDEX, THE INDEX METHODOLOGY, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY CITIGROUP FOR USE IN CONNECTION WITH THE PRODUCT AND DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

Please see <https://investmentstrategies.citi.com/cis/us> for additional important information about the Citi Risk Balanced 5% Net Index.

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.

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency