

# Enhanced Access Rider

## Guaranty Growth Builder®

is a Single Premium Fixed Indexed Annuity that offers an Enhanced Access Rider that could provide you with three great benefits.



### A 4–6% premium bonus\*

immediately added to your contract value. Simply put, if you place \$100,000 into your Growth Builder® annuity, you will immediately have an additional \$6,000 credited to your contract.

**This rider bonus is added to the base premium bonus of 8–14%.**

See interest rate bulletin for premium bonus rates and availability.



### Bonus accumulation when you need it most.

With this rider, bonus interest credits to your Accumulation Value for up to six years should you become unable to perform at least two out of six Activities of Daily Living (ADLs), starting in the third year, with higher bonus rates the longer the contract has been in force. Not available in CA.



### Additional liquidity

provides more flexibility if you need to take free withdrawals.

## Bonus & Liquidity Examples:

To show the potential benefits the bonus interest and enhanced liquidity features could provide, the following two pages illustrate hypothetical scenarios for Alice and Brian. The following details apply to both examples:

- ▶ \$100,000 single premium into the Guaranty Growth Builder® 14 and includes the Enhanced Access Rider.
- ▶ A conservative 3.00% interest is interest credited in all years.
- ▶ Owner becomes unable to perform two of six ADLs beginning in year 10, continuing through year 15.

The following bonus interest applies:

5% in Year 10	8% in Year 13
6% in Year 11	9% in Year 14
7% in Year 12	10% in Year 15

See examples of how the multi-year ADL bonuses and liquidity works on the next two pages.



# Alice's Story

## Bonus Enhancements to Accumulation & Legacy

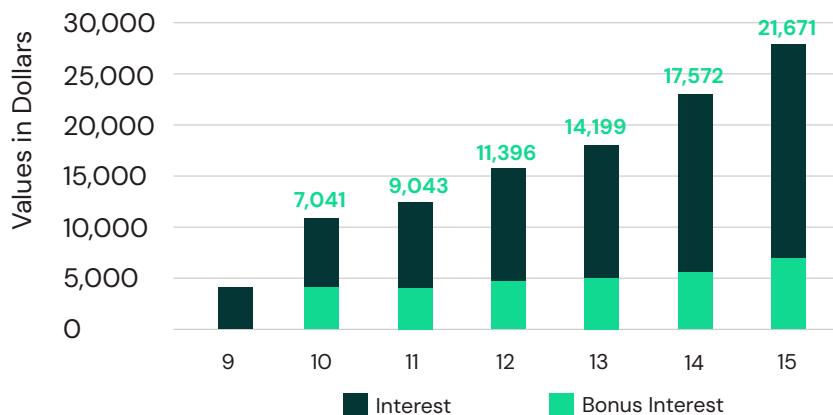
Alice experiences the rising costs of home health care, which could negatively impact her assets and her ability to pass her financial legacy goal amount to her family.

The Enhanced Access Rider bonus could provide **an additional \$80,921** throughout the course of six years and help offset those care costs.

**In year 10** when Alice activates the bonus interest feature, her Accumulation Value is credited an additional **\$7,041**. The bonus amount grows each following year.

Alice's annuity receives \$80,921 in total bonuses over six years. The Accumulation Value **in year 15** would be **\$244,696** compared to \$160,616 without the bonuses.

Account Year and Values in Dollars



Account Year and Values in Dollars

Year	9	10	11	12	13	14	15
Accumulation Value	\$141,980	\$151,964	\$164,156	\$178,953	\$196,857	\$218,504	\$244,696

### Reasons to love the Enhanced Access Rider benefits:

- You have complete flexibility in how you use this bonus interest to your Accumulation Value – it is available for withdrawal, grows with future potential interest and is included as part of the Death Benefit.
- If you don't liquidate any of the bonus interest, it continues to grow in your contract.



## Brian's Story

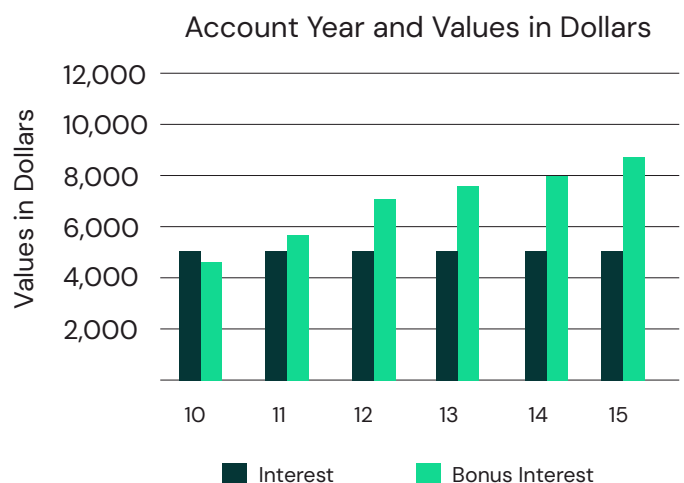
### Enhanced Liquidity

Brian's home health care costs create a need for increased withdrawals. Starting in year 10, Brian takes a \$5,000 withdrawal every year. These withdrawals are penalty-free under his **Growth Builder®** contract.

Unlike traditional doubler options on income riders that simply accelerate receiving your own money back, the Enhanced Access Rider provides a bonus paid by the insurance company. In year 10, Brian becomes unable to perform two of six ADLs and needs to double his payout to \$10,000 for the next six years. **Over 16 years, Brian has withdrawn \$110,000 with a remaining account value of \$79,296.**

#### More reasons to love the Enhanced Access Rider benefits:

- ▶ You needn't be confined to a nursing home or skilled facility. If a licensed physician certifies that you are unable to perform two of six ADLs, you qualify to exercise the additional benefits.
- ▶ This is a true insurance benefit in the form of additional interest credit to your contract, rather than accelerating your own funds back to you.



Hopefully you may never require extended health and medical care; however, it is a good idea to have a plan in place should it happen. This optional rider provides:

## Initial Benefits

- Initial Premium Bonus\*
- Ability to carry forward unused free partial withdrawal, not to exceed 30%

## Additional Benefits

Not available in CA.

- If two of six Activities of Daily Living\*\* cannot be performed, whether you live in a facility or at home.
- 100% of surrender charges are waived.
- Bonus interest payable for up to six years, as shown in the table on the right.

3% in Year 3	7% in Year 12
4% in Year 4	8% in Year 13
5% in Years 5-10	9% in Year 14
6% in Year 11	10% max in Years 15+

The Enhanced Access Rider is available at an annual total cost of 0.90% of Accumulated Value, which is divided by 12 and deducted monthly.

Visit with a licensed professional to discuss how the Guaranty Growth Builder® FIA with Enhanced Access Rider may be a good fit with your financial plan and goals.

\*Base premium bonus and Enhanced Access Rider initial premium bonus rates and availability may vary by state. Ask your financial professional for the current rates and availability.

\*\*The six Activities of Daily Living include: bathing, continence, dressing, eating, toileting and transferring oneself.

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. Bonus Recapture Charges may apply for early surrenders. Policy form 21-GI-FIA03.

Not FDIC/NCUA insured - Charges may apply - Not bank/CU guaranteed - Not a deposit - Not insured by any federal agency