

Product at a Glance

GUARANTY GROWTH PLUS

Product	Guaranty Growth Plus is a Single Premium Tax-Deferred Fixed Indexed Annuity to may help your clients grow and protect their assets.																																																
Owner/Annuitant	<p>Single owner: must also be single annuitant</p> <p>Joint owner: must also be joint annuitants and spouses</p>																																																
Issue Ages	40-79																																																
Initial Premium Limits	<p>Minimum: \$20,000</p> <p>Maximum: \$1,000,000 (contact Guaranty Income for exceptions)</p>																																																
Allocation Options	<ul style="list-style-type: none"> ● Fixed Interest, annual guaranteed rate ● S&P 500® Total Return: <ul style="list-style-type: none"> • Annual Point-to-Point with Participation Rate • Annual Point-to-Point with Cap • 1-yr Monthly Sum with Cap ● S&P 500® Price Return: <ul style="list-style-type: none"> • Annual Point-to-Point with Participation Rate • Annual Point-to-Point Cap • 1-yr Monthly Sum with Cap ● S&P 500® Multi-Asset Risk Control (MARC) 5% <ul style="list-style-type: none"> • Annual Point-to-Point Participation Rate ● UBS MASTR Index <ul style="list-style-type: none"> • Annual Point-to-Point Participation Rate 																																																
Surrender Charge Schedule	<p>The following percentage will be assessed on any withdrawals in excess of the free withdrawal amount.</p> <table border="1"> <thead> <tr> <th>Year:</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>+11</th> </tr> </thead> <tbody> <tr> <td>Most States</td> <td>12</td> <td>12</td> <td>11</td> <td>11</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>4</td> <td>0%</td> </tr> <tr> <td>CA</td> <td>8.17</td> <td>7.51</td> <td>6.40</td> <td>5.29</td> <td>4.16</td> <td>3.01</td> <td>1.85</td> <td>0.67</td> <td>0.08</td> <td>0.00</td> <td>0%</td> </tr> <tr> <td>Compact States*</td> <td>9.20</td> <td>8.25</td> <td>7.25</td> <td>6.50</td> <td>5.50</td> <td>4.50</td> <td>3.50</td> <td>2.50</td> <td>1.50</td> <td>0.50</td> <td>0%</td> </tr> </tbody> </table> <p>*Compact Surrender Charges: CT, FL, MA, MD, MS, MO, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA.</p>	Year:	1	2	3	4	5	6	7	8	9	10	+11	Most States	12	12	11	11	10	9	8	7	6	4	0%	CA	8.17	7.51	6.40	5.29	4.16	3.01	1.85	0.67	0.08	0.00	0%	Compact States*	9.20	8.25	7.25	6.50	5.50	4.50	3.50	2.50	1.50	0.50	0%
Year:	1	2	3	4	5	6	7	8	9	10	+11																																						
Most States	12	12	11	11	10	9	8	7	6	4	0%																																						
CA	8.17	7.51	6.40	5.29	4.16	3.01	1.85	0.67	0.08	0.00	0%																																						
Compact States*	9.20	8.25	7.25	6.50	5.50	4.50	3.50	2.50	1.50	0.50	0%																																						

Product at a Glance

GUARANTY
GROWTH PLUS

Free Withdrawals	<ul style="list-style-type: none">• 10% of the Accumulation Value as of the beginning of the current contract year; available annually beginning in Year two (2).• The full amount of any Required Minimum Distributions from an IRA after age 73 is always free of surrender charges.
Systematic Withdrawals	Withdrawals are available in an annual, quarterly, semi-annual, or monthly basis. Any amount in excess of the free amount will be assessed a surrender penalty and potentially be subject to a Market Value Adjustment.
Accumulation Value	The contract's Accumulation Value consists of all premium and any interest accumulated in the contract, less gross withdrawals. This is the value used for any free partial or lump sum withdrawals, as well as the contract's death benefit.
Market Value Adjustment (MVA)	<p>Applies during Surrender Charge Period • Most States – 0.25% offset • Interstate Insurance Compact States – 0% offset</p> <p>An MVA is an adjustment based on the 10 Year Constant Maturity Treasury (CMT) which either increases or decreases the cash surrender value during the Surrender Charge Period. If the 10 Year CMT increases, the surrender charge will increase. If the CMT decreases, the surrender charge will decrease.</p>
Minimum Guaranteed Cash Value	87.50% of Premium, less withdrawals or applicable premium taxes, accumulated at standard non-forfeiture interest rate of 1-3%.
Return of Premium Value	After the end of the 5th contract year, the Return of Premium Value is equal to the initial Premium, less any withdrawals.
Cash Value	The value available on Full Surrender will be the greater of Minimum Guaranteed Cash Value, Return of Premium Value (if applicable), and Accumulated Value, less Surrender Charge and MVA.
Death Benefit	The Death Benefit is equal to the greater of the Accumulation Value or the Cash Value.

Built-in Lifetime Income Benefit

Annual Charge

Zero (0) % - The living income benefit is included in Guaranty Growth Plus for no annual fee and guaranteed for the life of the contract.

Benefit Base

The Benefit Base is a secondary contract value used solely for determining the Lifetime Income Amount. It is not a cash value, nor used in the determination of death benefits.

Minimum Income Age

Youngest Covered Person has to have attained age 55.

Minimum Deferral

There is no minimum amount of time in which income must be deferred, as long as the youngest annuitant has reached age 55.

Guaranteed Minimum Rollup Rate

The Benefit Base will be credited 4% compound interest annually for the first ten (10) years of the contract or until the lifetime income benefit is elected.

Lifetime Income Amount

Lifetime Income Amount = Benefit Base x Payout Factor

Lifetime Payout Factors

Age:	55	60	65	70	75	80	85	90+
Single	3.80%	4.30%	4.80%	5.30%	5.80%	6.30%	6.80%	7.30%
Joint	3.30%	3.80%	4.30%	4.80%	5.30%	5.80%	6.30%	6.80%

Lifetime Payout Factors increase 0.10% each year of income deferral. Only certain age bands are shown.

Income Doubler

After the second contract year, a Covered Person is unable to perform two (2) of the six (6) Activities of Daily Living (ADLs) can double the Lifetime Income Amount for up to five (5) contract years.

The six (6) ADLs are: eating, bathing, dressing, toileting, transferring and continence.

No underwriting is performed for the ADL Doubler Benefit. At the time of benefit request, the contract owner must certify that they were able to perform all of the six ADLs at the time the policy was issued. To qualify for the Doubler, the Covered Person must provide an annual statement from a physician that they meet the Doubler criteria.

Spousal Continuation

If death occurs before the Income Start Date:

The spouse has the option to continue the income benefit rider and become the sole covered person.

If death occurs after the Income Start Date:

- Single Income: Any remaining Accumulated Value is paid as a Death Benefit.
- Joint Income: If the spouse was the joint owner and sole primary beneficiary, the surviving spouse may continue the contract and continue receiving the Lifetime Income Amount.

Product at a Glance

GUARANTY
GROWTH PLUS

The S&P 500® Total Return Index, the S&P MARC 5% Excess Return Index, and the S&P 500® Price 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® Total Return Index, the S&P MARC 5% Excess Return Index, or the S&P 500® Price Return Index.

UBS AG and its affiliates (“UBS”) do not sponsor, endorse, sell, or promote Guaranty Growth Plus (the “product”). A decision to purchase the product should not be made in reliance on any of the statements set forth in this document. Prospective investors are advised to purchase the product only after carefully considering the risks associated with purchasing the product, as detailed in any product information that is prepared by or on behalf of guaranty income life insurance company (“licensee”), the issuer of the product. UBS has licensed certain UBS marks and other data to licensee for use in connection with the product and the branding of the product, but UBS is not involved in the calculation of the product, the construction of the product’s methodology or the creation of the product, nor is UBS involved in the sale or offering of the product, and UBS does not make any representations or warranties with respect to the product.

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • For Producer use only • Not to be used for Consumer solicitation purposes.

Guaranty Growth Plus is issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state. If there is a discrepancy between the product as described here and the policy issued to you, the provisions of the policy will prevail. The product is generally issued under policy form GI-FIA01.