



Harness the Power of Blending Indices with Guaranty Growth Plus

Over the last 20 years, **S&P 500® Total Return** participation rate would have generated a **6.9%** average credit, but also would have returned zero about 17% of the time. The **S&P MARC 5** index and the **UBS MASTR Index** are risk-controlled options inside **Guaranty Growth Plus**, which provide a real opportunity for diversification.

In one-year periods where the S&P 500 had a negative return, the **MARC 5** was positive in **45%** of those periods and the **UBS MASTR Index** in **46%**.

Index	Par Rate	Average Positive Credit*	% Positive**
S&P 500 TR Par	40%	6.9%	83%
MARC 5% ER	165%	10.8%	80%
UBS MASTR Index	165%	18.3%	87%
33/33/34 Blend	-----	11.09%	92%

Simply put...by evenly allocating among these indices in **Growth Plus** – two multi-asset and one pure stock – clients would have received a 11.09% average credit, and the number of years that they would have received a 0% credit is reduced significantly.

*This is a hypothetical example using par rates from April 2025; rates are subject to change.

**Percentage of time policyholder receives a positive credit.

Contact your Marketing Organization today to see how **Guaranty Growth Plus could be a great solution for your clients looking for safe, strong accumulation potential with a NO FEE income rider!**

Learn more
at <https://growthseries.gilico.com>