

GUARANTY
GROWTH PLUS

Step Up Your Retirement Income with Guaranty Growth Plus

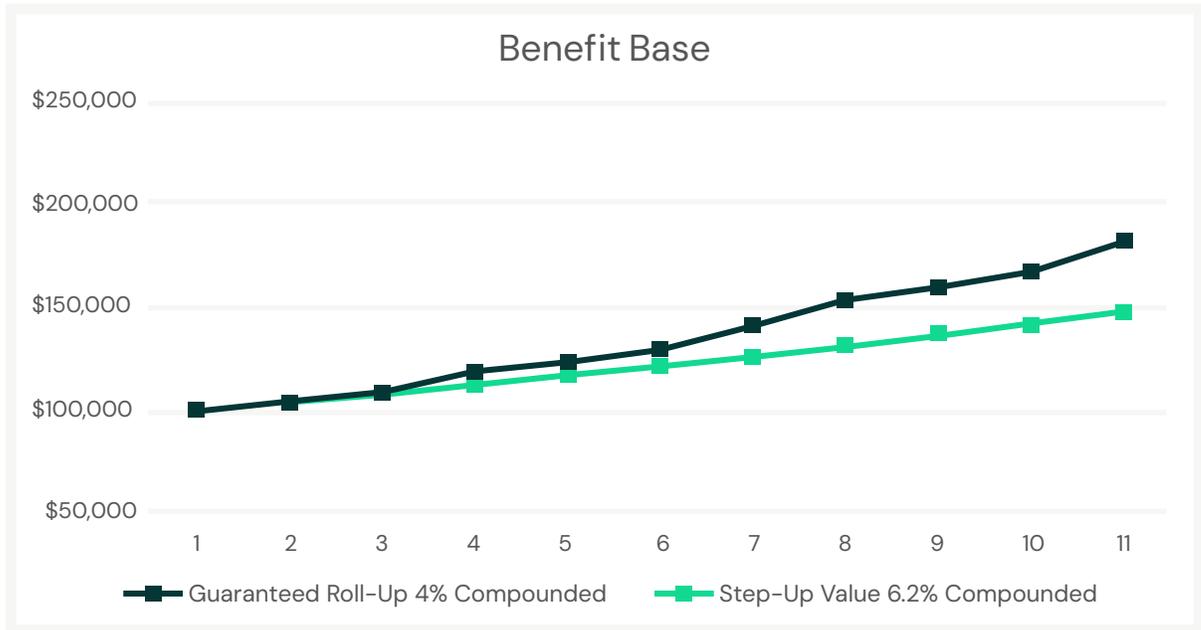


With a free income rider on the Guaranty Growth Plus fixed indexed annuity, your retirement income has the power to grow—with no guesswork. **The 4% annual roll-up** means your income base increases by 4% every year, guaranteed, even if the market doesn't perform. That delivers predictable growth you can count on while you save for retirement.

And it gets even better with the **step-up** feature. If the market performs well and your account value grows faster than the 4% guaranteed rate, the **step up automatically locks in that higher value** for future income. That means you could see **up to 23% more income**, with **no extra fees**.

Together, the roll up and step up with Guaranty Growth Plus may offer the best of both worlds: steady, reliable growth—and the potential for increased value tied to positive market performance.

UP TO **23% MORE INCOME**
WITH NO EXTRA FEES



This hypothetical benefit base growth comparison of a 100% allocation to the S&P 500® shows how the potential for future step-ups, based on the last 10 years' performance, could increase the annualized rate from 4% to 6.2% and boost the benefit base up to 23%.

Visit with your financial professional today
 to see how **Guaranty Growth Plus** may help you reach your retirement goals.

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 ("SPDJ") 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.

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 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. GI-FIA01.

Market Value Adjustment (MVA) may apply upon surrender or partial withdrawal of this annuity, potentially resulting in a positive or negative adjustment to the contract value based on prevailing market conditions. Please review the contract for specific details.

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