

# GUARANTY GROWTH PLUS

## ► Maximize Guaranteed\* Income

One of the key benefits of a Guaranty Income Life Insurance Company (Guaranty Income Life) fixed indexed annuity with free Guaranteed Living Withdrawal Benefit Rider is the flexibility to maximize your guaranteed income. You have the power to choose when to start receiving income payments – either wait to take income or start it now – depending on which approach best aligns with your financial goals and circumstances. The checklist below can help you decide on the optimal timing for you.

**Wait**  
to Take  
or Start  
**Now?**

### Instructions

1. Read through each factor and consider your current situation and future expectations.
2. Check the box next to the statement that best applies to you for each factor on the following page.
3. Evaluate your decision with your financial professional:
  - If you have more checkmarks in **“wait to take income”** column: you may benefit from delaying income to maximize future payouts and growth.
  - If you have more checkmarks in **“start income now”** column: you may benefit from starting income now to meet immediate financial needs and ensure stability.



## ► Client Decision Table: Wait to Take Income vs. Start Income Now

| Factors                            | Wait to Take Income  | Start Income Now   |
|------------------------------------|--|--|
| <b>Income Payout Amount</b>        | <input type="checkbox"/> Gain higher future payouts due to increasing payout percentages                     | <input type="checkbox"/> Immediate income payout needed to cover current expenses or other needs           |
| <b>Growth Potential</b>            | <input type="checkbox"/> Allow more time for annuity growth, increasing value                                | <input type="checkbox"/> Growth potential is less important than income now                                |
| <b>Social Security Adequacy</b>    | <input type="checkbox"/> Maintain Social Security benefit as currently planned                               | <input type="checkbox"/> Income needed now due to delayed Social Security claim to optimize those benefits |
| <b>Longevity</b>                   | <input type="checkbox"/> Achieve higher cumulative lifetime payout due to "joint longevity"                  | <input type="checkbox"/> Want to ensure maximum payments are received due to shorter anticipated lifespan  |
| <b>Health and Medical Concerns</b> | <input type="checkbox"/> Accumulate income to use for medical costs in the future                            | <input type="checkbox"/> Immediate income needed to cover current health and medical costs                 |
| <b>Other Income Sources</b>        | <input type="checkbox"/> Preserve annuity funds by supplementing with part-time work or other income sources | <input type="checkbox"/> Limited income sources; Annuity income needed for current expenses                |
| <b>Index Fluctuations</b>          | <input type="checkbox"/> Allow longer time to lock-in gains  | <input type="checkbox"/> Need stability and guaranteed* income now   |

**Visit with your financial professional today to see if the Guaranty Income Life Guaranty Growth Plus with Guaranteed Living Withdrawal Benefit Rider is a good fit to help achieve your retirement objectives.**

Availability of products, features and benefits may vary by state and may contain additional restrictions or limitations. See the product disclosure or brochure for details. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. Withdrawals in excess of the free amount are subject to charges and may also be subject to a market value adjustment.

Guaranty Growth Plus (GGP-INDX 01.2018) is issued by Guaranty Income Life Insurance Company (GILICO) Baton Rouge LA.