

# Product Menu

Everything you need to know about our best-in-class wealth solutions is all here, at the tip of your fingers.



# About Us

## Innovative Wealth Solutions

### **Guaranty Income Life Insurance Company (GILICO)**

has a 90+ year history of delivering best-in-class wealth solutions to generate both income and financial peace of mind for individuals and families. Take a look at our innovative annuity products and long-term care benefits and see how they may help your clients achieve the financial security they desire. GILICO is a proud member of the Kuvare® family of companies, dedicated to a sustainable growth strategy to serve the middle market with value-oriented solutions.



## **GUARANTY** INCOME LIFE INSURANCE

**90+ year history delivering best-in-class wealth solutions  
generating income and financial peace of mind**

Innovative annuity products and  
long-term care benefits

Proud member of the Kuvare®  
family of companies

Dedicated to a sustainable  
growth strategy

Serving the middle market with  
value-oriented solutions

# Product Menu

## Guaranty Growth Plus Fixed Indexed Annuity

### GUARANTY GROWTH PLUS

**Guaranty Growth Plus** is a Single Premium Tax Deferred Fixed Indexed Annuity designed to protect your clients' assets from market downturns and at the same time grow their retirement savings. Beyond safety and growth, it offers an option for Guaranteed Lifetime Income for a client and spouse.

Growth Plus offers competitive crediting strategies tied to the S&P 500 Total Return, MARC 5, and UBS MASTR indices. The minimum premium is \$20,000 and is available through age 79. Ten-year surrender

charge period and MVA applies. Income rider included at no charge with guaranteed 4% annual roll-up and step-up feature. Other highlights include:

- ▶ Return of premium option after the end of the fifth contract year.
- ▶ Five percent annual withdrawals with no penalty.
- ▶ Full accumulation death benefit.
- ▶ With the Activities of Daily Living (ADL) Doubler, if the annuitant becomes unable to perform two of six ADLs after the second contract year, the income amount will be doubled for up to five consecutive contract years, even after the contract's account value reaches zero. No underwriting is required for the ADL Doubler benefit.

#### Surrender charge schedule:

*The following percentage will be assessed on any withdrawals exceeding the free withdrawal amount.*

**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, 0.00, 0%

**Compact States\*:** 9.20, 8.25, 7.25, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50, 0%

\*Compact Surrender Charges: CT, FL, MA, MD, MS, MO, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA



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## Guaranty Growth Builder Fixed Indexed Annuity

### GUARANTY GROWTH BUILDER®

**Guaranty Growth Builder®** is a Single Premium Fixed Indexed Annuity with an array of interest crediting options for competitive growth and financial peace of mind with principal protection from market risk. The FIA introduces the new Citi® Risk Balanced 5% Net Index that uses an intraday volatility control mechanism.

A premium bonus is included.

Guaranty Growth Builder® is the first to offer an innovative Enhanced Access Rider that includes a trio of ADL benefits, which include:

- ▶ Initial premium bonus\* immediately added to contract value
- ▶ Option to carry forward unused free partial withdrawal, up to 30%
- ▶ Additional benefits paid in the event client cannot perform two of six ADLs\*\*
  - All surrender charges waived
  - Bonus interest payable for up to six years, starting in year three. Client can take bonus as cash payout or put back into accumulated value to enhance growth.

The Enhanced Access Rider has an annual fee of 0.50%, which is assessed against the accumulation value, divided by 12 and deducted monthly. MVA applies to all contracts.

Guaranty Growth Builder® includes a special Buy-Up option with each index crediting strategy to enhance your client's return potential, where higher cap or par rates are available for an annual cost of 1.50%, divided by 12 and deducted monthly.

The minimum premium is \$20,000; available through age 80. MVA applies to all contracts.

#### Surrender charge schedule:

**Growth Builder 5-year:** 8, 7, 6, 5, 4, 0%  
7.8% 7.8% 6.95% 5.9% 4.9% 0% (California)

**Growth Builder 7-year:** 9, 8, 7, 6, 5, 4, 3, 0%  
7.8% 7.8% 6.95% 5.9% 4.9% 3.8% 2.7% 0% (California)

**Growth Builder 10-year:** 12%, 12%, 11%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 0% (generic)  
9.2%, 8.25%, 7.25%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%, 0% (compact)  
7.8% 7.8% 6.95% 5.9% 4.9% 3.8% 2.7% 1.55% 0.5% 0% (California, 9 year)

**Growth Builder 14-year:** 14, 14, 12, 12, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2%  
Not available in all states. See Interest Rate Bulletin for details.

Compact Surrender Charges: CT, DC, ID, MD, MA, MN, MS, MO, MT, NV, NH, NJ, OH, OK, OR, PA, RI, SC, TX, UT, VA, WA

\*See interest rate bulletin for premium bonus rates and availability.

\*\*Additional ADL benefits not available in CA.

# Product Menu

## WealthChoice Fixed Indexed Annuity

### WEALTH CHOICE FIXED INDEXED ANNUITY

For clients who seek both growth opportunities and protection from market downturns, consider **Guaranty Income's WealthChoice FIA**.

The WealthChoice index allocation lineup features:

- ▶ S&P 500® for industry-leading S&P 500® Caps
- ▶ We offer three volatility control index options: The Horizon Ascend 5%™ Index, Barclays Global Quality Index and S&P 500® Dynamic Intraday TCA Index.
- ▶ The safety of a fixed guaranteed interest rate
- ▶ Starting in the first contract year, 10% penalty-free withdrawals of initial premium

Unlike other FIAs, **WealthChoice 5 and 7** are available up to age 90 and to age 80 on **WealthChoice 10**.

#### Surrender charge schedule:

**WealthChoice 5:** 9, 8, 7, 6, 5%  
(CA only: 8.65, 7.90, 6.85, 5.75, 4.70%)

**WealthChoice 7:** 9, 8, 7, 6, 5, 4, 3% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50%)  
Guaranteed Living Benefit Rider available through age 75.

**WealthChoice 10:** 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50, 1.35, 0.25, 0%). Guaranteed Living Benefit Rider available through age 75. Optional Premium Bonus Rider.

## Guaranteed Living Benefit Rider (GLBR)

In addition to working as an accumulation vehicle, WealthChoice delivers a powerful income story with the **GLBR on WealthChoice 7 and 10**.

- ▶ No waiting period to exercise, 30-day processing for first payment.
- ▶ The option to select payout rates for level or increasing income.
- ▶ Payouts have NO reductions for joint income, which is based on the age of the younger spouse.
- ▶ With a guaranteed increasing income option, income payments continue to grow at 3%, even after the account value is depleted.
- ▶ The rider fee is 0.95% of accumulated policy value each policy anniversary.

# Product Menu

## Guaranty Rate Lock® Multi-Year Guaranteed Annuity

### GUARANTY RATE LOCK®

Our **Guaranty Rate Lock™ MYGA** is a single premium, tax-deferred annuity that is packed with powerful guarantees, growth and simplicity with:

- ▶ Guarantee periods ranging from 3–10 years
- ▶ Issue ages up to 100 for guarantee periods of 3–5 years
- ▶ Available with or without MVA
- ▶ Free Partial Withdrawals – up to 5% of prior anniversary accumulation value or RMD, starting in year 2, \$250 minimum
- ▶ Death benefit equals full accumulation value before annuitization
- ▶ If qualifications are met, surrender charges and MVAs are waived for a full or partial surrender through a Terminal Illness & Nursing Home Confinement Waiver

Clients can select the timeframe that works best for their goals. Knowing their money is safe from fluctuations may help foster financial peace of mind during turbulent market conditions. With no front-end charges or annual fees, your clients' money is working for them from day one.

#### Surrender charge schedule:

<b>GRL 3:</b> 9, 8, 7%	<b>GRL 5:</b> 9, 8, 7, 6, 5%	<b>GRL 7:</b> 9, 8, 7, 6, 5, 4, 3%	<b>GRL 9:</b> 9, 8, 7, 6, 5, 4, 3, 2, 1%
<b>GRL 4:</b> 9, 8, 7, 6%	<b>GRL 6:</b> 9, 8, 7, 6, 5, 4%	<b>GRL 8:</b> 9, 8, 7, 6, 5, 4, 3, 2%	<b>GRL 10:</b> 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%



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**WEALTH  
CHOICE**  
FIXED INDEXED ANNUITY

**GUARANTY  
RATE LOCK®**

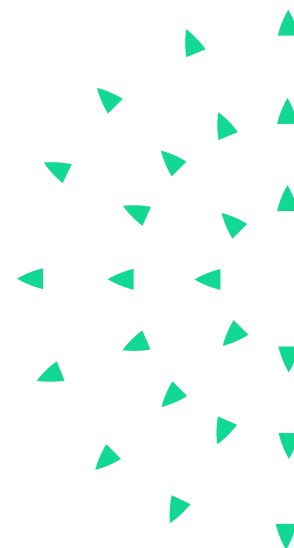
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