

**GUARANTY**  
GROWTH BUILDER®

**GUARANTY**  
GROWTH PLUS

**WEALTH**  
CHOICE

## Great Rates. Enduring Reliability.

You're planning for the long run—and so are we.



### At Guaranty Income Life Insurance Company

we know that competitive rates matter, but so does consistency. That's why our fixed indexed annuities (FIAs) are built to offer both attractive crediting rates and dependable performance you can count on over time. It's all part of helping you feel more confident and secure about your financial future.

### A Commitment to Delivering Stability, Trust and Accountability

We work diligently to keep renewal rates aligned with the market throughout the annuity contract surrender period. Although external factors may impact future crediting rates, we remain focused on providing resilient options. See the chart for details\*.

RENEWAL RATE AS A PERCENTAGE OF 1<sup>ST</sup> YEAR RATE:

	100%	90-99%	Under 90%
Growth Builder	92.1%	5.5%	2.4%
Growth Plus	92.0%	4.4%	3.6%
WealthChoice	93.7%	4.2%	2.1%

AT GUARANTY, WE'RE DEDICATED TO HELPING YOU ACHIEVE  
YOUR LONG-TERM FINANCIAL GOALS—**WITH CONFIDENCE.**

\*Renewal statistics based on all index account options for all Growth Builder and Growth Plus contracts issued as of 2021, and for all WealthChoice contracts. Accurate as of October 1, 2025. Future renewal rates are subject to change. This publication is updated annually.

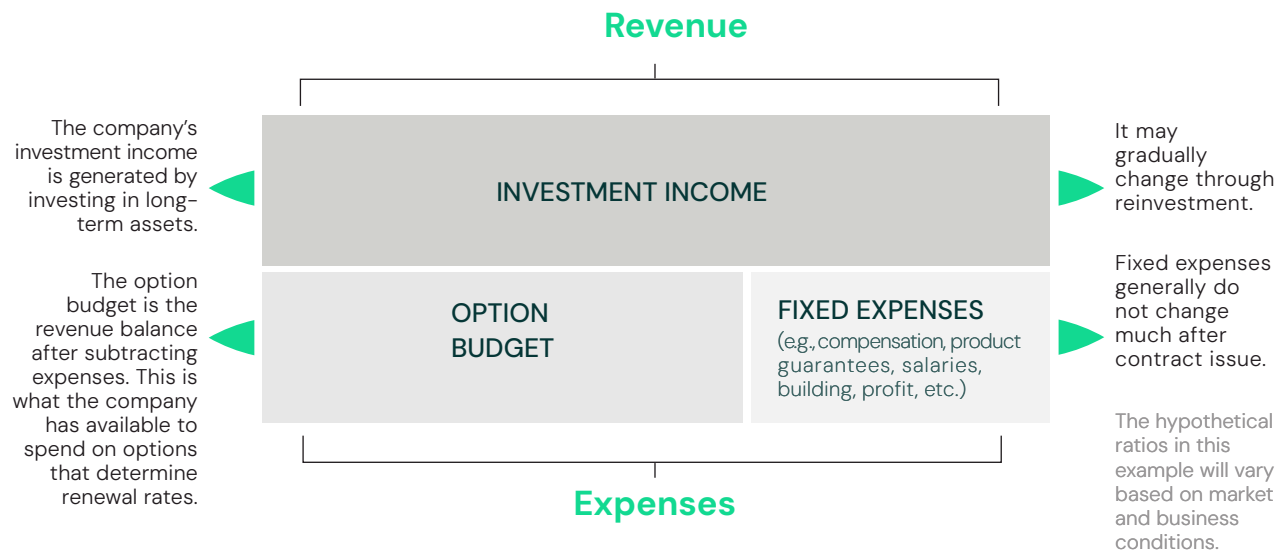
## How Guaranty Income Sets Renewal Rates

When you select a FIA from Guaranty Income Life, the declared rates apply for the first contract year. After that, we review and declare renewal rates annually—carefully balancing short-term value with long-term sustainability.

### Several factors guide our renewal rate decisions, including:

- \* Market conditions, such as interest rates and market volatility
- \* Our option budget, which is driven by the performance of our investment portfolio

**Why do options matter?** Because options are the mechanisms that allow us to credit interest based on the performance of different indices. They are financial instruments that are structured to fund the unknown future indexed interest payable to policyholders.



## We Keep It Balanced—So You Can Plan with Confidence

We value transparency and simplicity, so it's important to note there are other complex factors that could impact renewal rate setting. Our product and pricing experts diligently manage the various intricacies that influence renewal rate setting and strive to maintain balance and integrity.

**Talk to your financial professional to** learn more.

Guaranty Growth Builder, Guaranty Growth Plus and WealthChoice FIAs are 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. Policy form GI-FIA01, GI-FIA02 and GI-FIA03

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.

A fixed indexed annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

Not FDIC/NCUS insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value