



Guaranteed Accumulation Protection Rider

Secure Your Tomorrow with Greater Confidence Today



When planning for your retirement, stability and clarity are essential. That’s why Guaranty’s Guidepath Growth Fixed Index Annuity (FIA) offers an innovative **Guaranteed Accumulation Protection (GAP) Rider** designed to deliver a guaranteed reliable level of growth to help you prepare with greater confidence.

What is the GAP Rider?

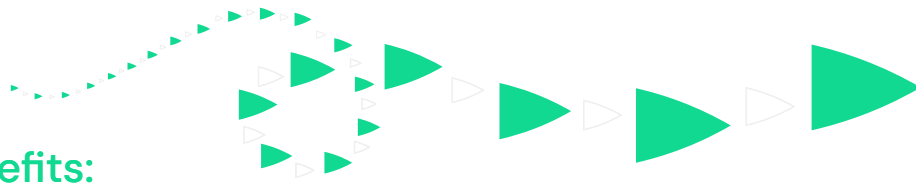
Guidepath Growth’s optional GAP Rider is a powerful way to ensure a positive outcome. It **guarantees** your account value will reach a minimum level based on a GAP factor. This percentage determines the GAP amount. This is calculated as premiums minus withdrawals multiplied by the GAP factor.

It’s simple: your interest is credited at the end of the surrender charge period based on the higher of the index performance or the GAP amount. This added layer of protection may provide greater financial peace of mind, especially in uncertain markets.

The GAP Rider is available on **Guidepath Growth, 5- and 7-year terms** for an annual fee of 0.20%*.

GAP factor for 5-year term is **120%***

GAP factor for 7-year term is **130%***



Key Benefits:

- ▶ **Predictable growth:** Know the minimum return upfront with your GAP factor locked in at issue.
- ▶ **Market protection:** Help safeguard your account from the possibility of poor index performance.

See how the **GAP Rider** may meaningfully impact your retirement savings strategy with this hypothetical example.

Description	Value
Initial Guidepath Growth premium	\$100,000
Guidepath Growth contract term	5 Years
Annual crediting index growth rate	3.25%
Account value without GAP Rider	\$116,172
GAP factor	120%
GAP amount	\$120,000

What this shows:

- ▶ With an assumed 3.25% annual growth, the account value would fall short of the GAP amount.
- ▶ The **GAP Rider steps in** by applying a one-time credit to bring the account up to the guaranteed \$120,000, a difference of \$3,828!
- ▶ Even in a low-growth environment, you enjoy a **positive outcome**.

Talk to your financial professional to learn how Guidepath Growth's GAP Rider may strengthen your retirement strategy and help you plan with clarity and confidence.

*GAP fee and rate are locked in at issue. Fees and rates shown here are subject to change for future contracts.

Guaranty Guidepath 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. Policy form 24-GI-FIA04.

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