

Fixed Indexed Annuity

October 06, 2025 CREDITING RATES

Guaranty Growth Plus fixed indexed annuity offers attractive accumulation options, including a fixed rate and multiple crediting strategies that follow market indices—providing opportunities for diversification, accumulation, and financial security without experiencing losses during market downturns.

1-Year Fixed Rate	3%
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Index and Crediting Method	Crediting Rate*
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S&P 500® Total Return

Annual Point-to-Point Par Rate	45.00%
Annual Point-to-Point Cap	9.00%
Monthly Sum Cap	2.00%

S&P 500®

Annual Point-to-Point Par Rate	55.00%
Annual Point-to-Point Cap	10.00%
Monthly Sum Cap	2.50%

UBS MASTR

Annual Point-to-Point Par Rate	150.00%
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S&P 500® MARC 5

Annual Point-to-Point Par Rate	150.00%
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Talk to a financial professional about how an annuity could fit into your retirement plans.

*Rates may not be applicable to policy renewals. Annual reset applies.

The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at Guaranty Income. If money is received within that period and the rates have changed, we will guarantee* the higher rate. If we do not receive the money within the 60-day period, we will guarantee* the rate in effect at the time the money is received. Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate. *Subject to the terms of the policy.

For Growth Plus contracts issued October 6 through Dec 31, 2025, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.95% applies to 87.5% of the premium.
- Fixed Interest Renewal Rate of 2.95% applies to fixed rate funds through the life of the contract.

Guaranty Growth Plus Fixed Indexed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Rates shown are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of the company. Surrender charges and Market Value Adjustment may apply.

If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC17-GI-FIA01, which may vary by state.

A fixed index 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. For tax advice contact your tax advisor.

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 ("SPDJI") 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.

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