

April 20, 2026 Crediting Rates

Guidepath Growth fixed indexed annuity offers attractive accumulation options, including a fixed rate and multiple crediting strategies that follow innovative and well-known market indices. It features an optional Guaranteed Accumulation Protection rider built for defined accumulation, certainty, and protection while offering upside opportunity.

CREDITING METHODS	5-Year	7-Year
One-Year Rates		
Fixed Rate	4.00%	4.00%
S&P 500® Index		
Annual Point-to-Point Cap	9.25%	9.50%
Annual Point-to-Point Par	50%	50%
Annual Point-to-Point Performance Trigger ¹	6.00%	6.00%
Franklin SG Insights Index Annual Point-to-Point Par	130%	130%
UBS MASTR Index Annual Point-to-Point Par	130%	130%
Multi-Year Rate		
Franklin SG Insights Index Annual Point-to-Point High Water Mark ²	150%	150%
Rates Guaranteed for Term		
S&P 500® Guaranteed Cap ³	7.75%	8.00%
S&P 500® Dynamic Intraday TCA Guaranteed Cap ³	10.50%	10.50%
Nasdaq-100 Chronos 10™ Guaranteed Cap ⁴	11.00%	11.00%
Optional Guaranteed Accumulation Protection (GAP) Rider Rates ⁵		
GAP Factor	120%	130%
GAP Fee	0.20%	0.20%

¹ Performance Trigger Threshold is currently 0.00%.

² The High Water Mark strategy is tracked annually over a stated term of 5 or 7 years, with interest only credited at the end of the term.

³ Guaranty Income Life guarantees the rate on the S&P 500® Index and the S&P 500® Dynamic Intraday TCA Index over a stated term of 5 or 7 years.

⁴ Guaranty Income Life guarantees the rate on the Nasdaq-100 Chronos 10™ Index over a stated term of 5 or 7 years. **The first-year rate includes a 1% bonus on the cap, in addition to the rate shown above, for the first contract year only.**

⁵ Refer to [GAP rider flyer GU-34](#) for rider details.

For Fixed Indexed Annuities issued April 20 through June 30, 2026, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.65% applies to 87.5% of the premium.
- Minimum Fixed Rate of 0.05% is applicable to fixed rate funds.

Talk to a financial professional about how an annuity could fit into your retirement plans.

The initial 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. Renewal rates depend on the Contract Issue Date: the application received date does not impact any rates beyond the first contract year.

The S&P 500® Price Return Index and S&P 500® Dynamic Intraday TCA Index (the "Index") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Guaranty Income Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Guaranty Income Life Insurance Company. Guaranty Income Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates. 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 Index.

The Franklin SG Insights Index (the "Index") is the exclusive property of SG Americas Securities, LLC (SGAS, together with its affiliates, "SG"). SG has contracted with Solactive AG to maintain and calculate the Index. "Société Générale", "SG", "SG Americas Securities, LLC", "SGAS", and "Franklin SG Insights Index" (the "SG Marks") are trademarks or service marks of SG or have been licensed for use by SG from Franklin Advisers, Inc. and its affiliates. SG has licensed use of the Guaranty Income Life Insurance Company ("GILICO") and sub-licensed the use of certain Franklin marks (the "Franklin Marks") for use in a fixed indexed annuity offered by. SG's sole contractual relationship with GILICO is to license the Index and the SG Marks and sub-license the Franklin Marks to GILICO. In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum, calculated on a daily basis. This fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls. None of SG, Solactive AG, Franklin Advisers, Inc. ("Index Affiliates") is acting, or has been authorized to act, as an agent of GILICO or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to GILICO, and no Index Affiliate makes any representation whatsoever as to the advisability of purchasing, selling or holding any product linked to the Index, including the Fixed Indexed Annuity.

"Franklin," "Franklin Templeton" and its proprietary investment models are trademarks and the intellectual property of Franklin and have been licensed for use by SG as a component of certain index linked products (each, a "Product" and collectively, the "Products"). The Products are not sponsored, endorsed, sold, or promoted by Franklin. Franklin does not make any representation or warranty (express or implied) regarding the Product, the advisability of purchasing the Product, or the use of the Index or any data included therein. Franklin's only relationship to SG is the licensing of certain trademarks and intellectual property or components thereof. Franklin did not have any obligation or liability in connection with the marketing, issuance, or administration of the Product.

UBS AG and its affiliates ("UBS") do not sponsor, endorse, sell, or promote Guaranty Guidepath (the "product"). A decision to purchase the product should not be made in reliance on any of the statements set forth in this document. Prospective investors are advised to purchase the product only after carefully considering the risks associated with purchasing the product, as detailed in any product information that is prepared by or on behalf of guaranty income life insurance company ("licensee"), the issuer of the product. UBS has licensed certain UBS marks and other data to licensee for use in connection with the product and the branding of the product, but UBS is not involved in the calculation of the product, the construction of the product's methodology or the creation of the product, nor is UBS involved in the sale or offering of the product, and UBS does not make any representations or warranties with respect to the product.

Nasdaq®, Nasdaq100 Chronos 10%™ Index, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Guaranty Income Life Insurance Company. The Product have not been passed on by the Corporations as to their legality or suitability. The Product is not issued, endorsed, sold, or promoted by the Corporations. The corporations make no warranties and bear no liability with respect to the product.

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.

Guidepath Fixed Indexed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary, and some features may not be available in all states. Read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as described here and the policy issued to you, the provisions of the policy will prevail. The product is generally issued under policy form ICC25-GI-FIA04 and 25-GI-FIA04.

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 when surrender charges are applied