

WEALTH CHOICE

FIXED INDEXED ANNUITY

► Maximize Guaranteed* Income

One of the key benefits of a Guaranty Income Life Insurance Company (Guaranty Income Life) fixed indexed annuity with optional Guaranteed Living Benefit Rider is the flexibility to maximize your guaranteed income. You have the power to choose when to start receiving income payments — either wait to take income or start it now — depending on which approach best aligns with your financial goals and circumstances. The checklist below can help you decide on the optimal timing for you.

Wait
to Take
or Start
Now?

Instructions

1. Read through each factor and consider your current situation and future expectations.
2. Check the box next to the statement that best applies to you for each factor on the following page.
3. Evaluate your decision with your financial professional:
 - If you have more checkmarks in **“wait to take income”** column: you may benefit from delaying income to maximize future payouts and growth.
 - If you have more checkmarks in **“start income now”** column: you may benefit from starting income now to meet immediate financial needs and ensure stability.



► Client Decision Table: Wait to Take Income vs. Start Income Now

Factors	Wait to Take Income	Start Income Now
Income Payout Amount	☐ Gain higher future payouts due to increasing payout percentages	☐ Immediate income payout needed to cover current expenses or other needs
Growth Potential	☐ Allow more time for annuity growth, increasing value	☐ Growth potential is less important than income now
Social Security Adequacy	☐ Maintain Social Security benefit as currently planned	☐ Income needed now due to delayed Social Security claim to optimize those benefits
Longevity	☐ Achieve higher cumulative lifetime payout due to "joint longevity"	☐ Want to ensure maximum payments are received due to shorter anticipated lifespan
Health and Medical Concerns	☐ Accumulate income to use for medical costs in the future	☐ Immediate income needed to cover current health and medical costs
Other Income Sources	☐ Preserve annuity funds by supplementing with part-time work or other income sources	☐ Limited income sources; Annuity income needed for current expenses
Index Fluctuations	☐ Allow longer time to lock-in gains	☐ Need stability and guaranteed* income now

Visit with your financial professional today to see if Guaranty's WealthChoice fixed indexed annuity with Guaranteed Living Benefit Rider is a good fit to help achieve your retirement objectives.

*WealthChoice 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.

**The GLBR rider fee charged is 0.95% of accumulated policy value at each policy anniversary. The fee is frozen once payouts begin and is not assessed once the account value is depleted.

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

Please note: Benefits are only generally described here. Product availability and features 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. GI-FIA02 and GI-GLBR02