



# *Guaranty Income Life, Where we treat you like family.*



Guaranty Income Life was the first insurer to develop a tax-qualified LTC/Annuity combination plan. This product, Annuicare®, has been sold since 1999. It combines a tax-deferred annuity with tax-qualified Long-Term Care Insurance. Recent legislation, which provides new tax benefits for asset based Long-Term Care, is expected to boost sales for these more affordable Long-Term Care products.

## **GENERATIONS OF SERVICE** *A Legacy of Integrity, Trust and Care*

- Efficient, Friendly and Personal Service
- 24 Hour Web Site Assistance
- Innovative Annuity, Life Insurance and Long-Term Care Products and Services
- Helping Families Create and Protect Wealth, Today and in the Future.

***Call us during regular office hours at 800.535.8110  
and talk to a real person, not just a recording.***



**GUARANTY**  
Income Life Insurance Company

**800.535.8110 / 225.383.0355**

**Fax: 225.343.1747**

**Web site: [www.gilico.com](http://www.gilico.com)**

**e-mail: [sales@gilico.com](mailto:sales@gilico.com)**

Guaranty Income Life and its agents or representatives do not give tax, legal or accounting advice. Please consult your own attorney, accountant or tax advisor to determine the suitability of any life insurance, long-term care or annuity policy for your own situation.



## Serving Families and Businesses Since 1926



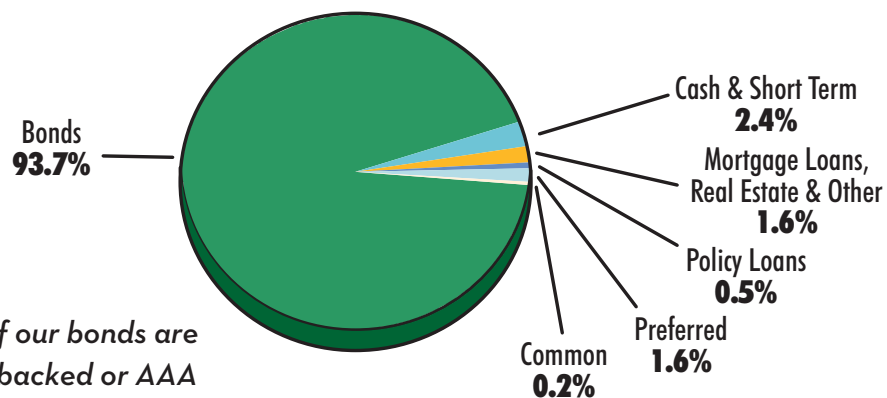
*“Guaranty Income Life looks forward to a bright future following 81 years of service. We continue to grow with our knowledgeable employees, quality producers and the support of our strategic partners.”*

*George A. Foster Jr., Chairman*

### QUALITY INVESTMENTS

Our products are backed by solid investments that are professionally managed. Guaranty Income Life maintains a liquid, well-balanced portfolio that emphasizes quality. Bonds and cash represent the vast majority of our investments which provides **one of the most secure portfolios in the insurance industry.**

### Guaranty 2006 Investment Portfolio



*“Over 85% of our bonds are government backed or AAA rated corporate bonds.”*

### GUARANTY INCOME IS SAFETY CONSCIOUS

The foremost objective of Guaranty Income Life’s investment philosophy is to provide policyowners safety for their money.

### INVESTMENT RESULTS

Investment performance determines an insurance company’s ability to pay competitive interest rates to their policyowners.

Superior investment results have allowed Guaranty Income Life to provide our policyowners with some of the best renewal rates of any insurer. Our net investment yield has exceeded the industry average yields for five of the last six years.

Year	Guaranty’s Net Investment Yield	Insurance Industry Avg.*
2001	7.62%	6.31%
2002	6.49%	5.38%
2003	5.02%	5.03%
2004	5.11%	4.80%
2005	5.17%	4.90%
2006	5.43%	5.16% Estimated

\*Source – ACLI Fact Book

*“Guaranty is growing into a recognized competitor on a national level by concentrating on our market niches. Our unique, consumer-oriented products provide valuable benefits and important coverages for the clients we serve.”*

*John Lancaster, President*

