

SERVING FAMILIES AND  
BUSINESSES SINCE 1926



*"Guaranty Income Life is proud of our legacy of integrity, trust and care. We thank our knowledgeable employees, loyal policyowners, quality producers and strategic partners for our continued success."*

*George A. Foster, Jr., Chairman  
Flynn D. Foster, V.P. & Director*

## GUARANTY INCOME LIFE

WHERE WE TREAT YOU LIKE FAMILY

### Some Reviews from Guaranty Clients:

*"Friendly people who are always willing to help."*

Dan A., Louisiana

*"I am amazed at how quickly they respond to my issues and requests."*

Danny F., Texas

*"You can talk directly to anyone at Guaranty to solve problems.*

*They treat you like family."*

Ty C., Colorado

*"We love to do business with people who truly care about their customers."*

Julie H., California

*"Great service and competitive interest rates."*

Dan V., Washington

*"Innovative products and excellent website."*

Mike S., Louisiana

**Call us during regular office hours at 800.535.8110  
and talk to a real person.**



**800.535.8110 / 225.383.0355**

**Fax: 225.343.1747**

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

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

Guaranty Income Life and its producers 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.



**GUARANTY**  
Income Life Insurance Company

PROVIDING  
GENERATIONS OF SERVICE!



[www.gilico.com](http://www.gilico.com)

## PRESIDENT'S MESSAGE



*2009 was another year of growth for Guaranty Income Life. Sales increased by 19% while expenses remained among the lowest in the industry. Assets and Operating Income increased to the highest level in our history. Guaranty has become a nationally recognized competitor by offering unique, consumer-oriented products that provide valuable benefits and coverages for the clients we serve. We appreciate your business and confidence in Guaranty.*

*John Lancaster, President*

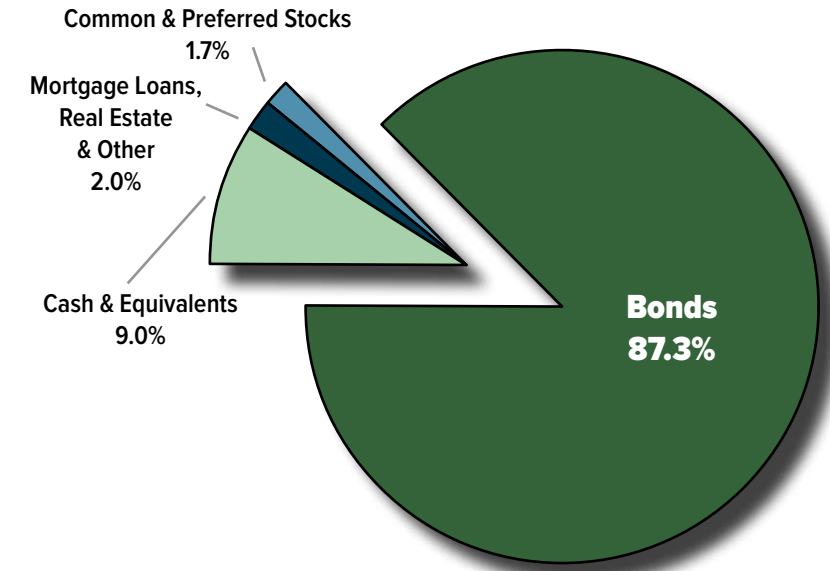


### QUALITY INVESTMENTS

Guaranty Income Life maintains a liquid, well-balanced portfolio that emphasizes quality. Our products are backed by solid investments that are professionally managed, providing one of the most secure portfolios in the insurance industry.

**One of the Highest Quality Bond Portfolios in the Industry - Over 96% Investment Grade**

### 2009 INVESTMENT PORTFOLIO



**AA Rated Portfolio with Great Liquidity.**

*Secure | Safe | Service | Growth | Family | Quality | Integrity | Trust*

### INVESTMENT RESULTS

Investment performance determines an insurance company's ability to pay competitive interest rates to its policyowners.

Our high quality investments have allowed Guaranty Income Life to provide our policyowners with some of the best interest rates of any insurer. Our net investment yields have consistently exceeded the industry average.

### SAFETY AND GUARANTEES

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

We purchase only high quality investment grade bonds. Our products guarantee your principal and a minimum annual return with no stock market risk.

