

Contract Number: \_\_\_\_\_ Contract Owner(s): \_\_\_\_\_

Contract Owner SSN: \_\_\_\_\_ Joint Contract Owner SSN: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**A. ACCOUNT TRANSFER DESCRIPTION**

You may elect to change the account allocation percentages (reallocation) for your Fixed Account and Indexed Accounts. The reallocation may only occur on your Contract Anniversary Date. We must receive your request to reallocate within 21 days following your contract anniversary. The amounts reallocated during this period will not be subject to surrender charges or market value adjustments. Refer to your Contract for additional information and restrictions.

Please refer to page 2 of the enclosed renewal letter for the cap, participation, and fixed interest rates applicable for the next contract year for your current accounts. For information on cap, participation, and fixed interest rates for other accounts that may be available, please contact a customer service representative at 1-833-444-5426.

**B. ACCOUNT TRANSFER ELECTION**

I elect to reallocate all the funds within my annuity as follows. The full Accumulation Value as of the contract anniversary will be reallocated based on the percentages below. Whole percentages are required and must total 100%.

Account	Allocation Percentage
Fixed Account	%
S&P 500® - Annual Cap	%
S&P 500® - Annual Par	%
S&P 500® - Annual Trigger	%
S&P 500® Dynamic TCA - Guaranteed Cap	%
Nasdaq-100 Chronos 10%™ - Guaranteed Cap	%
Franklin SG Insights - Annual Par	%
UBS MASTR - Annual Par	%

Account with Reallocation Restrictions	Allocation Percentage
S&P 500® - Guaranteed Cap Restricted*	%
Franklin SG Insights - High Water Mark Par**	%

<b>Total</b>	<b>100 %</b>
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**Reallocation Restrictions**

\* S&P 500® - Annual PTP Cap (Guaranteed Rate & Reallocation Restrictions) –

For the 5- and 7-year surrender charge options, in no event will the Cap Rate for an Indexed Term during the Surrender Charge Period be less than the Initial Guaranteed Cap Rate. This account may only be selected at issue. No reallocations are allowed into this Account after the issue date.

For the 10- year surrender charge option, in no event will the Cap Rate for an Indexed Term during the first five contract years be less than the Initial Guaranteed Cap Rate. After the first five contract years have elapsed, a subsequent Guaranteed Cap Rate will be declared for the next five years, which may be higher or lower than the Initial Guaranteed Cap Rate. This account may only be selected at issue or at the 5th contract anniversary. No reallocations are allowed into this account until the fifth contract anniversary. After this reallocation period has ended at the start of year 6, no further reallocations are allowed into the account.

For all surrender charge options, reallocations are allowed out of the account on any Contract Anniversary.



**Reallocation Restrictions (Continued)**

**\*\* Franklin SG Insights - High Water Mark - 5 Year Participation –**

For 5- and 10-year surrender charge options, the Indexed Term Period is 5 years. For the 7-year surrender charge option, the Indexed Term Period is 7 years. The High Water Mark account may only be selected at issue, or at the start of a new Indexed Term after the previous Index Term has ended. Interest is only credited at the end of the Indexed Term.

**Guaranteed Cap:**

**S&P 500® Dynamic Intraday TCA Cap – Guaranteed Cap & Nasdaq-100 Chronos 10%™ Index Cap – Guaranteed Cap**

For the 5- and 7-year surrender charge options, in no event will the Cap Rate for an Indexed Term during the Surrender Charge Period be less than the Initial Guaranteed Cap Rate.

For the 10-year surrender charge option, in no event will the Cap Rate for an Indexed Term during the first five contract years be less than the Initial Guaranteed Cap Rate. After the first five contract years have elapsed, a subsequent Guaranteed Cap Rate will be declared for the next five years, which may be higher or lower than the Initial Guaranteed Cap Rate.

For all surrender charge options, reallocations are allowed into or out of the account on any Contract Anniversary

**C. SIGNATURE AND AUTHORIZATION**

By signing below, I (we) authorize Guaranty Income Life Insurance Company to act on the instructions indicated above.

Owner: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Owner: \_\_\_\_\_ Date: \_\_\_\_\_

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