

# Product Menu

Everything you need to know about our best-in-class wealth solutions is all here, at the tip of your fingers.



# About Us

## Innovative Wealth Solutions

**Guaranty Income Life Insurance Company (GILICO)** has a 90+ year history of delivering best-in-class wealth solutions to generate both income and financial peace of mind for individuals and families. Take a look at our innovative annuity products and long-term care benefits and see how they may help your clients achieve the financial security they desire. GILICO is a proud member of the Kuvare® family of companies, dedicated to a sustainable growth strategy to serve the middle market with value-oriented solutions.



## **GUARANTY** INCOME LIFE INSURANCE

90+ year history delivering best-in-class wealth solutions generating income and financial peace of mind

Innovative annuity products and long-term care benefits

Proud member of the Kuvare® family of companies

Dedicated to a sustainable growth strategy

Serving the middle market with value-oriented solutions

# Product Menu

## WealthChoice Fixed Indexed Annuity

### WEALTH CHOICE FIXED INDEXED ANNUITY

For clients who seek both growth opportunities and protection from market downturns, consider **Guaranty Income's WealthChoice FIA**. The WealthChoice index allocation lineup features:

- ▶ Among industry leading S&P 500 caps
- ▶ We offer three volatility control index options: The Horizon Ascend 5%™ Index, Barclays Global Quality Index and S&P 500® Dynamic Intraday TCA Index.
- ▶ The Horizon Ascend 5%™ Index, which utilizes eight popular ETFs across four asset classes to provide diversification
- ▶ The safety of a fixed guaranteed interest rate
- ▶ Starting in the first contract year, 10% penalty-free withdrawals of initial premium

Unlike other FIAs, **WealthChoice 5 and 7** are available up to age 90 and to age 80 on **WealthChoice 10**.

#### Surrender charge schedule:

**WealthChoice 5:** 9, 8, 7, 6, 5%  
(CA only: 8.65, 7.90, 6.85, 5.75, 4.70%)

**WealthChoice 7:** 9, 8, 7, 6, 5, 4, 3% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50%)  
Guaranteed Living Benefit Rider available through age 75.

**WealthChoice 10:** 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50, 1.35, 0.25, 0%).  
Guaranteed Living Benefit Rider available through age 75. Optional Premium Bonus Rider.

## Guaranteed Living Benefit Rider (GLBR)

In addition to working as an accumulation vehicle, WealthChoice delivers a powerful income story with the **GLBR on WealthChoice 7 and 10**.

- ▶ No waiting period to exercise, 30-day processing for first payment
- ▶ The option to select payout rates for level or increasing income.
- ▶ Payouts have NO reductions for joint income, which is based on the age of the younger spouse
- ▶ With a guaranteed increasing income option, income payments continue to grow at 3%, even after the account value is depleted.
- ▶ The rider fee is 0.95% of accumulated policy value each policy anniversary.

# Product Menu

## Guaranty Rate Lock® Multi-Year Guaranteed Annuity

### GUARANTY RATE LOCK®

Our **Guaranty Rate Lock™ MYGA** is a single premium, tax-deferred annuity that is packed with powerful guarantees, growth and simplicity with:

- ▶ Guarantee periods ranging from 3-10 years
- ▶ Issue ages up to 100 for guarantee periods of 3-5 years
- ▶ Available with or without MVA
- ▶ Free Partial Withdrawals – up to 5% of prior anniversary accumulation value or RMD, starting in year 2, \$250 minimum
- ▶ Death benefit equals full accumulation value before annuitization
- ▶ If qualifications are met, surrender charges and MVAs are waived for a full or partial surrender through a Terminal Illness & Nursing Home Confinement Waiver

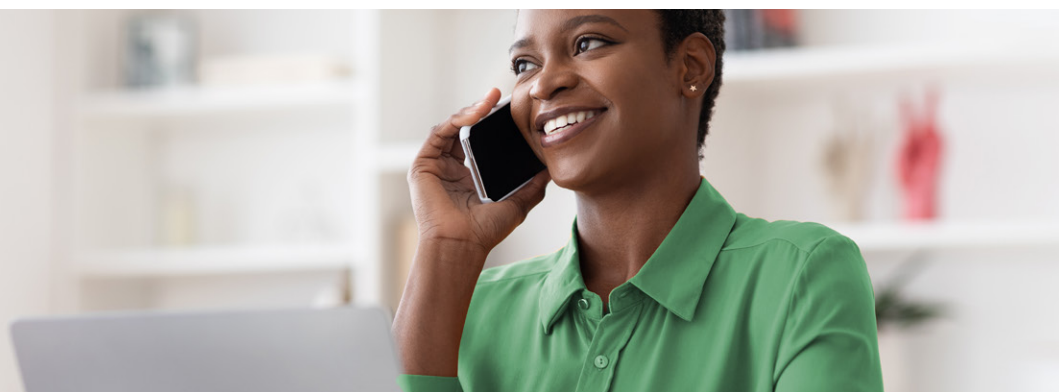
Clients can select the timeframe that works best for their goals. Knowing their money is safe from fluctuations may help foster financial peace of mind during turbulent market conditions. With no front-end charges or annual fees, your clients' money is working for them from day one.

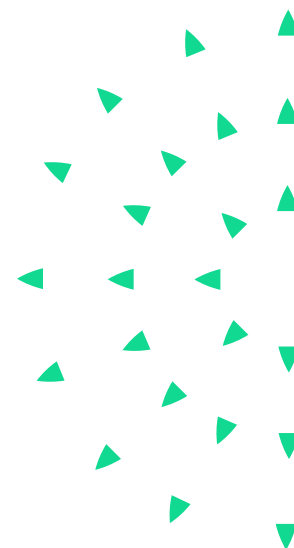
#### Surrender charge schedule:

**GRL 3:** 9, 8, 7%    **GRL 5:** 9, 8, 7, 6, 5%    **GRL 7:** 9, 8, 7, 6, 5, 4, 3%    **GRL 9:** 9, 8, 7, 6, 5, 4, 3, 2, 1%  
**GRL 4:** 9, 8, 7, 6%    **GRL 6:** 9, 8, 7, 6, 5, 4%    **GRL 8:** 9, 8, 7, 6, 5, 4, 3, 2%    **GRL 10:** 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%



**Call our Sales Team at 800-535-8110 today  
to learn more about our full suite of products!**





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