The Power to Grow with a
Fixed Indexed Annuity

Index-based options offer the potential to earn interest based on the growth of an external index, like the S&P 500®, without investing directly in the market or the index itself. Because you are not actually participating in the market, none of the money in your annuity is at risk for market losses. **This is known as "upside potential with no downside risk."**

With a FIA, you may earn interest on your money by placing it into diversified 'pots'.

Two 'Pots'	
An account that is linked to the **Performance of an Index.**	A **Fixed Rate Account** that provides a guaranteed interest rate for a specified term.

Because FIAs promise that you will not lose money due to market performance, there must be a limit on the upside potential you can achieve. This is the trade-off between the risk you are willing to take and the returns you may receive.

Insurance companies use different crediting strategies to calculate your interest for a designated time frame: annually, monthly or for another specified period.

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GUARANTY INCOME LIFE INSURANCE

Annual point-to-point crediting is a commonly used method that calculates interest from two points in time. The value of the market index on day one of your contract term is captured and compared with the value of the market index at the end of your term. The interest is calculated based on the difference between the two and can be either positive or negative.

If the **Index Gained Value** during this time, a participation rate, a cap or a spread (margin) will affect the amount of indexed interest you will receive.

If the **Index Lost Value** during this time, you won't receive indexed interest; however, your principal and any previous gains are protected from loss.

The following hypothetical examples demonstrate how certain components affect the indexed interest you may receive: *

Cap

A cap is the maximum interest rate your annuity can earn, regardless of the performance of the index.

Year	Index Return	Cap Rate	Interest Earned
1	10%	6%	6%
2	4%	6%	4%
3	-2%	6%	0%

Participation Rate (Par)

A participation rate is the percentage of the index's return that is credited.

Year	Index Return	Cap Rate	Interest Earned
1	10%	90%	9.0%
2	6%	90%	5.4%
3	-2%	90%	0%

FIAs may vary among companies/product lines and are only generally described here. **To learn more about FIAs, contact your Guaranty Income Life advisor or scan the QR code to view the official Annuity Buyer's Guide at NAIC.org.**

*These examples represent hypothetical performance to demonstrate crediting methods and do not guarantee future results. Actual caps and participation rates are not reflected in these examples and various factors, including market conditions, may affect actual rates, which may be significantly higher or lower than shown.

Surrender charges and Market Value Adjustment may apply to excess withdrawals and surrenders. The IRS requires Minimum Distributions for qualified funds starting at age 73.

Annuities are underwritten and issued through an insurance company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state. A fixed 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. Consult your agent for more information.

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

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