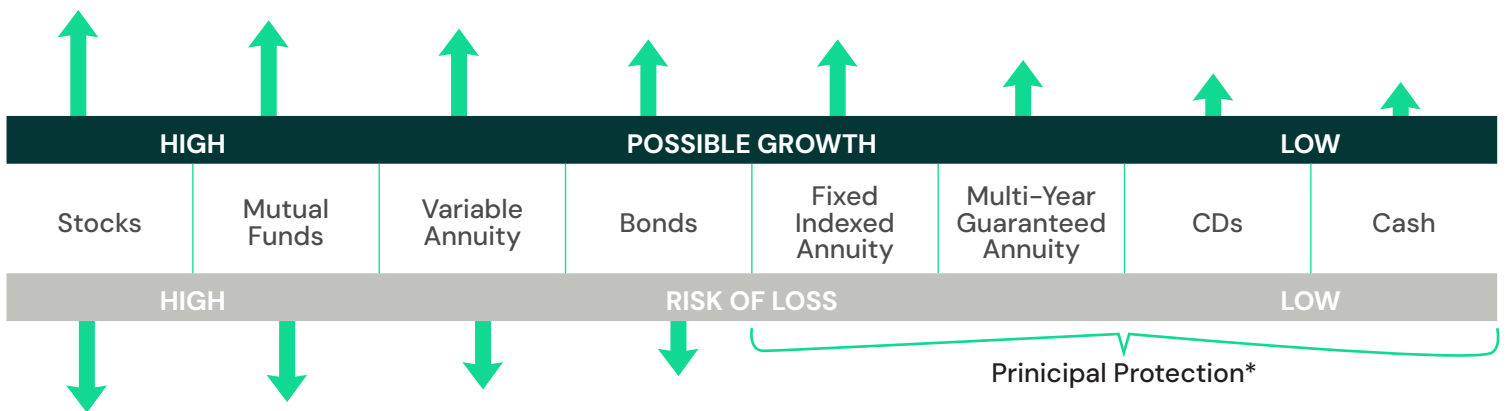


Annuities on the Risk-Return Spectrum

There are several options to consider when looking for growth opportunities—all of which come with varied return potential and risk. This graphic shows where several types of annuities fit on the risk-return spectrum.



Annuities protect your money in a variety of ways.

Principal protection means the money, or principal, you put into your fixed or fixed-indexed annuity is secure. Regardless of economic conditions, your finances are growing based on the terms of your policy and will never lose value because of economic factors. This gives you the potential for growth while protecting your retirement from decline. However, costs can be incurred if you take an early withdrawal or terminate your policy early.*

Annuities provide growth and protection.

Fixed and fixed-indexed annuities have several strong growth options. Depending on the product, gains are generally locked in annually or your fixed interest rate is locked in for a specified term.

Annuities are especially popular for:

- Conservative and steady growth
- Locked-in gains
- Tax-deferred appreciation
- Retirement planning
- Reliable income payouts

Fixed Index and Multi-Year Guaranteed Annuities could be attractive options to suit your needs.

Visit with a financial professional to learn more.

*Surrender charges may apply for early withdrawals and surrenders.

Annuities are underwritten and issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state and may not be appropriate for everyone. Consult a licensed financial professional for more details. 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. The IRS requires Minimum Distributions for qualified annuity funds starting at age 73.

• 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