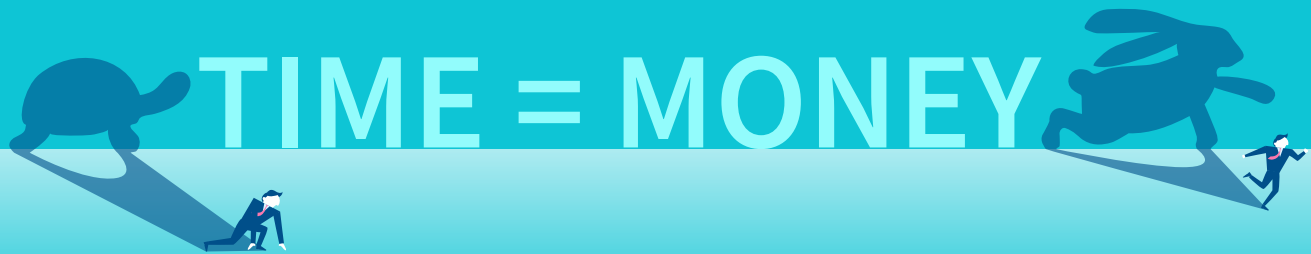


Is Your Savings Strategy Falling Behind?



The adage “time is money” applies to many things, including your savings vehicle. If you are marking time until the returns on a bank's CD equal those of an annuity, you may be in for a long wait. ***What’s the cost of that waiting period?*** A quick comparison below shows a clear contrast between Guaranty Income Life’s Guaranty Rate Lock, three- or five-year annuities to a typical bank CD.

Placing \$100,000 into a Guaranty Rate Lock Annuity *Hypothetical Example*

Guaranty Rate Lock Annuity	3 Years	5 Years
Tax Deferred Rate	4.60%	5.00%
Value at End of Surrender	\$114,444	\$127,628

How Long it Takes a \$100,000 Bank CD to Match the Annuity Values

CD Taxable Rates	Time to grow to \$114,444	Time to grow to \$127,628
2.50%	7 Years	13 Years
3.00%	6 Years	10.5 Years
3.50%	5 Years	9.5 Years
4.00%	4.5 Years	8 Years
4.50%	4 Years	7 Years


Easier Access to Your Funds

In addition to attractive rates, fixed annuities like Guaranty Rate Lock, also offer superior liquidity compared to a bank CD that may carry strict penalties for early withdrawals. After one year with Guaranty Rate Lock, you have penalty-free access to 5% of your funds, should you need those dollars.

Reach Your Goals Sooner

Stop playing the waiting game while your bank CDs slowly inch toward the same returns of a fixed annuity. Enjoy greater returns in a shorter time with a Guaranty Rate Lock fixed annuity.

Visit with your advisor today to learn more about this concept.



Product availability and features may vary by state.

Guaranty Rate Lock rates along with common bank CD rates from fourth quarter 2022 were used for these hypothetical scenarios.

A Market Value Adjustment (MVA) could increase or decrease cash surrender values during the initial guarantee period. If the applicable Treasury rates increase after the contract is purchased, the surrender value will decrease; if those rates decrease after the contract is purchased, the surrender value will increase. See the contract for more details. You should only consider purchase of an annuity if you intend to hold it through the guarantee period.

Full Surrender Value will be the greater of Minimum Guaranteed Cash Value and Accumulated Value less surrender charge and MVA. Minimum Guaranteed Cash Value is 87.5% of Premium, less withdrawals or applicable premium taxes, accumulated at standard non-forfeiture interest rate of 1-3%. Guaranteed Minimum Interest Rate (GMIR) is 0.50%.

Withdrawals are subject to income taxation for the tax year that the withdrawals are made. If withdrawals are made prior to age 59½, they may also be subject to an IRS penalty. If you have Qualified funds, the IRS does enforce Required Minimum Distributions beginning at age 72.

Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail.

Annuities are not a deposit, not FDIC insured, not guaranteed by any Federal Government Agency, are not guaranteed by a bank or savings association and may go down in value. Please consult your attorney or tax professional for legal or tax advice.