GUARANTY
Guidepath
GROWTH

More than Principal Protection:

A Fixed Indexed Annuity with Rider That Guarantees Gain



For conservative clients with a 5- to 7-year time horizon who are looking for more growth potential for their "safe money" and have assets such as:

- MYGAs coming out of surrender
- CDs maturing
- Bond allocations being rebalanced
- Cash sitting idle

Guidepath Growth FIA with the Guaranteed Accumulation Protection (GAP) Rider offers a guaranteed return at the end of the surrender period, with the potential for more through index-linked growth

For clients who want more than principal protection

Clients moving from a fixed-rate product may be looking for more than just a guarantee they won't lose principal.

Depending on the contract duration selected, the GAP Rider, available on the Guidepath Growth FIA, guarantees 120% of premium at end of year 5 or 130% at end of year 7, less withdrawals, regardless of index performance.[1]

The GAP Rider benefit has an annual fee of 0.20% that's deducted from the accumulation value during the contract term and does not reduce the guaranteed minimum.

Guidepath Growth also offers **seven** index crediting strategies designed for different market environments, including a diversified global index, a high-water-mark option that locks in the highest annual value, and an S&P 500® strategy with a guaranteed cap, among others.

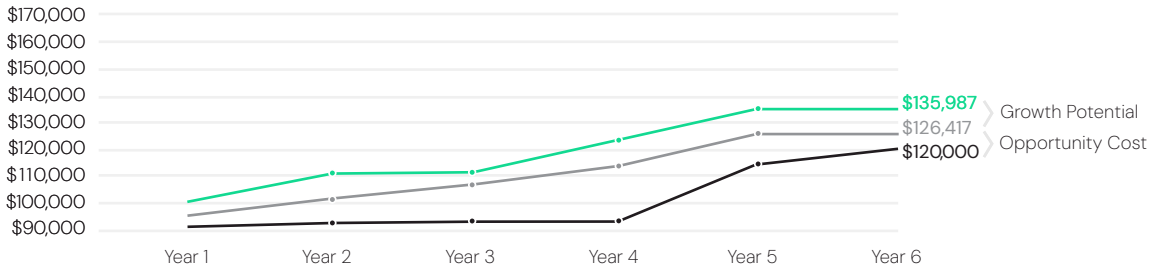
If index performance drives the accumulation value higher than the guaranteed minimum, the client receives the higher amount.

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Compare three possible outcomes:

Hypothetical Example: Guaranty Guidepath Growth 5-year annuity with no return and a non-guaranteed return vs. a traditional fixed rate product using a $100,000 initial premium and the assumed rates below over a 5-year period



— **Guaranty Growth 5-Year FIA with GAP Rider** Guidepath Growth 5-Year FIA: Cash Surrender Value. Based on 100% of Accumulation Value allocated to the S&P 500® Annual Cap strategy, with GAP rider (0.20% Annual Rider Charge) and no withdrawals taken.[1] The interest crediting rate of 7.33% assumed in the calculation of the non-guaranteed amounts is based upon the historical movement of the Index, assuming a contract is held for 5 years.

— **Hypothetical 5-Year Fixed Product** Assumes 4.8% credited annually

— **Guaranty Growth 5-Year FIA with GAP Rider** Assumes 0.20% Annual Rider Charge. 20% Guaranteed Accumulation Protection credit. 0% annual return

A fixed product may offer a higher guaranteed value, but the Growth FIA with GAP Rider gives clients a guaranteed growth floor while keeping upside potential on the table.

For clients seeking growth — yet hesitant to give up the certainty of a fixed rate — Guidepath Growth FIA with the GAP Rider offers a guaranteed gain, with the potential for more.

Reach out to our team at 800-535-8110

to discuss how Guidepath Growth with the GAP Rider can help support your clients' financial goals.

[1] Withdrawals do not include any applicable Rider Charge

GAP fee and rate are locked in at issue. Fees and rates shown here are subject to change for future contracts

A fixed index annuity is not a security and is not an investment in the stock market. Index interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

Guaranty Guidepath Fixed Indexed Annuity is 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, and some features may not be available in all states. The product is generally issued under policy form ICC25-FIA04 and 25-GI-FIA04

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