GUARANTY
Guidepath
BONUS

Instant Momentum for Your Client's Retirement Path

Financial Professional Marketing Guide

Kuvare
GUARANTY
INCOME LIFE INSURANCE

Guidepath Bonus

A Confident Start on the Road to Retirement

As a financial professional, your role is to illuminate the path forward—helping clients navigate the twists and turns of retirement planning with clarity and confidence. The **Guidepath Bonus Fixed Indexed Annuity (FIA)** 10-year plan is built to be that guiding light: a versatile solution that empowers your clients to accelerate their journey toward financial security.

The **Guidepath Bonus** may be the right fit for those who...

...want a conservative vehicle that captures market-linked growth without risking principal.

...seek an immediate boost to their retirement savings through a premium bonus.

...value tax-deferred growth and want to preserve more of what they've earned.

...may look to recover losses and rebuild financial confidence.

With a premium bonus that gives clients a head start and indexed crediting options that are easy to explain, Guidepath Bonus helps you deliver more than just a product - it helps you unlock greater financial peace of mind for your clients. Let **Guidepath Bonus** help guide, orient and accelerate your clients' retirement path.

Get started at **gilico.com/guidepath** or login at **MyKuvare.com** to access a wide variety of sales resources, including:

- Illustration Tool
- Current Interest Rates
- Product at a Glance
- Consumer Brochure
- Crediting Options Guide
- **And more!**

Premium Bonus:
A Strategic Head Start

From day one, Guidepath Bonus delivers

immediate value through a premium bonus applied to the client's account value. This upfront enhancement positions the contract for accelerated growth, offering a compelling way to jump-start accumulation. It's a strategic advantage—especially for clients seeking to maximize early performance while maintaining principal protection. Think of it as a head start on the retirement path, designed to help your clients reach their goals with greater efficiency and confidence.

Bonus is subject to a recapture schedule for withdrawals that exceed the penalty free amount.

Contract Year	Bonus Recapture
1	100%
2	90%
3	80%
4	70%
5	60%
6	50%
7	40%
8	30%
9	20%
10	10%
11+	0%

Please refer to the Interest Rate Bulletin (GU-100) found on gilico.com/guidepath for current bonus and interest rates.

Client Profiles

Guidepath Bonus could be the right fit for clients who are asking questions like:

1

Can I capture market-linked growth while protecting my principal?"

2

Is there a way to instantly build momentum in the trajectory of my retirement funds?

3

How can I create an instant boost to my legacy plans?

Guidepath Bonus Differentiators

Guaranteed Caps

You build lasting partnerships by guiding your clients toward a successful retirement—and Guaranty Income Life is equally committed for the long haul. With Guidepath's competitive guaranteed caps, you and your clients can count on interest crediting rates that are locked in for the entire surrender charge period - eliminating the uncertainty of fluctuating renewal rates.

Distinct Interest Crediting Strategies

Every retirement journey encounters ups and downs. With Guidepath's **High Water Mark strategy**, your clients can enjoy peace of mind knowing that only the **highest annual index value** will be used to calculate their interest at the end of the surrender charge period.

Guidepath also offers access to **exclusive, custom-built index options**, developed in collaboration with several highly reputable financial firms bringing innovation and choice to your clients' retirement planning.

Be sure to reference the **Crediting Options Guide (GU-101)** and the **Interest Rate Bulletin (GU-100)** on gilico.com/guidepath for more details.

Guidepath Bonus

Product Specifications

Basics & Liquidity

Issue Ages	• 18-80 (10-year plan) • Maturity age is 120
Annuitant & Ownership	Annuitant: Single and Joint Ownership: Trust, Single and Joint Owners (must be spouses) Guidepath contracts are Owner-driven.
Free Partial Withdrawals	Interest only in the first year. 10% annual free partial withdrawal starting in year two.
Required Minimum Distributions	RMDs will be free of Surrender Charges, MVA and premium bonus recapture in any year. RMDs for the first year are encouraged to be taken before contract issuance.
Terminal Illness & Nursing Home Confinement Rider	Surrender charges and MVA are waived for a Full Surrender or Partial Withdrawal due to the diagnosis of terminal illness and/or confinement to a nursing home after contract is issued.
Accumulation Value	The sum of all fixed and indexed account values.
Cash Surrender Value	Accumulation Value minus applicable Surrender Charges and MVA.
Minimum Guaranteed Cash Surrender Value	87.5% of Premium, less withdrawals, accumulated at Minimum Guaranteed Cash Surrender Value Interest Rate set at issue. See Interest Rate Bulletin for current rate.
Annuity Payout Options	Period Certain, Life, Life with Guaranteed Period, Joint Lives, Joint Lives with Guaranteed Period.
Death Benefit	Payable on death of either owner. Based on death of annuitant if owner is a trust. Death Benefit is the greater of the Account Value less premium bonus recapture or Cash Surrender Value.

Guidepath Bonus

Product Specifications

Surrender Charges & MVA

Surrender Charges	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0.50%
Market Value Adjustment (MVA)	A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Withdrawal available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount. The MVA may increase or decrease the amount the customer receives based on changes in Treasury rates.

Premium Allocations

Premium Amounts and Types	Minimum Single Premium: $15,000 Maximum Single Premium: Up to $3,000,000. Suitability and other restrictions may apply. Nonqualified, IRA, Roth IRA.
Fixed & Indexed Account Options	For full details on our interest crediting options, please refer to the Guidepath Crediting Options Guide. Certain crediting options have a guaranteed cap for the surrender charge period.
Premium Allocation	Allocations must be whole numbers, and total must equal 100%. $1,000 minimum initial premium allocation per indexed option.
Reallocations	As of each Contract Anniversary the owner has 21 days to reallocate among accounts. Some guaranteed and multi-year options have reallocation restrictions. Refer to the Guidepath Crediting Options Guide for details.

Guidepath **Bonus**

Product Specifications

Additional Details

Rate Lock	The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at Guaranty Income. If money is received within that period and the rates have changed, we will guarantee the higher rate. If we do not receive the money within the 60-day period, we will guarantee the rate in effect at the time the money is received. For rate increases, the client will receive the benefit of the higher rate at the time of issue.
Free Look Period	30 days
Commission Chargebacks	Refer to your commission schedule for details.
Forms & Disclosures	All case submissions should be processed through e-App. If your IMO does not have its own instance, please use Guaranty's instance, which is available at the MyKuvare.com Fin Pro site after logging in.
State Approvals	Refer to the State Approval Map for details.
Product Specific Training	Most states require a specific license type, basic annuity education and Product Specific Training prior to soliciting sales. Please use your firm's preferred platform for product training. If RegEd is the preferred platform, use product code **GPath25**.
Online Resources	Login to the Fin Pro site at MyKuvare.com for everything you need to manage your Guaranty book of business. Or visit gilico.com/guidepath to access various marketing resources without a login.

KEY PRODUCT TERMS

Accumulation Value
The sum of the Fixed Account Value and all Indexed Account Values.

Bonus
The percentage by which the initial premium is increased to equal the initial contract value.

Cash Surrender Value
The amount that is available at the time of surrender, equal to the Accumulation Value less any Surrender Charges and Market Value Adjustments. Never less than the Guaranteed Minimum Cash Surrender Value.

Contract Year
Each successive 12-month period, beginning on the Contract Date.

Death Benefit
Prior to electing a Benefit Payout Start Date, this is the greater of the Account Value less premium bonus recapture or Cash Surrender Value.

Fixed Account Value
This equals the premium allocated to the Fixed Account, less any amounts withdrawn, plus interest credited at the Fixed Rate.

Free Partial Surrender
Withdrawals of up to 10% of the Accumulation Value without Surrender Charges or MVAs beginning year 2. For tax qualified contracts, the Free Partial Surrender amount will be the greater of the value described in the preceding sentence or the RMD.

Guaranteed Minimum Cash Surrender Value
This equals 87.5% of the Premium for this Contract less any Withdrawals less any applicable taxes, accumulated as the Guaranteed Minimum Cash Surrender Value Interest Rate.

Indexed Account Value
The premium allocated to a particular Indexed Account, less any amounts withdrawn, plus Index Credits.

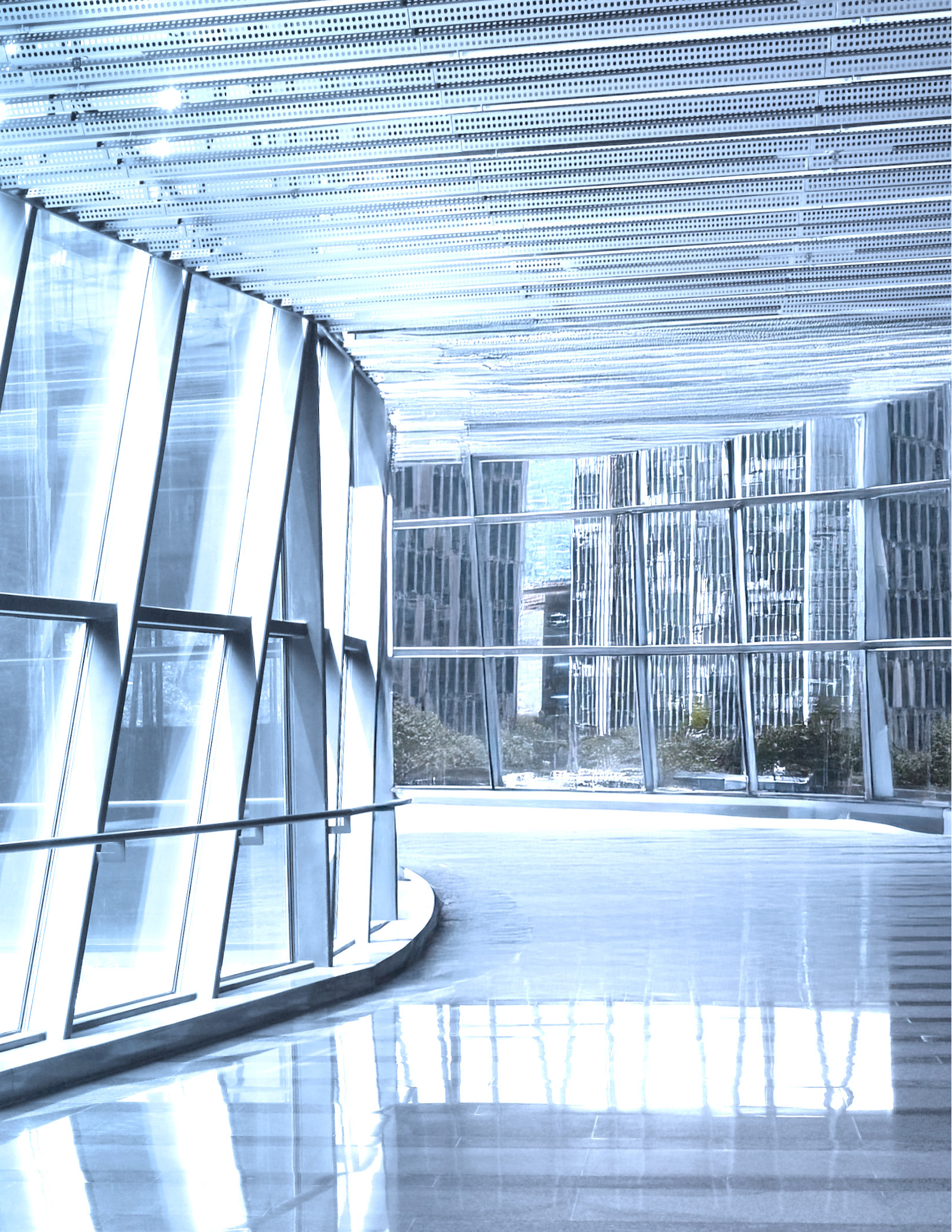
Market Value Adjustment (MVA)
An adjustment to the amount withdrawn and/or surrendered in excess of the Free Partial Withdrawal Amounts during the Surrender Charge Period.

Maturity Date
The date an Annuity Payout Option must begin.

Required Minimum Distribution (RMD)
This is the amount that is required to be distributed under an annuity which is tax qualified in order for the owner of the annuity to avoid incurring a Federal income tax penalty for failure to withdraw the required distribution from the annuity.

Surrender Charge
A surrender charge is applied to withdrawals (full or partial) in excess of the Free Partial Surrender within the surrender charge period.

Withdrawal
Any amount taken from the Contract as a Partial Withdrawal, or a Full Surrender.



Suitability

Guidepath offers opportunities to spread risk over both conservative (fixed) and moderately conservative (indexed) options.

There is a 'parachute' for the index allocations in that they cannot lose money based on fund performance. However, there is still a potential element of risk added by the MVA. Because Guidepath utilizes index options, it is generally more suitable for the more market-savvy applicant who is willing to 'risk' having no return in exchange for the upside potential.

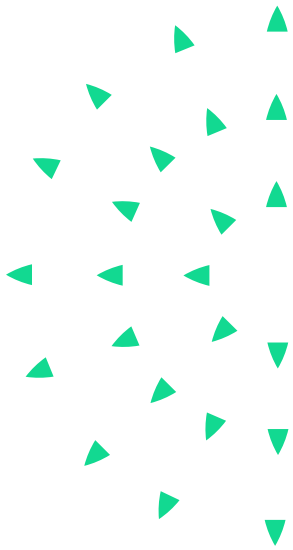
You are expected to be familiar with the product's attributes at the time of sale. It is your responsibility to review these details with your client and ensure the product recommendation aligns with their specific financial situation and best interest.

If you have any questions regarding the product or the process, please contact your Sales Director or our Sales Support team at 800-535-8110 or email sales@gilico.com.

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

A fixed index 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.

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.



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