GUARANTY
Guidepath
INCOME

Provide a Reliable Path to Lifetime Income

Financial Professional Marketing Guide

Kuvare
GUARANTY
INCOME LIFE INSURANCE

Guidepath Income

Secured Income for Your Clients' Retirement Journey

As a financial professional, your clients rely on you to help them navigate the complex path of retirement planning. The **Guidepath Income Fixed Indexed Annuity (FIA)** is a powerful solution for those looking to secure a steady income stream in retirement, balancing growth potential with income guarantees.

Guidepath Income FIA is designed for clients who...

...are preparing to retire and want the confidence of guaranteed lifetime income.

...seek protection against market downturns while still benefiting from potential market gains that are also tax-deferred.

...want to bridge an income gap to delay and maximize Social Security benefits.

...are retired and seek to build upon a strong base of other income sources.

With **two Guaranteed Lifetime Withdrawal Benefit (GLWB) income options** that are easy to explain, a no-cost ADL amplifier and a tax-advantaged structure that generally skips probate, see how easy it is to effectively illuminate your clients' financial journey. Get started at **gilico.com/guidepath** or login at **MyKuvare.com** to access a wide variety of sales tools, including:

- Illustration Tools
- Crediting Options Guide
- Current Interest Rates
- Product Training
- Consumer Brochure
- **And more!**

Guaranteed Income by Two Paths

Income Rider Options for Different Retirement Goals

►Option 1: Interest Roll-Up

Interest Roll-Up GLWB Rider

For clients who want structured, predictable income growth on their retirement journey, this rider offers:

1

A **Benefit Base Bonus**.

2

A **Simple Interest Roll-Up** over ten years.

3

Single or Joint Payouts with a one-year waiting period.

Ratchet Feature Before Income If the account value exceeds the benefit base before income is activated, the benefit base is increased to match the account value.

Client Profile:

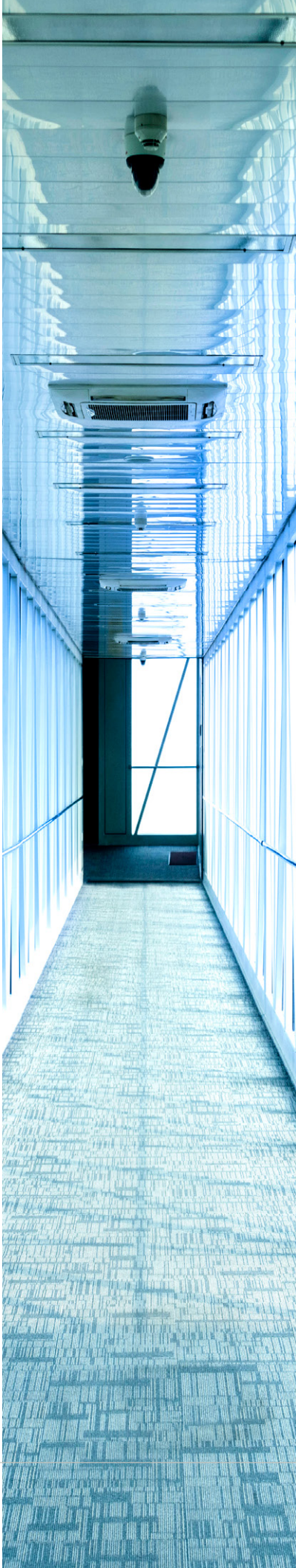
The Interest Roll-Up could be the right fit for clients who look for guarantees and are asking questions like:

"How can I build a stream of guaranteed income for a specific retirement date in the near future?"

"What happens in the event my contract interest outpaces my income value?"

"Is there a way to build lifetime income without concerns about market performance?"

►Refer to the Guaranteed Lifetime Withdrawal Benefit Flyer (GU-35) on **gilico.com/guidepath** for current fees, benefit base bonus, the roll-up rate and payout factors.



Guaranteed Income by Two Paths (Continued)

►Option 2: Interest Multiplier

Interest Credit Multiplier GLWB Rider

For clients looking for greater potential income on their path to retirement - especially in a strong market - this option provides:

1

A **Benefit Base Bonus**.

2

An **Interest Multiplier** applied to **any interest earned**.

3

Single or Joint Payouts with a one-year waiting period.

Client Profile:

The Interest Multiplier could provide the answers for clients who are concerned about inflation and unsure of retirement timing, with questions like:

"How can I harness strong market performance into my future income stream?"

"Knowing I have guaranteed income, is there opportunity to build additional income down the road?"

"Are there avenues to enhance the other income streams that I already have in place for my retirement?"

►Refer to Guaranteed Lifetime Withdrawal Benefit Flyer (GU-35) found on **gilico.com/guidepath** for current fees, benefit base bonus, the interest multiplier and payout factors.

Guidepath Income's ADL Multiplier
Protection for the Unexpected

Life's unexpected turns can call for extra liquidity. That's why Guidepath Income includes an ADL Multiplier feature.

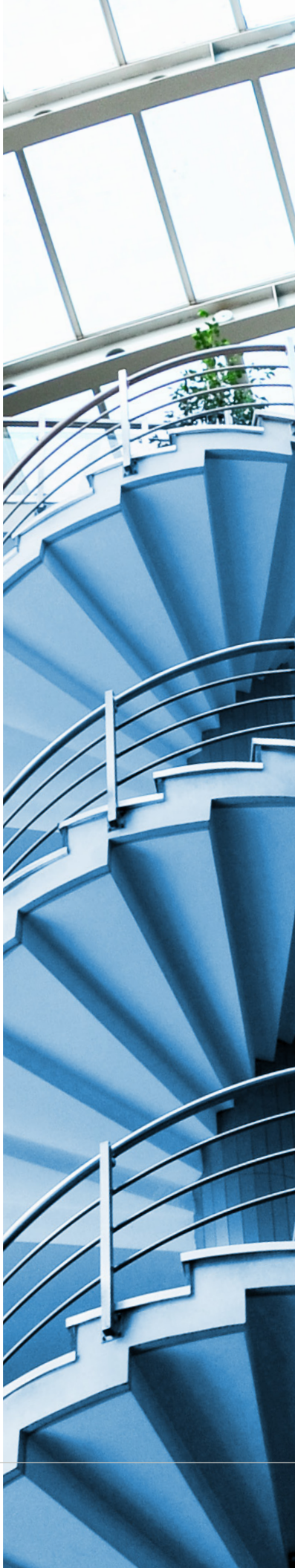
This amplifies income payments for up to five years when the annuitant cannot perform at least two of six Activities of Daily Living. This multiplier stays in effect for **five years or until the account value depletes.**

The Activities of Daily Living include:

B	bathing	**C**	continence	**D**	dressing
E	eating	**T**	toileting	**T**	transferring

Client must lose the ability to perform at least two of six ADLs after issue to qualify for the benefit. Once the five-year ADL benefit period begins, requalification is required annually.

▶ Refer to the Guaranteed Lifetime Withdrawal Benefit Flyer (GU-35) found on **gilico.com/guidepath** for the current ADL percentage.



Guidepath Income
Product Specifications
Basics & Liquidity

Issue Ages	• 18-80 (7- and 10-year plans) • 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 and MVA 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 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 Account Value or Cash Surrender Value.

Guidepath Income

Product Specifications

Surrender Charges & MVA

Surrender Charges	7 years: 9%, 8%, 7%, 6%, 5% , 4%, 3% 10 years: 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 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 Income
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.

Benefit Base Bonus
The bonus applied to the initial benefit base. May differ between GLWB rider options.

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 Accumulation Value or the 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 at 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.

Interest Credit Multiplier
Multiplier applied to interest credits on the accumulation value and used to determine the benefit base. Only applicable to the Interest Credit Multiplier GLWB rider.

Interest Roll-Up
The percentage based on the initial premium used to determine the annual increase to the benefit base. Only applicable to the Interest Roll-Up GLWB rider.

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.

Ratchet Feature
Should the contract value exceed the income value during the income deferral period, the income value is automatically increased to match. Only applicable to Simple Interest GLWB rider.

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.

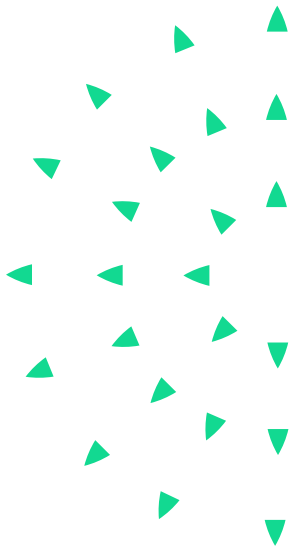
If you have any questions regarding the product or the process, please contact your Sales Director or our Sales Support team at 800-535-8110 or email sales@gilico.com.

Excess withdrawals after payments have begun can lower the lifetime income amount. Canceling the GLWB rider or surrendering the contract will forfeit lifetime income payments.

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 indexed 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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