

▶ **GUARANTY**  
**Guidepath**  
GROWTH

# Design a Secure Path to Retirement

Consumer Guide



Pairs with Crediting Options Guide (GU-101) and  
Guaranteed Accumulation Protection Flyer (GU-34)

Kuvare  
▶ **GUARANTY**  
INCOME LIFE INSURANCE

# ▶ Guaranty Guidepath Growth

## Shape Your Path

When thinking about your retirement horizon, there are several important questions that may come to your mind, such as:

**“How can I protect my hard-earned savings from market turbulence?”**

**“What are the tax-efficient ways I can structure my retirement nest egg?”**

**“Where can I find smart strategies to lock in growth while safeguarding my principal?”**

**Guaranty Guidepath Growth Fixed Indexed Annuity** is designed to help you answer these critical questions when forging the path to a successful retirement. It offers a thoughtful blend of protection, growth potential, and flexibility—empowering you to shape a retirement journey defined by security, abundance, and financial peace of mind.

- **Read Further**

to discover more about how this versatile financial vehicle may be poised to deliver on these vital considerations.

## Strengthening Your Retirement Path

Fixed Indexed Annuities (FIAs) are conservative savings vehicles which offer **principal protection, index-linked interest crediting, and a tax-advantaged** structure that is designed to **skip probate** when you choose a designated beneficiary.

Guaranty Income Life Insurance Company has created a FIA designed to deliver advantages that may outshine other accumulation vehicles.

### Guidepath gives you:

#### ► Options for **Consistent Growth Potential**

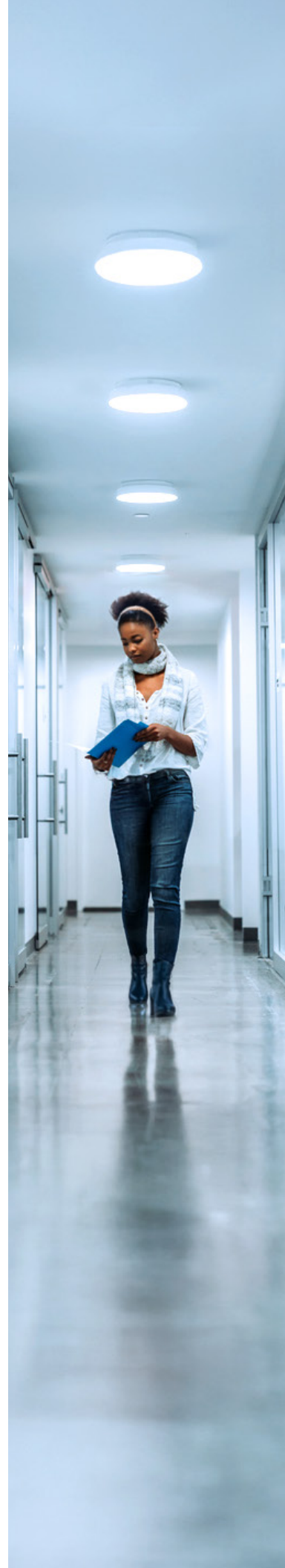
Unlike many FIAs that adjust renewal rates annually, Guidepath offers **guaranteed cap rates** on three index options—so your growth potential remains steady, and your planning stays on track.

#### ► The Choice for **Minimum Guaranteed Returns**

Index-linked interest is a powerful tool that gives you the possibility of earning more than you would in other lower-risk savings vehicles. And while your **principal is protected** from market loss in a FIA, there's no way to control a weak or 0% return on an index. But what if there were a way to guarantee a return, even in the face of sluggish index performance? Guidepath Growth's optional Guaranteed Accumulation Protection (GAP) Rider guarantees a reliable return on your contract – no matter what happens in the market.

#### ► **Distinct Indexes** Exclusive to Guidepath

Outside-the-box methodology is the hallmark of the most successful endeavors. That's why **Guidepath Growth offers two proprietary indexes**, one of which features a high water mark strategy that bases your interest credit on the index's highest annual point through the term. Check out the Crediting Options Guide (GU-101) for more information!





## Strategies for Your Unique Path

### Planning for Growth

As you venture further down the path to your target retirement date, these accumulation strategies are designed to help you build upon your savings while offering complete principal protection from market pitfalls.

#### How does Guidepath Growth earn interest for you?

As a FIA, **Guidepath Growth** earns interest based on the performance of the crediting strategies that you allocate to. If a relevant index goes up, that portion of your account value goes up. If the relevant index goes down, that portion of your account value is protected. Check out the Crediting Options Guide to learn more.

#### Guaranteed Cap Rates – Stability You Can Count On

**Cap rates** are used to secure a percentage of market performance up to a certain rate. **For example**, you have a 10% Cap on an index and the index goes up by 8%, you receive 8%. If the index goes up by 11%, you receive 10%. If the index goes down by 20%, you do not lose a penny.

	10% Cap		
Index Return	▲ 8%	▲ 11%	▼ 20%
Index Credit	= +8%	= +10%	= -0%

In many FIAs, the rates are subject to change each year, influenced by market conditions and index option pricing. That means your growth potential could fluctuate from one anniversary to the next.

**Guidepath Growth** takes a different approach, offering multiple index options with cap rates guaranteed beyond the initial year.

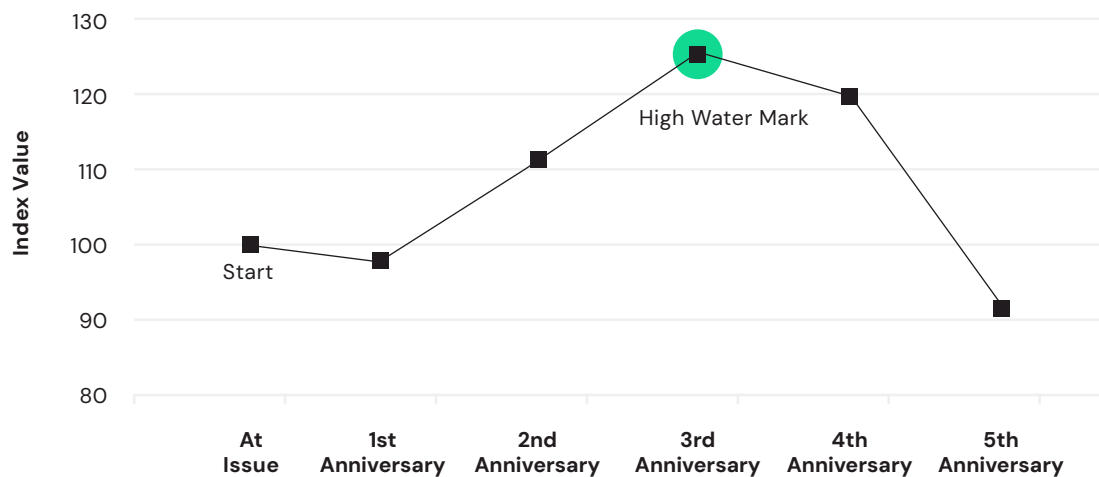


Refer to the Crediting Options Guide (GU-101) for details on the various crediting strategies available.

## High Water Mark– A Growth Strategy on an Exclusive Index

On any journey, there are fewer variables you can control the further out you look down the path. If an index takes a downturn at the end of a contract–spanning allocation option, you could be left with a low, or 0%, interest credit.

That’s why the **Guidepath** offers the high water mark strategy. Throughout a five or seven year period (based on the surrender charge period you select), this allocation option bases your interest credit on the highest point the index reaches on any given contract anniversary.



The hypothetical example above shows how this option works. The index is tracked annually, and the interest is credited at the end of the term based on the highest index value on a contract anniversary during the term period. If the index starts at 100 and the highest index value on a contract anniversary during the term period is 125, then 25% is credited after the end of the five–year term.



Offered on Guidepath’s exclusive Franklin SG Insights index. Refer to the Crediting Options Guide (GU-101) for details.

# Foster Financial Confidence

## with Guaranteed Accumulation

Any journey becomes easier when there is a light at the end of the path to follow. Guaranty Income offers the **Guaranteed Accumulation Protection (GAP)** rider to give you the assurance of knowing that there will be a positive return on your contract at the end of your surrender charge period – no matter what happens in your chosen index allocation.

### Filling in the Gap

#### How the GAP Rider Works

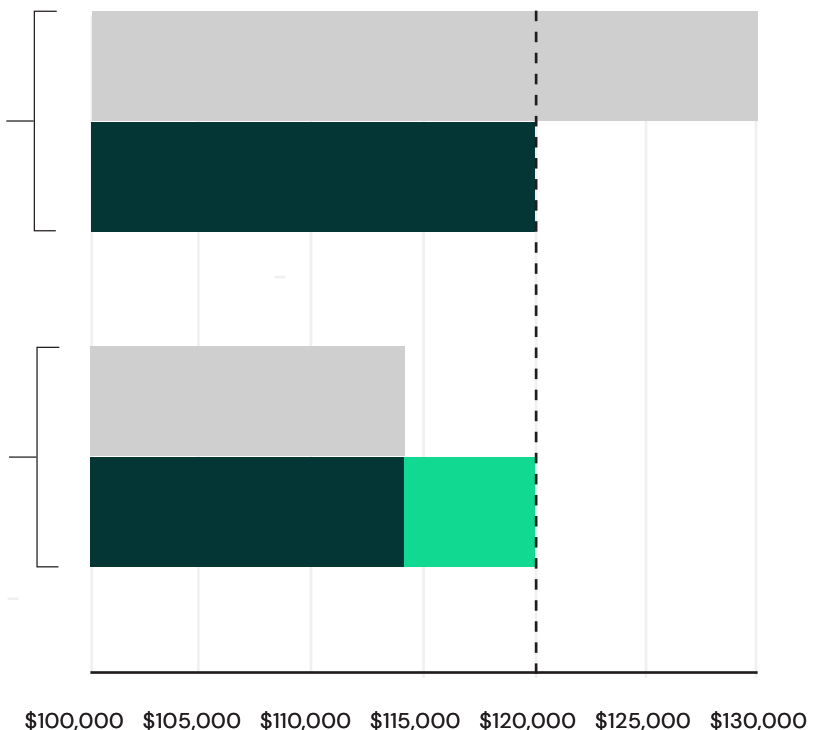
— Hypothetical Return    — Guaranteed Accumulation    — GAP Benefit

#### Accumulation Value Above the GAP Threshold

In the instance where the Accumulation Value is **higher** than the GAP Amount, there is no adjustment to the Accumulation Value.

#### Accumulation Value Below the Gap Threshold

In the instance where the Accumulation Value is **below** the GAP Amount, we will adjust the Accumulation Value to the GAP Amount – in this case, \$6,000!



The hypothetical chart is not guaranteed and does not indicate past or future performance. It gives a hypothetical example of the GAP feature assuming \$100,000 initial premium, no withdrawals, tax-deferral and 120% guaranteed accumulation.

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## GAP = Guaranteed Accumulation Protection

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### Why Choose GAP?



Whether your selected allocations outperform the GAP or your return defaults to GAP's protection, Guidepath ensures you're covered either way – offering both flexibility and greater security on your path to retirement.

#### **GAP Crediting Rates and Fee**

For the associated fee and current **Guaranteed Accumulation Protection (GAP)** crediting rates on the 5- or 7-year plans, please consult with your financial professional and the GAP Flyer (GU-34).





# Guidepath's Liquidity Options

Flexibility for Your Path

## Required Minimum Distributions (RMDs):

RMDs are available without surrender charges once you reach age required distribution age.

## 10% Free Withdrawals:

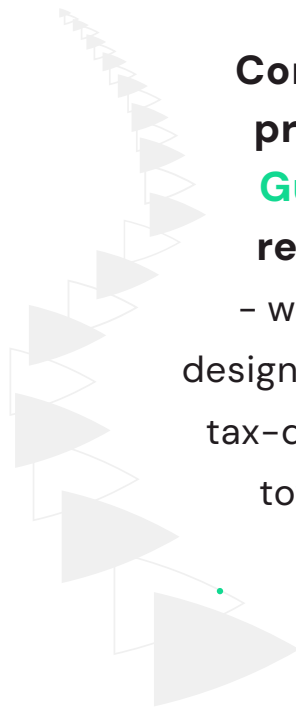
Starting in year two, you can access up to 10% of your prior anniversary value without surrender charges or market value adjustment. Accumulated interest may be withdrawn during the first contract year.

## Terminal Illness & Confinement Waivers:

Withdraw funds without penalty if you face serious health challenges.

## Death Benefit:

Your beneficiaries receive the greater of the Accumulation Value or Cash Surrender Value.



**Connect with your financial professional to explore how Guidepath Growth can give your retirement savings powerful support**

- with market-linked growth potential designed to help you stay protected, grow tax-deferred, and accelerate your journey toward financial confidence.

## At a Glance

### Guidepath Growth Highlights

<b>Issue Ages</b>	18-90								
<b>Ownership</b>	Single, Joint, or Trust								
<b>Account Types:</b>	Nonqualified, IRA, Roth IRA								
<b>Premium Limits</b>	Minimum Single Premium: \$15,000  Maximum Single Premium: Up to \$3,000,000; \$2,000,000 for ages 81+. Suitability and other restrictions may apply.								
<b>Surrender Charges Schedules</b>	<b>Contract Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8+</b>
	5-Year Plan	9%	8%	7%	6%	5%	0%	0%	0%
	7-Year Plan	9%	8%	7%	6%	5%	4%	3%	0%
	<b>Note:</b> A Market Value Adjustment (MVA) is applied to surrenders and withdrawals subject to surrender charges.								

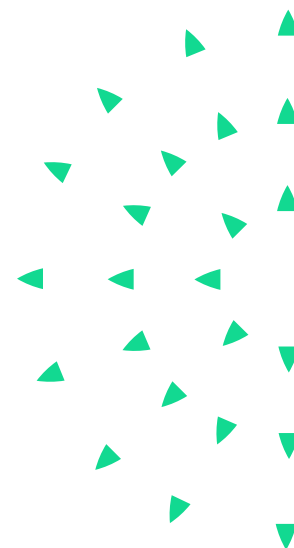
A Market Value Adjustment (MVA) is a positive or negative adjustment applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Surrender available. Refer to the product disclosure and policy for more details.

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 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. Read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as described here and the policy issued to you, the provisions of the policy will prevail. The product is generally issued under policy form ICC25-FIA04 and 25-GI-FIA04.





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