FIXED INDEXED ANNUITY

GUARANTY Guidepath INCOME

Design a More Secure Path to Guaranteed Retirement Income

Consumer Guide

Pairs with Crediting Options Guide (GU-101) and Guaranteed Lifetime Withdrawal Benefits Flyer (GU-35)

Kuvare GUARANTY INCOME LIFE INSURANCE

Guaranty Guidepath Income

Navigating Your Retirement Path with Greater Confidence

When planning for a happy, successful retirement, there are several questions related to income that are important to ask.

Questions like:

"Can I count on my savings to last a lifetime?"

"How can I create reliable income in retirement without risking it all in the market?"

"If I need help performing daily activities, can my annuity provide more income?"

"Are there ways to bridge the income gap before I start Social Security?"

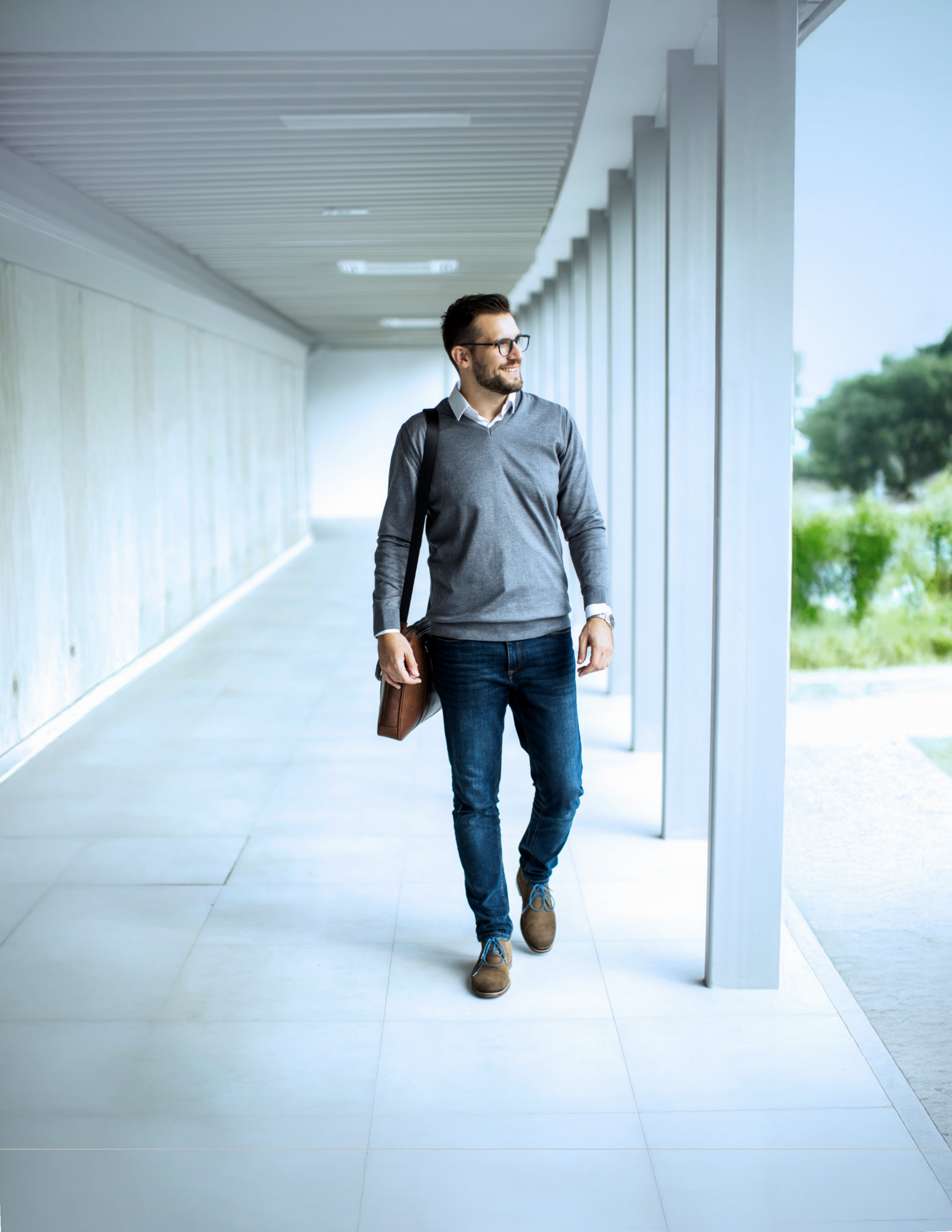
The Guaranty Guidepath Income Fixed Indexed Annuity (FIA) is built to help answer these questions. **Guidepath Income** can be a personal roadmap to predictable, protected and lasting income.

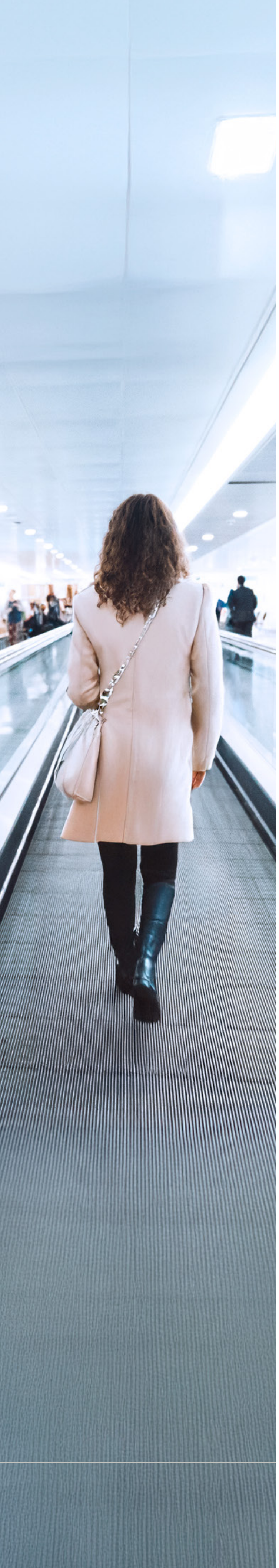
Keep reading to learn how this unique financial vehicle could support your most important goals—and when you're ready, connect with a licensed financial professional to explore what it could mean for your future.

How does Guidepath Income earn interest for you?

As a FIA, Guidepath Income 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 GU-101, to learn more!





Guaranteed Income for Life—Your Way

FIAs are conservative financial vehicles that can help you **build a lifetime income stream, protect your principal from loss, and harness a tax-deferred** structure that is designed to skip probate when you choose a designated beneficiary.

Guidepath Income features the optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider, for a fee, to give you the choice of two powerful options to build an income stream that you can't outlive.

Option 1

Interest Roll-Up

The Steady Climber

- Delivers predictable growth through simple interest accumulation.
- Features an upfront bonus added to the benefit base to give you a head start.
- Automatically adjusts your income base to match your contract value in the event your credited interest outpaces the income roll-up percentage.

Could Fit: Those who want income predictability and protection, regardless of market performance.

Option 2

Interest Credit Multiplier

The Market Multiplier

- Applies a multiplier factor to any credited interest.
- Features an upfront bonus added to the benefit base to give you a head start.
- Gives higher income potential when the market performs well.
- Works in conjunction with any of Guidepath Income's crediting options. (See the Guidepath Crediting Options Guide GU-101 C for more details.)

Could Fit: Those who want to capture upside market potential in their income base while enjoying income guarantees.

Please note: GLWB rider can be activated after the first contract anniversary. Before income has begun, withdrawals can proportionally affect the benefit base. After payments have begun, excess withdrawals lower the lifetime income amount. Canceling the GLWB rider or surrendering the contract will forfeit lifetime income payments. Refer to the Guaranteed Lifetime Withdrawal Benefit Flyer (GU-35) for rates, rider fees, current bonuses and more.

Amplified Income
for Unexpected Health Events

Guaranty Income understands that your life path can take unforeseen turns. That's why **Guidepath Income** includes an ADL Multiplier benefit.

If you become unable to perform at least two of six **Activities of Daily Living (ADLs)** after the contract is issued, Guidepath Income's built-in ADL Multiplier increases your income payments for up to five years.

The ADL Multiplier benefit:

- Is included with your GLWB rider.
- Offers added financial support for care and living expenses.
- Can be activated after the second contract anniversary.
- Continues for five years or until your contract value goes to $0 due to income payments, fees, or excess withdrawals.

At the conclusion of the enhanced payment period, your regular GLWB income payments continue for the rest of your life, subject to the terms of the contract.

Please note: Annual requalification may be required to maintain enhanced payments under this rider. If you no longer qualify, enhanced payments will cease and cannot be resumed.

The ADL Multiplier in Action

Robert's single lifetime annual income benefit is **$38,000**. When he qualifies to exercise the ADL benefit, the multiplier factor is **200%**. That means Robert receives **$38,000 x 200% = $76,000 for five years**. After the fifth year, his income payments go back to the original.

$38k x 200% = $76k | 5yrs

Note: Hypothetical example for demonstrative purposes only. Please ask your financial professional for the current ADL multiplier factor.

What Are the ADLs?

The Activities of Daily Living include:

B | **bathing**

Washing yourself safely and independently.

D | **dressing**

Putting on and taking off clothing.

E | **eating**

Feeding yourself without assistance.

T | **transferring**

Moving in and out of a bed or chair.

T | **toileting**

Using the bathroom and managing hygiene.

C | **continence**

Controlling bladder and bowel functions.

Flexibility for Life’s Needs

Access When You Need It

Guidepath Income is designed for long-term financial confidence, and it also offers flexibility:

Required Minimum Distributions (RMDs):
RMDs are available without surrender charges once you reach 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 Guaranty Guidepath Income can help provide steady, reliable income throughout retirement—so you can stay more confident and on course.

At a Glance
Guidepath Income Highlights

Issue Ages	18-80
Ownership	Single, Joint, or Trust
Account Types	Nonqualified, IRA, Roth IRA
Premium	**Minimum Single Premium:** $15,000 **Maximum Single Premium:** $3,000,000. Suitability and other restrictions may apply.
Income Options	Single or Joint Lifetime

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
7-Year Plan	9%	8%	7%	6%	5%	4%	3%	0%	0%	0%	0%
10-Year Plan	9%	8%	7%	6%	5%	4%	3%	2%	1%	.50%	0%

Note: 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.

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 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.

For advice, recommendations, or more information please visit with a financial professional.

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

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